FNS42015 - Certificate IV in Banking Services

Certificate IV in Banking Services is designed to reflect job roles requiring specialist understanding of financial products and services working in banking, customer contact centre or retail financial services environments. Individuals in these roles apply specialist knowledge and skills to work autonomously and exercise judgement in completing routine and non-routine activities. The qualification allows for specialisation in sales and marketing, lending and mobile banking.

Course Accreditation

This course is nationally recognised under the Australian Qualifications Framework (AQF).

Entry Requirements

- be 18 years or older;
- LLN - This is an on-line correspondence course so you need to have basic English reading and writing skills, or higher. As such, entry to the course requires English proficiency equivalent to Australian Year 10 level, a NRT or Trade qualification at the Certificate II level or higher, or 2 years of industry work experience. Numeracy are required to a basic level e.g. calculations with calculators.
- To give yourself the best chance of success in this course it is recommended that you have completed a Certificate III level qualification or equivalent.

Resources required

Computer and Internet

You will need access to a computer and the internet to complete this course.

Once enrolled, you will be emailed your login details to the learning management system. You can then access your course materials immediately.

In addition, the following software and hardware may be required depending on subjects being undertaken:

- Broadband Internet Connection
- Internet explorer version 6 or above, Mozilla Firefox, Chrome
- Microsoft Office 2007 or later
- Minimum 2GB of Ram
- CD-ROM or DVD drive
- Adobe Reader XI or equivalent
• You will also need access to a phone, printer, photocopier and scanner
• Adobe Flash Player 10 or higher
• Camera (Optional)

Specific requirements for Mac OS users:

• Mac OS X v 10.5 or higher (Mac OS X v 10.6 or higher is recommended)
• 1 gigahertz (GHz) or faster Intel processor (2GHz or faster recommended)

Specific requirements for Windows users:

• Microsoft Windows XP or higher (Windows 7 or higher is recommended)
• 1 gigahertz (GHz) or faster processor (2GHz or faster recommended)

Course Delivery

• **Online learning – Self Paced**
  Your training program is delivered via online self-paced learning. Candidates are guided through the program with the assistance self-instructed learning materials, and online support from a Workforce Training & Development trainer/assessor.

• **RPL**
  A formal online process for recognising skills and knowledge, RPL takes into account previous studies you may have completed as well as life and work experiences. You may be granted credits or exemptions for some units in this course.

• **Face to Face (by arrangement only)**
  The training program can be delivered to groups via face to face classroom delivery. As a part of the group you will be guided through the program by a Workforce Training & Development Trainer.

Course Duration

• **Online learning – Self Paced**
  As the course is online and self-paced, completion rate is at the learner’s discretion. However, learner should aim to complete one unit per month with a total completion time limit of 13 months. An extension can be purchased should further time be required to complete the qualification at an extension fee of AU$ 150 per month or AU$ 350 for 3 months.

  Recommended hrs of study is 15 to 18 hrs per week

  Where the learner cohort consists of new entrants or inexperienced workers, they may require a longer timeframe of 23 hrs or more per week

• **RPL**
  As the RPL is online and self-paced, completion rate is at the learner’s discretion. However,
A learner should aim to complete within 7 months. An extension can be purchased should further time be required to complete the qualification at an extension fee of AU$ 150 per month or AU$ 350 for 3 months.

- **Face to Face**
  - As per arrangements

### Course Subjects/Units

To achieve FNS42015 - Certificate IV in Banking Services, **12 units** must be successfully completed: (5 of which are Core units).

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<thead>
<tr>
<th>Units</th>
<th>Prerequisite Unit(s)</th>
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<tbody>
<tr>
<td>BSBWOR501- Manage personal work priorities and professional development</td>
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<tr>
<td>This unit describes the skills and knowledge required to create systems and process to organise information and prioritise tasks.</td>
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<td>BSBWHS201- Contribute to health and safety of self and others</td>
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<tr>
<td>This unit describes the skills and knowledge required to work in a manner that is healthy and safe in relation to self and others and to respond to emergency incidents. It covers following work health and safety (WHS) and emergency procedures and instructions, implementing WHS requirements and participating in WHS consultative processes.</td>
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<td>FNSINC401 - Apply principles of professional practice to work in the financial services industry</td>
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<td>This unit describes the skills and knowledge required to identify industry professional approaches to procedures, guidelines, policies and standards, including ethical requirements, and to model and meet expectations of these in all aspects of work.</td>
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<tr>
<td>BSBCUS403 - Implement customer service standards</td>
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<td>This unit describes the skills and knowledge required to contribute to quality customer service standards within an organisation.</td>
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<td>FNSINC402 - Develop and maintain in-depth knowledge of products and services used by an organisation or sector</td>
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<tr>
<td>This unit describes the skills and knowledge required to develop and maintain an in-depth knowledge of the financial products and services provided by an organisation,</td>
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<tr>
<td>BSBWOR204 - Use business technology</td>
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<td>This unit describes the skills and knowledge required to select and use computer software and organise electronic information and data.</td>
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<td>FNSASIC301 - Establish client relationship and analyse needs</td>
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<tr>
<td>This unit describes the skills and knowledge required to interpret and comply with industry regulations and codes of practice when considering the characteristics of financial products and services for individual client needs.</td>
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FNSASIC302 - Develop, present and negotiate client solutions
This unit describes the skills and knowledge required to provide advice on deposit products, non-cash payment facilities and general insurance products.

FNSCRD401 - Assess credit applications
This unit describes the skills and knowledge required to assess and verify information provided in credit applications, establish credit terms and limits, and notify customers of credit application outcomes.

FNSSAM402 Implement Sales Plan
This unit describes the skills and knowledge required to develop, implement and review a sales and promotional strategy for a financial services organisation.

FNSSAM403 Prospect for new clients
This unit describes the skills and knowledge required to identify and contact potential client prospects using networks, leads and research skills as well as cold calling. Initial contact may happen over the phone or email, in person, at conferences and presentations, or through a variety of networking opportunities.

FNSSAM401 - Sell financial products and services
This unit describes the skills and knowledge required to present a sales solution and close a sale in response to a client enquiry.

Course Materials
You will be provided access to learning materials including:

- Learners Guide
- Learners additional resources
- Videos
- Website Links
- Revision Quizzes
- Assessments
- Additional assessment resources

Payment Options

PAY UPFRONT: You have the option to pay course fees upfront utilising either credit card payment or through PayPal.

PAYMENT PLAN: Alternatively, you have the option of entering into a payment plan based on monthly or per unit payment

Course Fee

Online learning self-paced – AU$ 2800
RPL – AU$ 900
Refund Policy

- Students who notify to cancel their enrolment within 5 days of commencement of course/unit and the resources are not downloaded from our Learning Management System can get a full refund however an administration enrolment fee of $250 will be retained.

- Students who notify to cancel their enrolment after 5 days of commencement of course/unit and prior to 1 month will receive a refund of 75% of course fees excluding the enrolment fee of AU$250.

- Students who cancel their enrolment after 1-month of the commencement of training program has commenced will not be entitled to a refund of fees of any fees paid in advance.

The amount retained by Workforce Training & Development is required to cover the costs of staff and resources which will have already been committed based on the student’s initial intention to undertake the training.

Assessment

To successfully complete the course, you will be required to complete a range of assessment activities to test

a) General
b) Specific and
c) Performance based knowledge

Assessment may take the form of written, oral questioning, case studies, workplace observations, or third party reports.

Assessment is used to provide candidates with feedback on their progress and to measure their skills and knowledge against the training qualification requirements and those of the industry.

Training outcome

Candidates successfully completing the course will receive a Certificate IV in Banking Services. Candidates who partially complete the course will receive a Statement of Attainment for the units of competency that they have successfully completed.

Potential career opportunities

- senior sales consultant
- lending consultant
- lending officer
- team leader or supervisor
- customer contact center service consultant
Please visit our website for more details & to refer to policies and procedures

http://www.workforceonline.edu.au/