

Margin Lending Adviser

Regulatory Guide 146 (RG146) Short Course for
Financial Product Advisers



Margin Lending Adviser is designed for individuals who require RG146 compliance and authorisation by an Australian Financial Services License (AFSL) holder to provide advice on margin lending products.

"Within a week of having completed my course, even before I got my Certificate, I got a job with ANZ as a Financial Planning associate. I must say that your company has a very good reputation in the industry."

Miral Thakker

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.

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 2 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.

"Always fantastic service thank you. I will continue to recommend and complete my studies through Mentor. thank you!"

Emalee Vidulin

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.

Margin Lending Adviser

Course Overview

This Margin Lending course is designed for individuals who require authorisation by an Australian Financial Services License (AFSL) holder to provide advice on margin lending products.

For existing authorised representatives, successful completion of this course allows you to extend your range of professional services to meet the growing needs of retail clients in this specialist knowledge area.

Course Entry Requirements

This online course is open entry. Upon successful completion of this course, individuals who:

- Hold the Diploma of Financial Planning qualification or equivalent will be issued a Statement of Attainment listing the RG146 competencies achieved.
- Have yet to attain the Diploma of Financial Planning qualification will be issued an Award of Completion.
- Those who do not hold the Diploma of Financial Planning qualification or equivalent and wish to provide personal advice in Margin Lending will need to complete the prerequisite Financial Advice subject (DFP 1) and be awarded a Statement of Attainment listing the RG146 competencies achieved.
- Those who do not hold the Diploma of Financial Planning qualification or equivalent and wish to provide general advice in Margin Lending will need to complete the prerequisite Financial Advice Fundamentals subject, a portion of DFP1, and be awarded a Statement of Attainment listing the RG146 competencies achieved.

Who Should Enrol?

You should enrol if you are:

- Working within the financial planning profession and looking to meet RG146 qualification requirement as an authorised financial adviser in relation to Margin Lending.
- Seeking to expand your margin lending skills and knowledge.
- Wanting to diversify your revenue opportunities by providing advice on margin lending.

Course Outcome

The Margin Lending course will equip you with the specialist knowledge and technical skills to provide compliant advice to clients on:

- Margin Lending .
- Conducting product research to support your recommendations.
- Provide appropriate services, advice and products to clients.
- Determine client requirements and expectations.
- Record and Implement client instructions.

Prerequisite Knowledge

The recommended knowledge requirement prior to completing Margin Lending is Personal Advice in Investments

Course Outline

Margin Lending	
Part 1	Overview of Margin Lending Course
Part 2	Essentials of Margin Lending
Part 3	How to Take out a Margin Loan
Part 4	Risks Associated with Margin Lending
Part 5	Opes Prime and Storm Financial
Part 6	Legislative and Regulatory Requirements
Part 7	Responsible lending Requirements
Part 8	Margin Calls
Part 9	Taxation Treatment of Margin Loans
Part 10	Investment Strategies
Part 11	Economic Outlook



Assessment

This course is assessed via completion of:

- Multiple choice knowledge test for each part.
- Short answer responses to questions relating to a case study, where you are required to apply the financial advice process.

Course Competencies

Personal Advice

FNSASICR503	Provide advice in Margin Lending
FNSINC501	Conduct product research to support recommendations
FNSIAD501	Provide appropriate services, advice and products to clients
FNSCUS505	Determine client requirements and expectations
FNSCUS506	Record and implement client instructions

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.

Face-to-face Instructor-led Classroom

Face-to-face class-room workshop is the fastest way to achieve your RG146 or similar qualification. Conducted either face to face or via video conference and facilitated by industry professionals skilled at making the workshop experience interactive, incorporating real life examples of today's market place.

How to Enrol

Student Enrolment Forms can be obtained via the following methods:

1300 306 146 (option 1 'new enquires')

learn@mentor.edu.au

+61 3 8317 2953 (International)

www.mentor.edu.au

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

► FURTHER INFORMATION

Web

www.mentor.edu.au

Mail

Mentor Education
1a Scotia Gr, South Yarra
Melbourne Vic 3141

Phone

Aust: 1300 306 146
Int: +61 3 8317 2953

Fax

1300 366 170

Email

learn@mentor.edu.au

*Our friendly
student support*

