Certificate IV In Credit Management (FNS40115)
Considered the ‘minimum entry requirement’ for those new to the credit management industry or transferring to a position where they are required to provide credit advice to retail clients.

**Why Mentor Education?**

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...Personalised Constructive Feedback**

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.

“Just completed my credit management course. Very well run and I gained a lot of knowledge.”

Philip Joseph
Amal Asset Management Limited
**Student Support**

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

- **Unlimited** phone support is available Monday to Friday 9am to 5.00pm (AEST)
- **Unlimited** email support, and responded to 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.
The average minimum salary for Credit and Lending Officer jobs on SEEK in August 2015 is $76,062.

The average maximum salary for Credit and Lending Officer jobs on SEEK in August 2015 is $96,422.

Course name: Certificate IV In Credit Management (FNS40115)
Delivery options: Online Learning or Classroom
Course duration: Up to 6 months
Assessments: Multiple Choice Questions, Assessment Tasks, Skills Assessment
Nationally recognised: Yes

Potential Jobs:
- credit officer
- credit analyst
- reconciliation officer
- credit/lending officer
- credit manager (in smaller organisations)
- credit controller
- recoveries officer
- credit services officer
- customer service officer
Course Overview
The Certificate IV in Credit Management (FNS40115) is the minimum entry requirement for those new to the credit management industry or transferring to a position where they are required to provide credit advice to retail clients.

In this ever-changing marketplace, employers are increasingly looking for candidates who are equipped to meet the challenges of being a successful credit representative, loan officer or broker and graduate at the leading edge of their field.

Course 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 credit representative, loan officers, responsible managers and brokers who wish to offer consumer credit advice, it has a strong practical, experiential focus which encourages application of principles.

• The courses can be tailored to meet the needs of credit licensees, organisations and institutions.
• It is also appropriate for candidates who intend to become credit representatives and responsible managers.

Course Outcomes
This Credit Management 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.

Each subject includes:
• Proactively assess clients loan applications.
• Assist clients through the lending process.
• Provide tools that protect clients and ensure the clients suitability.

Assessment
We have designed our assessment activities in line with best practice standards to help you deliver quality advice outcomes to your clients.

There are three forms of assessment:
• Multiple choice knowledge test.
• Assessment Tasks based on the practical application of concepts learned.
• Skills assessment.
Course Outline

Credit Management
This course introduces credit management, works through the lending process and examines the agreements you will require to implement the loan.

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<tr>
<th>Part 1</th>
<th>The Australian Financial System</th>
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<tbody>
<tr>
<td>Part 2</td>
<td>Responsible Lending Conduct Obligations</td>
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<td>Part 3</td>
<td>The Lending Process</td>
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<td>Part 4</td>
<td>Commercial Lending Practice</td>
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<td>Part 5</td>
<td>Consumer Lending Issues</td>
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<td>Part 6</td>
<td>Applying Principles of Professional Management</td>
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<td>Part 7</td>
<td>Time Management and Business Development</td>
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<td>Part 8</td>
<td>Problem Loans Management</td>
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<td>Part 9</td>
<td>Risk Management</td>
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Course Competencies

Core Units
- FNSCRD401 Assess credit applications
- FNSCRD402 Establish and maintain appropriate security
- FNSCRD403 Manage and recover bad and doubtful debts
- FNSCRD404 Utilise the legal process to recover outstanding debt
- FNSCRD405 Manage overdue customer accounts
- FNSCUS402 Resolve disputes
- FNSINC401 Apply principles of professional practice to work in the financial services industry
- FNSORG401 Conduct individual work within a compliance framework
- FNSRSK401 Implement risk management strategies

Elective Units
- FNSCRD503 Promote understanding of the role and effective use of consumer credit
- BSBCMM301 Process customer complaints
- BSBCUS403 Implement customer service standards
- BSBWOR501 Manage personal work priorities and professional development
Study Options

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 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

Student Enrolment Forms can be obtained via the following methods:

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<tr>
<th>1300 306 146 (option 1 ‘new enquires’)</th>
<th><a href="mailto:learn@mentor.edu.au">learn@mentor.edu.au</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>1300 306 146 (option 1 ‘new enquires’)</td>
<td><a href="http://www.mentor.edu.au">www.mentor.edu.au</a></td>
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</table>

To enrol, complete the Student Enrolment Form and scan/email to learn@mentor.edu.au.