

Retail Financial Services (Lending & Credit) NVQ

This NVQ is for experienced service providers and supervisory-level personnel working in a lending, credit or mortgage services environment.

- Course duration: 3 – 6 months
- Assessed through observation, discussion, workplace evidence and written worksheets
- Supported by e.learning and optional in-company workshops

To achieve the NVQ, candidates must complete *seven* units in total; *three* mandatory units and *four* optional units. At least *two* units must be completed from group F.

Level 3

Mandatory: Core competencies
■ Develop yourself to improve and maintain workplace competence
■ Develop productive working relationships in a financial services environment
■ Ensure your own compliance with financial services regulation
Group F – Lending and Credit
■ Appraise and authorise personal borrowing applications
■ Progress personal mortgage applications
■ Charge and control securities for lending
■ Advise on mortgage solutions
■ Appraise and authorise business lending
■ Monitor and control borrowing
■ Manage the quality of lending
■ Investigate arrears and cover debts
Group H – Financial Services Customer Care
■ Organise the delivery of reliable customer service
■ Plan, organise and control customer service operations
■ Provide customers with specialised assistance
■ Improve the customer relationship
Group I – Leadership and Management
■ Provide learning opportunities for colleagues
■ Provide leadership for your team
■ Allocate and monitor the progress and quality of work in your area of responsibility
■ Recruit, select and retain colleagues
■ Ensure compliance with legal, regulatory, ethical and social requirements
Group J – Financial Services Sales
■ Contribute to the development of new products and services
■ Sales activity planning
■ Develop and deliver professional sales presentations
■ Develop and maintain business relations with financial services introducers
■ Process financial service sales support administration for agencies

Highlights

- 60 – 90 minutes per week study & preparation time
- Assessed in the workplace by experienced assessors