



The National Finance Institute

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RECOGNITION OF PRIOR LEARNING (RPL)

What is RPL

The National Finance Institute recognises the skills and knowledge gained through work experience and/or past study. With applicants' diverse backgrounds, sufficient experience and expertise may have been attained in the industry to exempt applicants from standard course requirements. The certificate issued by NFI is a nationally recognised qualification and accepted by the MFAA, FBAA, lenders and aggregators. Applicants for RPL must provide evidence that demonstrates competency in each unit of competency for the desired qualification.

Which Qualification

Please tick below the qualification you are seeking to attain:

- FNS40811 Certificate IV in Finance and Mortgage Broking**
- FNS50311 Diploma of Finance and Mortgage Broking Management** (it is preferable that applicants have a minimum of 2 years writing complex loan matters prior to applying for Diploma RPL)

RPL Procedure

Your submission should include the following items.

Once assembled, please tick below to confirm you have included these items.

- Print the attached **Competency Statement/Checklist** and have it completed and signed off by a peer or superior or BDM.
- Provide a **detailed CV** demonstrating experience in the industry, specifically involving mortgage lending or commercial lending and management experience (if you are applying for the Diploma). This CV must be verified by a peer or superior. You should also highlight any educational qualifications you have achieved or courses you have completed.
- Provide a **detailed CV** for the peer or superior signing off the RPL to verify their qualifications to sign off the RPL application.
- Include a **Portfolio** containing evidence of work history, training, skills and knowledge which will be assessed against the competencies as outlined in the Checklist. This portfolio may form a part of your CV and evidence may include other course certificates/qualifications, accreditations, marketing material, personal references, subscriptions, OH&S substantiation, etc.
- Submit a **Case Study** of one of your settled loan applications including your file notes. [**NB:** Your case study should exclude your client's supporting docs and please ensure that information that is confidential to your client is "blacked out" eg. client name, address, contact details, etc.]. If you are seeking a Diploma qualification your case study should be a Commercial loan. If you are in a back office role that doesn't involve loan writing please provide a **detailed** job description.
- An **Evidence Checklist** is also attached for Diploma applications. Please complete this Evidence Checklist detailing (in your own words) what skills you consider that you hold in order to satisfy each of the Diploma specific elements. This Evidence Checklist is only required for Diploma RPL applications.
- Please complete the **payment form** provided on page 3.

The Assessment Process

The documentation submitted by the applicant to NFI will be assessed against each unit of competency applied for. The evidence submitted will be assessed using the following criteria:

- Is the applicant's experience and study relevant to the course?
- Is the applicant's knowledge and skill current?
- Has the applicant's CV and signee's CV been verified as true and correct?
- Is the knowledge level and skills held by the applicant appropriate to the level of competency for which the applicant is applying (eg. Cert IV level only or Diploma level)?

The NFI assessor will then make one of three decisions:

- Accept the application and grant recognition
- Request further information because the assessor was unable to make a decision on the evidence provided
- Deny the application and recommend that further assessment or training is undertaken to achieve the unit/s of competence. The applicant will then be advised which subjects or assessments, if any, are required to be completed. In this circumstance, any fee already paid for the RPL application may go towards the qualification for which the applicant was seeking RPL.

What Will I Receive

The assessment decision will be made within 1 to 2 weeks of submission. Documentation received by NFI will not be returned to the applicant as it is required to be retained for DET audit purposes. If the applicant is granted RPL for their chosen qualification they will receive by mail an original certificate and the transcript of competencies that form the qualification along with a tax invoice/receipt for payment.

How to Submit your Application

Applicants can post, fax or scan/email to NFI as below. Applications received by email will be assessed more quickly than those received by fax or mail.

Post: **RPL Coordinator**
The National Finance Institute
P O Box 1354, Capalaba Business Centre Qld 4157

Fax: **07 3822 6003** (max 40 pages)

Scan: **enquiries@financeinstitute.com.au**

The attached Competency Checklist must be completed. The Checklist is verification by a third party that you are proficient in all areas of the industry core and selected elective units. There is no pass or fail for the RPL process. The third party is required to submit a CV to verify qualifications to make the judgement attested to, as follows.

COMPETENCY STATEMENT / CHECKLIST FOR RECOGNITION OF PRIOR LEARNING

To be completed and signed by a superior or peer of the applicant.

*The person making this statement must be suitably qualified to answer the questions (CV required as evidence).
The person making this statement must ensure that their responses are true and accurate and that they may be called upon to provide evidence if required in a court of law.*

Details of Person Declaring (ie. the Applicant's peer / superior / BDM)

Name: _____

Company and Position (if applicable): _____

Address: _____

Contact details: Phone: _____ Mobile: _____

Email: _____

Signature: _____ Date: _____

Declarer's CV is attached: Yes No

Applicant's Details:

Name: _____

Address: _____

Contact details: Phone: _____ Mobile: _____

Email: _____

CERTIFICATE IV IN FINANCE AND MORTGAGE BROKING (FNS40811)

To be completed and signed by a superior or peer or BDM of the applicant.

It is certified that the applicant has the following skills and knowledge and can demonstrate the following competencies.

COMPLY WITH FINANCIAL SERVICES LEGISLATION AND INDUSTRY CODES OF PRACTICE (FNSFMK505A)

Element	Performance criteria	Peer Sign														
1. Identify and apply organisational requirements of legal principles and regulatory obligations	<table border="1"> <tr> <td data-bbox="384 546 459 667">1.1.</td> <td data-bbox="459 546 1203 667">Source documents for legislation, regulations and policies relevant to the provision of financial products and services are sourced and accessed</td> </tr> <tr> <td data-bbox="384 667 459 788">1.2.</td> <td data-bbox="459 667 1203 788">Key legal principles and organisational implications relating to the provision of financial products and services are interpreted and analysed</td> </tr> <tr> <td data-bbox="384 788 459 909">1.3.</td> <td data-bbox="459 788 1203 909">The organisational requirements of these documents and their impact on work practices are identified in terms of procedural requirements</td> </tr> <tr> <td data-bbox="384 909 459 1030">1.4.</td> <td data-bbox="459 909 1203 1030">Procedural requirements relating to operational aspects of laws and regulations and codes of practice are executed in line with organisational policy</td> </tr> <tr> <td data-bbox="384 1030 459 1151">1.5.</td> <td data-bbox="459 1030 1203 1151">Role authorities and restrictions as identified in position profiles are complied with</td> </tr> <tr> <td data-bbox="384 1151 459 1272">1.6.</td> <td data-bbox="459 1151 1203 1272">Internal monitoring/audit program is implemented according to organisational and role requirements</td> </tr> <tr> <td data-bbox="384 1272 459 1317">1.7.</td> <td data-bbox="459 1272 1203 1317">Mechanism is established to ensure currency of regulatory literature is maintained</td> </tr> </table>	1.1.	Source documents for legislation, regulations and policies relevant to the provision of financial products and services are sourced and accessed	1.2.	Key legal principles and organisational implications relating to the provision of financial products and services are interpreted and analysed	1.3.	The organisational requirements of these documents and their impact on work practices are identified in terms of procedural requirements	1.4.	Procedural requirements relating to operational aspects of laws and regulations and codes of practice are executed in line with organisational policy	1.5.	Role authorities and restrictions as identified in position profiles are complied with	1.6.	Internal monitoring/audit program is implemented according to organisational and role requirements	1.7.	Mechanism is established to ensure currency of regulatory literature is maintained	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
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1.7.	Mechanism is established to ensure currency of regulatory literature is maintained															
2. Identify changes and implications of laws, regulations, rules and circulars	<table border="1"> <tr> <td data-bbox="384 1323 459 1444">2.1</td> <td data-bbox="459 1323 1203 1444">Changed legislation, regulations and policies are identified and accessed in a timely manner and communicated in accordance with organisational policy</td> </tr> <tr> <td data-bbox="384 1444 459 1565">2.2</td> <td data-bbox="459 1444 1203 1565">Operational procedures are reviewed to accurately reflect changes to regulation and legislation</td> </tr> <tr> <td data-bbox="384 1565 459 1659">2.4</td> <td data-bbox="459 1565 1203 1659">Implications for products and services are identified and changes implemented in accordance with client, legislative and organisational requirements</td> </tr> </table>	2.1	Changed legislation, regulations and policies are identified and accessed in a timely manner and communicated in accordance with organisational policy	2.2	Operational procedures are reviewed to accurately reflect changes to regulation and legislation	2.4	Implications for products and services are identified and changes implemented in accordance with client, legislative and organisational requirements	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure								
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2.2	Operational procedures are reviewed to accurately reflect changes to regulation and legislation															
2.4	Implications for products and services are identified and changes implemented in accordance with client, legislative and organisational requirements															
3. Comply with any relevant industry or professional codes	<table border="1"> <tr> <td data-bbox="384 1666 459 1787">3.1</td> <td data-bbox="459 1666 1203 1787">Relevant industry codes of practice are sourced, accessed and applied to own work in accordance with organisational requirements</td> </tr> <tr> <td data-bbox="384 1787 459 1951">3.2</td> <td data-bbox="459 1787 1203 1951">Key principles and responsibilities are interpreted in accordance with industry codes of practice with own interpretation and application of industry codes of practice confirmed and clarified as required with relevant persons</td> </tr> <tr> <td data-bbox="384 1951 459 2033">3.4</td> <td data-bbox="459 1951 1203 2033">Impact of codes of practice on work practices is understood and implemented</td> </tr> </table>	3.1	Relevant industry codes of practice are sourced, accessed and applied to own work in accordance with organisational requirements	3.2	Key principles and responsibilities are interpreted in accordance with industry codes of practice with own interpretation and application of industry codes of practice confirmed and clarified as required with relevant persons	3.4	Impact of codes of practice on work practices is understood and implemented	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure								
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3.4	Impact of codes of practice on work practices is understood and implemented															

4. Maintain statutory records	4.1	Relevant records are maintained and copies of any relevant agreements kept on file	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	4.2	Evidence of current authorisation, training and relevant licences are maintained in accordance with organisational, legal and regulatory requirements	

DESIGN AND PRODUCE BUSINESS DOCUMENTS (BSBITU306A)

Element	Performance criteria		
1. Select and prepare resources	1.1.	Select and use appropriate technology and software applications to produce required business documents	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	1.2.	Select layout and style of publication according to information and organisational requirements	
	1.3.	Ensure document design is consistent with company and/or client requirements, using basic design principles	
	1.4.	Discuss and clarify format and style with person requesting document/publication	
2. Design document	2.1.	Identify, open and generate files and records according to task and organisational requirements	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	2.2.	Design document to ensure efficient entry of information and to maximise the presentation and appearance of information	
	2.3.	Use a range of functions to ensure consistency of design and layout	
	2.4.	Operate input devices within designated requirements	
3. Produce document	3.1.	Complete document production within designated time lines according to organisational requirements	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	3.2.	Check document produced to ensure it meets task requirements for style and layout	
	3.3.	Store document appropriately and save document to avoid loss of data	
	3.4.	Use manuals, training booklets and/or help-desks to overcome basic difficulties with document design and production	
4. Finalise document	4.1.	Proofread document for readability, accuracy and consistency in language, style and layout prior to final output	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	4.2.	Make any modifications to document to meet requirements	
	4.3.	Name and store document in accordance with organisational requirements and exit the application without data/loss damage	
	4.4.	Print and present document according to requirements	

PROCESS APPLICATIONS FOR CREDIT (FNSCR301A)

Element	Performance criteria		
1. Check and verify application details	1.1	Information required to support application is gathered in accordance with credit policy and information recorded using correct organisation policies and procedures	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	1.2	Information provided by applicant and obtained from other sources is verified for accuracy and compliance with relevant legislative requirements and organisational requirements	
2. Submit assessment and decision	2.1	The decision to reject or accept an application is formed on the basis of total credit assessment conducted and credit policy	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	2.2	Decisions to advance funds or extend credit that fall outside the officer's approval or limits of authority are referred to relevant approving personnel	
	2.3	Recommendations to accept or reject applications to provide credit or advance funds and any required security are prepared and forwarded to relevant personnel promptly and in accordance with organisation procedures	
3. Maintain application records and complete necessary documentation	3.1	Records system is kept up to date and maintained according to legislative requirements and timeframes and organisation policy and procedures	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	3.2	File and record movements are monitored and recorded	
	3.3	Documentation is produced accurately, clearly and concisely, in accordance with industry, organisation and legislative requirements and timeframes	

PREPARE LOAN APPLICATION ON BEHALF OF FINANCE OR MORTGAGE BROKING CLIENT (FNSFMB401A)

Element	Performance criteria		
1. Compile necessary information	1.1	Appropriate and relevant lender forms are collected, completed, and relevant signatures gathered in an appropriate format	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	1.2	Information required to support loan application is sourced in accordance with the Consumer Credit Code, compliance requirements and security policies	
2. Prepare loan documentation	2.1	Documentation is prepared that accurately reflects the client's financial situation, personal information and complies with lender requirements and guidelines	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	2.2	Basic requirements of loan, including amount, term and interest rate are confirmed and all documentation checked for accuracy and readability	

		2.3 All relevant processes for proper execution of documentation are completed efficiently and within an appropriate timeframe	
3. Present documentation for assessment	3.1	Documentation is submitted to appropriate lender or approving officer in appropriate manner to protect client confidentiality	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	3.2	Application offer or non-offer of loan is determined and client is notified in timely manner	
	3.3	Clear, comprehensive and accurate information is given to client as to their rights, obligations, responsibilities and manner in which to proceed if loan application is non-offer	
4. Maintain communication with relevant parties	4.1	Clear and open communication is maintained throughout the loan preparation and presentation process with lender and client	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	4.2	Additional information requested by lender to support loan application is gathered in an efficient and timely manner	
	4.3	Clear, comprehensive and accurate information is given to client as to the manner in which to proceed immediately following loan approval	

PROVIDE FINANCE AND MORTGAGE BROKING SERVICES (FNSFMB402A)

Element	Performance criteria		
1. Educate client and build rapport	1.1	The finance and mortgage broking process is explained to the client in a clear and unambiguous way with the background, credentials and role of the broker clarified to build rapport	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	1.2	The services, values and capacity of the organisation are presented to the client and the client's understanding of the fees and charges are confirmed	
	1.3	Procedures for complaints handling and resolution are identified and confirmed with the client	
2. Determine client's existing financial situation	2.1	Client is asked to disclose relevant facts to begin determining their personal and financial situation and the current income, expenditure and liabilities of the client are established	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	2.2	Current investment and assets position of the client are determined and an initial analysis of client's financial position undertaken based on the extent of client disclosure	

3. Determine client goals and priorities with respect to finance broking	3.1	Client is asked to clarify their investment goals and expectations	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	3.2	Risk issues and tolerance are explored comprehensively with client and client concerns , if any, are identified and responded to promptly and appropriately	
	3.3	Client priorities are established and confirmed	
	3.4	Specialist advise is sought where necessary or client is referred to appropriate sources where required advice or services cannot be provided	
4. Prepare necessary documentation follow-up	4.1	All relevant client facts, information, financial and personal histories are documented, checked and managed confidentially in accordance with organisation policy and guidelines and relevant legislation and industry codes of practice	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	4.2	Client records are created or updated where necessary in a clear and concise format and securely filed in a format and location readily accessible to other appropriate advisers	

PRESENT BROKING OPTIONS TO CLIENT (FNSFMB403A)

Element	Performance criteria		
1. Gather relevant information	1.1	Lender products, services and features are reviewed and additional industry information researched, where necessary, for lender products and services that are relevant, could impact or provide additional benefits to clients	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	1.2	Clients needs are acknowledged and compared to most appropriate lender product and service	
2. Prepare appropriate options	2.1	Relevant lender information, product information, and support material are gathered and developed in a clear and concise format for the client	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	2.2	All information is organised clearly and concisely in a manner appropriate to the client's needs and level of understanding	
3. Present options to client	3.1	Recommended product and its features is explained to client in a clear and unambiguous way with the impact of recommendations clearly and comprehensively discussed with the client including strengths, weaknesses, benefits and risks	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	3.2	Fees, charges and commissions are clearly explained to client	
	3.3	Strategic and commercial relationship of the representative and their organisation to recommended products is	

		communicated to the client	
4.	Negotiate effectively	4.1	Client concerns , if any, are identified and responded to appropriately and alternatives to recommendations presented when requested
		4.2	Client is encouraged to make informed choices using the relevant information and documentation presented
5.	Obtain agreement to proceed	5.1	Agreement to proceed is obtained from client once concerns and issues are worked through and implementation actions discussed, clarified and agreed between client and broker
		5.2	Client records are created or updated appropriately and in a clear and concise format in anticipation for preparation of the loan application

APPLY PRINCIPLES OF PROFESSIONAL PRACTICE TO WORK IN THE FINANCIAL SERVICES INDUSTRY (FNSINC401A)

Element	Performance criteria		
1. Identify the scope, sectors and responsibilities of the industry	1.1	External forces impacting on the financial services industry are identified and considered in carrying out activities	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	1.2	The main sectors of the financial services industry and the interrelationship between sectors are identified and considered in carrying out activities	
	1.3	The roles and responsibilities of other participants in the financial services industry are identified and considered in carrying out activities	
2. Identify and apply financial services industry guidelines, procedures and legislation	2.1	Information on relevant legislation, regulations and codes of practice is collected, analysed and effectively applied to the job role	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	2.2	Own work practice is clarified and regularly refined in light of relevant legislation, regulations and codes of practice and organisation policies, guidelines and procedures	
	2.3	Relevant codes of practice are used to guide an ethical approach to workplace practice and decisions	
3. Identify sustainability issues for the financial services industry	3.1	Information on sustainability policies, strategies and impacts on industry is obtained and from a range of sources and analysed	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	3.2	Environmental sustainability is identified as an integral part of business planning and promoted as a business opportunity	
	3.3	Work planning incorporates and supports triple bottom line principles	

4. Manage information	4.1	Relevant documents and reports that could impact on work effectiveness and compliance are read and understood, and any implications discussed with appropriate persons	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	4.2	Documents, reports, data and numerical calculations are analysed, checked, evaluated and organised to meet customer and organisation requirements	
	4.3	Information is presented in a format appropriate for the audience	
5. Participate in and facilitate work team activities	5.1	Provide feedback to team members to encourage, value and reward individual and team efforts and contributions	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	5.2	Actively encourage team members to participate in and take responsibility for team activities and communication processes	
	5.3	Give the team support to identify and resolve problems which impede its performance	
	5.4	Ensure own contribution to work team serves as a role model for others and enhances the organisation's image within the work group the organisation and with clients/customers	
6. Plan work to be completed taking into consideration time, resources and other constraints	6.1	Tasks to be done and relevant conditions are determined and work planned either for working autonomously or with others in a team environment	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	6.2	Work is planned for a given period managing resources, time and priorities	
	6.3	Contributions are made to organisation planning process as required to achieve service improvement	
	6.4	Changes in technology and work organisation are adapted to in a timely manner	
7. Develop and maintain personal competency	7.1	Professional development needs and goals are identified and reviewed on a regular basis	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	7.2	Competency, authorisation and licensing requirements are clarified and complied with	
	7.3	Professional development opportunities that reflect needs and goals are sought and completed in an agreed upon timeframe	

DEVELOP AND MAINTAIN IN DEPTH KNOWLEDGE OF PRODUCTS AND SERVICES USED BY AN ORGANISATION OR SECTOR (FNSINC402A)

Element	Performance criteria		
1. Identify the products and services the	1.1	Products and services used by an organisation or sector are identified and the purpose of each determined	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

	organisation uses	1.2	The characteristics of products and services are identified and their strengths, weaknesses, terms, and conditions understood so they can be clearly communicated to customers where applicable	
		1.3	The organisation's promotional strategy for products and services are accessed and applied in business activities	
2.	Identify compliance implications of product	2.1	Compliance implications are established and documented	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
		2.2	Customer is provided with all necessary information and documentation as per compliance requirements	
3.	Determine the appropriate users for products and services	3.1	The function of each product and service and the customer needs it satisfies are identified and documented and the customer characteristics that best suit each product determined	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
		3.2	The products and services used by the organisation or sector are compared with the products of competitors as a basis for selecting the most effective approach to matching products to customer needs	
		3.3	Approaches to selling the products and services in a competitive marketplace are evaluated and effective approaches to meeting customer needs determined	
4.	Maintain product knowledge	4.1	Relevant products and services are reviewed regularly and any changes to terms and conditions identified and applied in daily work	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
		4.2	Systems for keeping up with changes and maintaining up-to-date knowledge about relevant products and services are put in place and used	
		4.3	Emerging trends affecting the financial industry are continuously reviewed and applied to product and service knowledge	

CONTRIBUTE TO OHS HAZARD IDENTIFICATION AND RISK ASSESMENT (BSBOHS303B)

Element	Performance criteria		
1. Contribute to workplace hazard identification	1.1	Contribute to the selection of hazard identification tools, techniques, processes and methods suitable for the workplace	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	1.2	Access hazard identification tools, techniques processes and methods to identify hazards in the workplace	
	1.3	Recognise hazards in the workplace, report these hazards to designated personnel and record them in accordance with workplace procedures	
	1.4	Provide information and assistance to persons conducting	

		workplace inspections or testing		
2.	Gather information about workplace hazards	2.1	Research, collect and record information about OHS hazards and their associated risks	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
		2.2	Seek additional information, expertise or specialist advice from within or external to the workplace when limit of own skills and knowledge is reached	
		2.3	Conduct a workplace inspection to collect further information about OHS hazards and associated risks if required	
		2.4	Contribute to the support of OHS practitioners and employees in accessing workplace sources of information and data regarding hazard identification	
		2.5	Contribute to the support of OHS practitioners and employees accessing external sources of information and data related to hazard identification, where required	
3.	Contribute to OHS risk assessment	3.1	Use appropriate risk assessment tools to contribute to risk assessment	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
		3.2	Identify, categorise and assess risk factors as a contribution to overall risk assessment	
		3.3	Seek additional information, expertise, or specialist advice to investigate the likelihood and consequence of identified risks	
		3.4	Document outcomes of the risk assessment process in a risk register	

MANAGE PERSONAL WORK PRIORITIES AND PROFESSIONAL DEVELOPMENT (BSBWOR501A)

Element	Performance criteria		
1. Establish personal work goals	1.1	Serve as a positive role model in the workplace through personal work planning and organisation	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	1.2	Ensure personal work goals, plans and activities reflect the organisation's plans, and own responsibilities and accountabilities	
	1.3	Measure and maintain personal performance in varying work conditions, work contexts and contingencies	
2. Set and meet own work priorities	2.1	Take initiative to prioritise and facilitate competing demands to achieve personal, team and organisational goals and objectives	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	2.2	Use technology efficiently and effectively to manage work priorities and commitments	
	2.3	Maintain appropriate work-life balance, and ensure stress is effectively managed and health is attended to	

3. Develop and maintain professional competence	<p>3.1 Assess personal knowledge and skills against competency standards to determine development needs, priorities and plans</p> <p>3.2 Seek feedback from employees, clients and colleagues and use this feedback to identify and develop ways to improve competence</p> <p>3.3 Identify, evaluate, select and use development opportunities suitable to personal learning style/s to develop competence</p> <p>3.4 Undertake participation in networks to enhance personal knowledge, skills and work relationships</p> <p>3.5 Identify and develop new skills to achieve and maintain a competitive edge</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
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PROSPECT FOR NEW CLIENTS (FNSSAM403A)

Element	Performance criteria	
1. Create rapport with prospective client	<p>1.1 Prospecting is carried out and a general introduction to products, services, organisational values and experience is disclosed to potential client through a range of communication methods</p> <p>1.2 Appropriate questioning and listening skills are applied to determine prospective client's understanding of financial processes</p> <p>1.3 Prospective client is informed of the role of advisers and the organisation</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Identify the prospective client's needs	<p>2.1 Prospective client is encouraged to express their needs and goals</p> <p>2.2 Prospective client questions and concerns are identified and responded to appropriately, in a clear and unambiguous way and in a manner consistent with prospect's level of financial understanding</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Secure commitment	<p>3.1 Reasons for resistance are probed and identified and addressed in an appropriate manner through a strategy to manage the resistance</p> <p>3.2 A range of communication and interpersonal skills are used to gather prospect's personal, financial and business details in accordance with relevant legislation and the next steps that will occur are mapped out</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
4. Manage prospective client information	<p>4.1 Prospect information is recorded in an appropriate way and additional product and service research is conducted to determine possible appropriate products and services to meet potential client needs if necessary</p> <p>4.2 Initial range of options is considered and prepared for next contact</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

DEVELOP AND NUTURE RELATIONSHIPS WITH CLIENTS OTHER PROFESSIONALS AND THIRD PARTY REFERRERS (FNCSU501A)

Element	Performance criteria	
1. Develop professional business relationships	1.1 All dealings with the client, professionals, and other third parties are conducted professionally in accordance with the organisation's policies and procedures and legislative, regulatory and professional codes of practice 1.2 The organisation's social, business and ethical standards are used to develop and maintain positive relationships 1.3 Dealings with colleagues, clients and other parties is carried out through competent performance and with respect to confidentiality 1.4 Interpersonal styles and methods are adjusted to the needs and situation of other parties	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Build and maintain business networks and relationships	2.1 Business and professional networks and other relationships are developed and maintained to benefit the organisation 2.2 Business and professional networks are used to identify and cultivate relationships in order to promote and market the organisation 2.3 Other professionals and third parties are cooperated with to expand and enhance the reputation of the organisation and to identify new and improved business practises	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Nurture relationships and build on referral business for the long term	3.1 Referral business is followed up through appropriate communication channels to find and secure new business relationships 3.2 Referral needs are identified quickly and information provided about the organisation's relevant products and services 3.3 An interview with referral business is secured where needs can be met, or other sources of information are identified that may assist the client.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

Note:

This completes the Competency Statement for FNS40811 Certificate IV in Finance and Mortgage Broking.

The following pages relate to the FNS50311 Diploma of Finance and Mortgage Broking Management and must be completed for those seeking RPL Diploma, in addition to the Evidence Checklist. Those requesting RPL Diploma must have verified all the competencies as above and below.

Please note that further evidence may be requested.

DIPLOMA OF FINANCE AND MORTGAGE BROKING MANAGEMENT (FNS50311)

To be completed and signed by a superior or peer of the applicant.

It is certified that the applicant has the following skills and knowledge and can demonstrate the following competencies.

IDENTIFY RISK AND APPLY RISK MANAGEMENT PROCESSES (BSBRK401A)

Elements	Performance Criteria	
1. Identify risks	1.1. Identify the context for risk management 1.2. Identify risks using tools, ensuring all reasonable steps have been taken to identify all risks 1.3. Document identified risks in accordance with relevant policies, procedures and legislation	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Analyse and evaluate risks	2.1. Analyse and document risks in consultation with relevant stakeholders 2.2. Undertake risk categorisation and determine level of risk 2.3. Document analysis processes and outcomes	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Treat risks	3.1. Determine appropriate control measures for risks and assess for strengths and weaknesses 3.2. Identify control measures for all risks 3.3. Refer risks relevant to whole of organisation or having an impact beyond own work responsibilities and area of operation to others as per established policies and procedures 3.4. Choose and implement control measures for own area of operation and/or responsibilities 3.5. Prepare and implement treatment plans	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
4. Monitor and review effectiveness of risk treatment/s	4.1. Regularly review implemented treatment/s against measures of success 4.2. Use review results to improve the treatment of risks 4.3. Provide assistance to auditing risk in own area of operation 4.4. Monitor and review management of risk in own area of operation	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

IDENTIFY AND DEVELOP COMPLEX BROKING OPTIONS FOR CLIENT (FNSFMB502A)

Elements	Performance Criteria	
1. Identify complex broking needs of client	1.1. Special or complex features of a client's situation and objectives are discussed, reviewed and clarified 1.2. Risk issues and tolerance are explored and discussed comprehensively and ethically with the client, including unusual risks or requirements, and interdependencies and implications 1.3. Risks to the client or organisation are assessed for their impact according to company policy, guidelines and relevant legislation and further questioning and information gathering is engaged as required	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Research and consider complex broking solutions based on client needs	2.1. Current client situation is analysed to determine opportunities and constraints 2.2. Research into loan structures or options is conducted including those which are new or non-standard, if required 2.3. Complex financial issues are considered in terms of economic, legislation, taxation, legal, insurance and other implications 2.4. Possible loan structures or options, fees and charges are analysed, modelled, prioritised and measured against risk and inappropriate options are rejected 2.5. Preliminary options are checked to ensure compliance with relevant Acts, legislation, regulatory and ethical guidelines and are assessed for their ability to successfully achieve the client objectives	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Select and gather appropriate options and information for client review	3.1. Broking options for review with client are selected and explanatory material developed or obtained 3.2. If appropriate, consequences and other issues relating to the broking strategy are considered including referrals to accountant, financial adviser or lawyer where required 3.3. Recommendations on risk management strategies are developed and incorporated into materials for the client and description of anticipated fees and charges included 3.4. Information on complaints resolution procedures (internal and external) is included in the client information 3.5. Broking recommendations and loan structures that will be presented to client are documented according to organisation guidelines and procedures	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

PRESENT BROKING OPTIONS TO CLIENT WITH COMPLEX NEEDS (FNSFMB503A)

Elements	Performance Criteria	
1. Develop rapport with client	1.1. Client's needs and objectives are addressed in a manner consistent with their level of financial understanding and which directly applies to the objectives and requirements they have disclosed 1.2. High level active listening skills are demonstrated in	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

		<p>dealings with client, including those with special needs</p> <p>1.3. Services, strategies and recommendations are introduced to the client orally and in writing in a clear and unambiguous way, avoiding jargon and in appropriate language</p> <p>1.4. Disclosure of capacity to client is consistent with industry requirements and organisation guidelines</p>	
2. Present broking options to the client	<p>2.1. Client is guided through broking options and the impact of each option is clearly and comprehensively discussed with client including advantages, disadvantages, risks and financial implications, taking into account various assumptions or possibilities</p> <p>2.2. Fees, charges and commissions are clearly explained to the client and copies of the research and other documentation provided</p> <p>2.3. Any commercial relationship of the representative and their organisation to products and or services mentioned in the plan are disclosed</p> <p>2.4. Adviser identifies and addresses issues that in their professional judgement may require further consideration or consultation with other financial services professionals</p> <p>2.5. Confirmation is sought from client that they understand the broking options presented</p>	<p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Unsure</p>	
3. Negotiate effectively	<p>3.1. Client concerns, if any, are identified and responded to appropriately with alternatives to recommendations presented when requested</p> <p>3.2. Limits imposed by regulatory requirements or organisation guidelines are observed</p> <p>3.3. Restraint and control of feelings are exercised when dealing with conflict situations involving clients</p> <p>3.4. Communication channels are maintained when dealing with complaints and following complaint handling procedures</p> <p>3.5. Agreement to proceed is obtained from the client</p>	<p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Unsure</p>	
4. Complete and maintain necessary documentation	<p>4.1. Client interaction is recorded in accordance with the current industry documentation requirements</p> <p>4.2. Confirmation including relevant documentation and contract variation is provided to the client</p> <p>4.3. Instructing or purchasing documents where required are signed by the client</p> <p>4.4. Post broking service to be provided is clearly defined, and is communicated to the client</p> <p>4.5. Client records are created or updated</p>	<p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Unsure</p>	

IMPLEMENT COMPLEX LOAN STRUCTURES (FNSFMB504A)

Elements	Performance Criteria	
1. Organise implementation actions	<p>1.1. Special or complex features of the client's situation are reviewed for implementation implications including high asset, income or expenditure requirements, complex taxation, the complex nature of the securities to be taken, forms of security to be taken for complex transactions and other legal or complex issues</p> <p>1.2. Implementation actions are prioritised, timing for each action is planned, and activities are confirmed to be consistent with client needs and specifications</p> <p>1.3. Implementation actions required by the client are clearly explained, written agreement to actions is obtained, and implementation records are established</p> <p>1.4. Implementation actions including timing and priority are carried out to maximum advantage for the client</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Establish appropriate procedures for implementation	<p>2.1. Personnel to implement each action for the loan structure are identified and briefed and internal and external documentation requirements completed</p> <p>2.2. Implementation actions that depend on, or involve actions by, other professional such as accountants and lawyers are coordinated with these professionals</p> <p>2.3. Monitoring procedures are established for critical implementation timing and priorities</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Establish appropriate procedures for implementation	<p>3.1. Client is briefed on actions to be undertaken and assistance is provided where needed</p> <p>3.2. Instructions are issued to internal and external personnel as per loan structure</p> <p>3.3. Consultation and monitoring is maintained with other professionals where joint implementation action is required and checks and follow-ups are made on lodgement of documentation to ensure plan timings are met</p> <p>3.4. Fees and charges are obtained and processed according to organisation and legislative requirements</p> <p>3.5. Client is debriefed and any concerns are addressed</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

MANAGE OPERATIONAL PLAN (BSBMGT515A)

Elements	Performance Criteria	
1. Develop operational plan	<p>1.1. Research, analyse and document resource requirements and develop an operational plan in consultation with relevant personnel, colleagues and specialist resource managers</p> <p>1.2. Develop and/or implement consultation processes as an integral part of the operational planning process</p> <p>1.3. Ensure details of the operational plan include the development of key performance indicators to measure organisational performance</p> <p>1.4. Develop and implement contingency plans at appropriate</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

		<p>stages of operational planning</p> <p>1.5. Ensure the development and presentation of proposals for resource requirements is supported by a variety of information sources and seek specialist advice as required</p> <p>1.6. Obtain approval for plan from relevant parties and ensure understanding among work teams involved</p>	
2.	Plan and manage resource acquisition	<p>2.1. Develop and implement strategies to ensure that employees are recruited and/or inducted within the organisation's human resources management policies and practices</p> <p>2.2. Develop and implement strategies to ensure that physical resources and services are acquired in accordance with the organisation's policies, practices and procedures</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3.	Monitor and review operational performance	<p>3.1. Develop, monitor and review performance systems and processes to assess progress in achieving profit and productivity plans and targets</p> <p>3.2. Analyse and interpret budget and actual financial information to monitor and review profit and productivity performance</p> <p>3.3. Identify areas of underperformance, recommend solutions, and take prompt action to rectify the situation</p> <p>3.4. Plan and implement systems to ensure that mentoring and coaching are provided to support individuals and teams to effectively, economically and safely use resources</p> <p>3.5. Negotiate recommendations for variations to operational plans and gain approval from designated persons/groups</p> <p>3.6. Develop and implement systems to ensure that procedures and records associated with documenting performance are managed in accordance with organisational requirements</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

DEVELOP WORKPLACE POLICY AND PROCEDURES FOR SUSTAINABILITY (BSBSUS501A)

Elements	Performance Criteria	
1. Develop workplace sustainability policy	<p>1.1. Define scope of sustainability policy</p> <p>1.2. Gather information from a range of sources to plan and develop policy</p> <p>1.3. Identify and consult stakeholders as a key component of the policy development process</p> <p>1.4. Include appropriate strategies in policy at all stages of work for minimising resource use, reducing toxic material and hazardous chemical use, and employing life cycle management approaches</p> <p>1.5. Make recommendations for policy options based on likely effectiveness, timeframes and cost</p> <p>1.6. Develop policy that reflects the organisation's commitment to sustainability as an integral part of business planning and as a business opportunity</p> <p>1.7. Agree to appropriate methods of implementation</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

2. Communicate workplace sustainability policy	2.1. Promote workplace sustainability policy, including its expected outcome to key stakeholders 2.2. Inform those involved in implementing the policy as to outcomes expected, activities to be undertaken and responsibilities assigned	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Implement workplace sustainability policy	3.1. Develop and communicate procedures to help implement workplace sustainability policy 3.2. Implement strategies for continuous improvement in resource efficiency 3.3. Establish and assign responsibility to use recording systems for tracking continuous improvements in sustainability approaches	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
4. Review workplace sustainability policy implementation	4.1. Document outcomes and provide feedback to key personnel and stakeholders 4.2. Investigate successes or otherwise of policy 4.3. Monitor records to identify trends that may require remedial action and use to promote continuous improvement of performance 4.4. Modify policy and or procedures as required to ensure improvements are made	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

ESTABLISH, SUPERVISE AND MONITOR PRACTICE SYSTEMS TO CONFORM WITH LEGISLATION AND REGULATIONS (FNSPRM601A)

Elements	Performance Criteria	
1. Identify legislation, regulations and codes of practice relevant to the practice	1.1. The scope and services of the practice are matched to legislation, regulations and codes of practice, and compliance issues and procedures are identified 1.2. The scope of the practice is matched to compliance issues and relevant compliance procedures are identified	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Establish and document procedures for compliance of the practice with relevant legislation, regulations and codes of practice	2.1. Key stakeholders are identified and consulted with regard to issues and proposed procedures and guidelines 2.2. Compliance issues and procedures are incorporated into the practice guidelines and appropriately documented 2.3. Sources of information and advice on legislative and regulatory requirements are identified and documented 2.4. Procedures for ensuring currency of information within the practice on its legislative and regulatory requirements and codes of practice are established 2.5. Ethical procedures and standards for the interpretation of legislation, regulations and codes of practice are established and incorporated into the practice guidelines 2.6. Procedures for monitoring compliance with legislation, regulations and codes of practice within the practice and for outsourced third party providers are established	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

3. Establish risk management procedures for compliance with legislation and regulations	<p>3.1. A structured and systematic risk management process, which takes into account the practice obligations under the Corporations Act, is established and documented</p> <p>3.2. Risks of non-compliance are identified and documented</p> <p>3.3. Measures to avoid non-compliance and steps to be taken in the event of breaches of obligations are established, documented and communicated to staff</p> <p>3.4. Measures are consistent with ASIC regulations for licensees and authorised representatives</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
4. Identify and establish appropriate resources for ensuring the practice can meet its legislative and regulatory requirements	<p>4.1. Appropriate levels of financial, technological and human resources are identified to meet the practice's legislative and regulatory requirements</p> <p>4.2. Training and assessment procedures are implemented to ensure employees have the skills needed to comply with legislative and regulatory requirements</p> <p>4.3. Clear decision making procedures on legislative and regulatory issues are established including identification to employees of licensees, authorised representatives, directors and other staff carrying legislative and regulatory responsibilities</p> <p>4.4. Information technology systems and other technological resources are established and maintained to the level necessary to enable compliance with legislative and regulatory requirements</p> <p>4.5. Budgets, requisition procedures, and other internal financial systems clearly identify support for legislative and regulatory functions</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

DETERMINE AND MANAGE RISK EXPOSURE STRATEGIES (FNSRSK602A)

Elements	Performance Criteria	
1. Determine appropriate risk assessment strategies	<p>1.1. Appropriate criteria for acceptance or rejection of risks are identified and evaluated</p> <p>1.2. Performance targets for the organisation's capacity to assess and accept risk are determined</p> <p>1.3. Organisation's business risk elements and control risk elements are identified</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Evaluate risk and compliance factors	<p>2.1. Accurate, reliable and up-to-date information on these elements is identified and collated in a form suitable for analysis with relevant data accessed and comprehensively investigated and reviewed</p> <p>2.2. Risk elements are evaluated against known exposure factors and compliance with relevant legislation and organisation policy is considered</p> <p>2.3. Risk acceptability factors are evaluated within the context of organisation's mitigating capabilities</p> <p>2.4. Risk acceptability factors are evaluated within the context of organisation requirements</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

3. Establish risk acceptance criteria	<p>3.1. Terms and conditions of risk acceptance criteria for low hazard risk areas are established that meet market conditions and are within organisation accepted levels of exposure</p> <p>3.2. Terms and conditions of risk acceptance for high hazard risk areas are established that meet market conditions and are within organisation accepted levels of exposure</p> <p>3.3. Risk acceptance strategies, criteria and guidelines are clearly documented, and meet the requirements of relevant guidelines and are determined within delegated authorities</p> <p>3.4. Relevant feedback is obtained and reviewed and the risk acceptance criteria, and associated authority limitations, conditions and guidelines finalised</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
4. Develop risk management strategies	<p>4.1. Risk management for each risk is selected and an implementation plan developed</p> <p>4.2. Procedures that staff should follow in operationalising strategy are identified and developed</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
5. Implement risk assessment strategies	<p>5.1. Risk assessment strategies, criteria and guidelines are communicated to relevant staff and intermediaries</p> <p>5.2. Risk acceptance strategy implementation is monitored</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
6. Evaluate and review risk assessment strategies	<p>6.1. Risk assessment strategies are evaluated to determine effectiveness in achieving risk management objectives and reviewed as required</p> <p>6.2. Results are documented and communicated to relevant staff</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

This completes the Sign-off of the competencies by a peer, as required for the Diploma Upgrade. Please continue with the following Evidence Checklist which must be completed by the Diploma Upgrade applicant (in their own words), answering all the points.

EVIDENCE CHECKLIST

FNS50311 Diploma of Finance and Mortgage Broking Management

To be completed by the Applicant.

.....
Applicant Full Name

.....
Today's Date

Use this page if you require more writing area

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[Office use only below here]

Is practical workplace activity observation/interview required?Yes / No

Has third party verification of evidence been completed satisfactorily?Yes / No

Is gap training required?Yes / No

Does applicant need to be contacted?Yes / No

If contact required, state reason:
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.....
.....

Reporting action needed:

RPL Granted Report	RPL Not Granted Report	Defer RPL until evidence gathered
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Details of further action since first submission (if applicable):
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This Assessment was completed on behalf of The National Finance Institute by:

Name of Assessor:

Assessor's Signature Date of Review:

Decision