



Certificate IV in Finance and Mortgage Broking

(FNS40815)

Course Overview


**Mentor**
education

RTO 21683

www.mentor.edu.au

Why Mentor Education

www.mentor.edu.au



“I was extremely impressed with the quality of the training that you delivered”

Tony Read - Mentor Education Diploma Graduate

Established in 2003, we are Australia's largest privately owned training organisation focused purely on Financial Services & Business training market. Many of our graduates currently work for Australia's leading financial services institutions (including Big 4 Banks) and small businesses all around Australia.

Building on the strong relationships we develop with learners completing our courses, our industry experts are available by arrangement to provide ongoing mentoring on an individual or organisation-wide basis. Learners can also benefit from access to current industry information through our state-of-the-art Continuing Professional Development (CPD) program and Best Practice Review Audits.

Exemplary Student Support

Mentor Education has gained an enviable reputation as the only financial training organisation that can deliver outstanding RG146 compliance and financial training coupled with personalised student support and customer service.

Our commitment to you

Our commitment is exemplified by the high level of student support received - our industry experts and assessors are available to personally respond to your questions and offer constructive feedback and guidance.



Student Support

To help you thrive and achieve your study goals, expert teacher support is available to you



Phone Support
Available

1300 306 146 **+61 3 8317 2953**
Monday to Friday 9am to 5.00pm (AEST)



Email Support
Response within two business days

You can get one on-one help from expert tutors via email and you are encouraged to share your work to receive feedback.

Payment Options

Mentor Education has assisted many students from a variety of backgrounds and needs. Simply speak to your course adviser for a Payment Option that will work for you.



\$67,644

The average minimum salary for Mortgage Broking jobs on SEEK in September 2014

\$84,897

The average maximum salary for Mortgage Broking jobs on SEEK in September 2014

Course name	Certificate IV in Finance and Mortgage Broking
Course code	FNS40815
Delivery options	Online Learning
Course duration	Up to 6 months
Assessments	Multiple Choice Questions, Assessment Task, Skills Assessment
Nationally recognised	Yes
Potential Jobs	
	<ul style="list-style-type: none">• Mortgage Broker

Course Overview

www.mentor.edu.au

The Certificate IV in Finance and Mortgage Broking (FNS40815) is designed for those wanting to begin their career in the finance and mortgage broking industry.

Course Overview

This course is suited for those looking to enter the finance and mortgage broking industry, or who are already working in the industry and want to achieve a nationally recognised qualification that also meets the education requires as outlined in ASIC's RG206.

In this ever-changing marketplace, employers are increasingly looking for candidates who are equipped to meet the challenges of being a successful finance and mortgage broker, who has graduated at the leading edge of their field.

Entry requirements

This is an open entry course with no pre-requisite qualifications. In order for participants to successfully complete this course, it is recommended they have a strong grasp of literacy and numeracy.

Who Should Enrol?

The program is for successful finance officers, responsible managers and mortgage brokers who wish to offer finance and mortgage broking services, it has a strong practical, experiential focus which encourages application of principles.

The courses can be tailored to meet the needs of Finance and Mortgage broking firms, organisations and institutions.

Course Outcomes

This qualification is required by responsible managers and representatives who need to meet the initial requirements of Section 47(1) (f) of the National Consumer Credit Protection Act 2009 (National Credit Act) which places responsibility to gain and maintain the competence to provide the credit activities authorised by a credit license.

This course helps you to:

- Proactively assess clients loan applications
- Assist clients through the lending process.
- Provide tools that protect clients and ensure the clients suitability.

Assessment

Assessment tasks may be a combination of:

- Short answer questions
- Case study and scenario responses
- Projects, Portfolio
- Role Plays
- Practical Demonstration
- Journal and Self-reflection exercises

Course Outline

Units of Competency Summary

Core Units

FNSCRD301	Process applications for credit
FNSFMB401	Prepare loan application on behalf of finance or mortgage broking clients*
FNSFMB402	Provide finance and mortgage broking services*
FNSFMB403	Present broking options to client*
FNSFMK505	Comply with financial services legislation and industry codes of practice*
FNSINC401	Apply principles of professional practice to work in the financial services industry
FNSINC402	Develop and maintain in-depth knowledge of products and services used by an organisation or sector
BSBITU306	Design and produce business documents

Elective Units

FNSCUS501	Develop and nurture relationships with clients, other professionals and third-party referrers*
BSBWOR501	Manage personal work priorities and professional development
FNSFMB501	Settle applications and loan arrangements in the finance and mortgage broking industry*
BSBCUS301	Deliver and monitor a service to customers

* Units of competency common with the Diploma of Finance and Mortgage Broking Management (FNS50315) qualification

Course Outline

Units of Competency

Core Units

FNSCRD301 - Process applications for credit

This unit describes the skills and knowledge required to identify, confirm and process applications for credit prior to assessment in accordance with organisational and legislative requirements.

It applies to individuals who occupy entry level positions and work cooperatively in a team under the supervision of managers or team leaders.

FNSFMB401 - Prepare loan application on behalf of finance or mortgage broking clients

This unit describes the skills and knowledge required to prepare a client's loan application to a relevant lender and present and process the loan using appropriate channels. Assistance with loan settlement may also apply.

It applies to individuals who use analytical and organisational skills to complete administrative requirements and use interpersonal skills to work effectively with a range of clients and personnel.

FNSFMB402 - Identify client needs for broking services

This unit describes the skills and knowledge required to determine clients' finance broking requirements and explain capabilities and legal and compliance related issues so clients are aware of their rights.

It applies to individuals who are skilled at building relationships and who use specialised knowledge and analytical skills to provide advice and a range of services for clients.

FNSFMB403 - Present broking options to client

This unit describes the skills and knowledge required to collect information, conduct research and develop and present broking options to clients.

It applies to individuals who use analytical skills and effective communication and negotiation skills to clearly present financial information to a range of individuals with varying needs.

FNSFMK505 - Comply with financial services legislation and industry codes of practice

This unit describes the skills and knowledge required to ensure compliance with finance industry regulations and industry codes of practice on an organisational level.

It applies to individuals who use, maintain and share highly specialised knowledge to a range of personnel to ensure compliance and quality standards.

Course Outline

FNSINC401 - Apply principles of professional practice to work in the financial services industry

This unit describes the skills and knowledge required to identify industry professional approaches to procedures, guidelines, policies and standards and to model and meet expectations of these in all aspects of work.

It applies to individuals who work in senior roles in the financial services industry.

FNSINC402 - Develop and maintain in-depth knowledge of products and services used by an organisation or sector

This unit describes the skills and knowledge required to develop and maintain an in-depth knowledge of the financial products and services provided and/or used by an organisation and how they may be applied to client needs.

BSBITU306 - Design and produce business documents

This unit describes the skills and knowledge required to design and produce various business documents and publications. It includes using a range of functions on a variety of computer applications.

It applies to individuals who possess fundamental skills in computer operations and keyboarding.

Elective Units

FNSCUS501 - Develop and nurture relationships with clients, other professionals and third party referrers

This unit describes the skills and knowledge required to communicate and network with a wide range of people to increase efficiency, build continuing relationships and improve sales.

BSBWOR501 - Manage personal work priorities and professional development

This unit describes the skills and knowledge required to create systems to organise information and prioritise tasks.

FNSFMB501 - Settle applications and loan arrangements in the finance and mortgage broking industry

This unit describes the skills and knowledge required to settle applications and loan arrangements for debt finance and undertake final arrangements to secure and complete the lending transaction for a client applying for a mortgage or related finance.

BSBCUS403 - Implement customer service standards

This unit describes the skills and knowledge required to contribute to quality customer service standards within an organisation.

Study options

www.mentor.edu.au

Online learning

Study online at your own pace, giving you the flexibility to achieve a nationally recognised qualification whilst also fulfilling your other life commitments.

Unlimited e-mail and phone support

Unlimited e-mail and phone support is provided by our experienced student support team between Monday to Friday, 9am – 5pm, so you're never left to feel 'lost' or stuck during your studies.

How to Enrol

To enrol, you can complete one of the following options:



1300 306 146
(option 1 'new enquiries')



learn@mentor.edu.au



www.mentor.edu.au

Mail

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