



## 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, ASIC, lenders, aggregators, etc. Applicants for RPL must provide evidence that demonstrates competency in each unit of competency.

#### Which Qualification

Please tick below the qualification you are seeking to attain:

- FNS40115 Certificate IV in Credit Management**

#### RPL Procedure

Your submission should include the following items. It is envisaged that applicants will have a minimum of two (2) years' experience in their credit role to qualify for RPL

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

- Print the attached **Competency Statement/Checklist** and have it completed by a peer or superior or BDM
- Provide a **detailed CV of the peer** or superior signing off the RPL application as verification of their qualifications to sign off the application.
- Provide a **detailed CV** demonstrating experience in the industry. 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.
- 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, etc.]
- Submit a **Case Study** of one of your settled loan applications (if you have approval authorities) including your file notes or if you are involved in collections and provide an outline of the process you would follow in a typical collections matter. **[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 in a back office role that does not involve loan approval or collection work please provide a **detailed job description**.
- Please ensure you complete the payment area 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 been verified as true and correct?
- Does the knowledge level and skills held by the applicant and proven through the applicant's submission prove a level of competency for each unit/s for which the applicant is applying?

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 one or more units of competence. The applicant will then be advised which subjects or assessments, if any, are required to be completed. If full RPL is not approved, any fee already paid for the RPL application may go towards the course for which the applicant was seeking RPL. Following advice of the outcome, the \$595 fee payable for the RPL review is non-refundable if the applicant determines that they no longer wish to pursue the qualification.

### **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. For some applicants the RPL assessor will make the determination that some units qualify under RPL and other units may require study. If study of a unit is to be undertaken the fee is \$139 for online study or \$179 for online study with a hard copy provided. There is no GST charged when a unit is studied.

### **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 30 pages for fax option)

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

The attached checklist must be completed. The checklist is verification by a third party that you are proficient in all areas of the industry core, sectoral core and select elective units. There is no pass or fail for the RPL process.

### APPLICANT'S DETAILS

First Name: \_\_\_\_\_ Gender:  Male  Female

Middle Name (if applicable): \_\_\_\_\_ Date of birth: \_\_\_\_\_

Surname: \_\_\_\_\_

Address: \_\_\_\_\_

Contact details: Phone: \_\_\_\_\_ Mobile: \_\_\_\_\_

Email: \_\_\_\_\_

*Additional information required below for education department purposes:*

Country of birth: \_\_\_\_\_ City of birth: \_\_\_\_\_

Australian citizen:  Yes  No. If No, what is your country of citizenship: \_\_\_\_\_

Current employment status:  Full time  Part time  Self-employed  Not working/made redundant

Language spoken at home: \_\_\_\_\_ Proficiency in spoken English:  Very well  Well  Poor

What year did you finish high school? \_\_\_\_\_

Highest level of education completed:  Bachelor  Diploma  Certificate  Year 12

Other: \_\_\_\_\_

Reason for acquiring this qualification/s  Requirement of my job  To get a job  
 To try for a different career  Self-development

**What is your USI?** \_\_\_\_\_

If you don't have a USI (Unique Student Identifier) please go to this link for info. A USI is essential:  
<http://financeinstitute.com.au/USI.html>

### PAYMENT METHOD

**PayPal** - PayPal payment made via [www.financeinstitute.com.au/paypal.html](http://www.financeinstitute.com.au/paypal.html) to christine@financeinstitute.com.au

**Cheque** - Payable to The National Finance Institute, P.O. Box 1354, Capalaba BC Qld 4157

**Direct Deposit** - The National Finance Institute, BSB 114 879, Account 003 139 833

**Credit Card:** \_\_\_\_\_

**Expiry date:** \_\_\_\_\_ **Name on Card:** \_\_\_\_\_

**Total Amount:** \$ \_\_\_\_\_  \$595 Certificate IV, RPL only

**Signature:** ..... **Date:** .....

By submission trainees agree to The National Finance Institute's terms and conditions available at [www.financeinstitute.com.au](http://www.financeinstitute.com.au)

**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 and provide a CV as evidence of the qualifications or experience to adjudicate the applicant.

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: \_\_\_\_\_

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

**Applicant's name:** .....

**FNS40115 Certificate IV in Credit Management  
RPL Checklist**

**CORE UNITS:  
(all 9 units required)**

*Please complete below only those units for which you are seeking RPL. Indicate by ticking in this column*

<b>FNSCRD401 Assess Credit Applications</b>		
<b>ELEMENT</b>	<b>PERFORMANCE CRITERIA</b>	<b>Verification</b>
1. Satisfy initial enquiry	1.1. Respond to initial customer enquiries on type, range and availability of credit and provide information with courtesy, respect and recognition of special needs of customers 1.2. Provide basic information, such as terms and conditions and interest rate, and determine potential securitisation needs in accordance with credit policy and legislative requirements	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Assess and verify credit information	2.1. Verify credit applications and documentation in accordance with organisational policy and procedures to maintain accuracy of credit database information 2.2. Analyse credit information to establish that sufficient evidence of accurate information has been provided 2.3. Maintain liaison with customers and relevant internal and external personnel to ensure information is kept up to date and disseminated appropriately	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Assess risk	3.1. Identify and evaluate possible risks to determine overall level of risk associated with application 3.2. Identify need to take security, minimise risk exposure and provide protection against risk in accordance with organisational risk management policy 3.3. Document risk assessment in accordance with organisational procedures	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
4. Establish credit terms and limits	4.1. Make decision on how to proceed with credit application based on assessed information and in accordance with organisational risk management policy 4.2. Determine credit terms and limits within organisational credit policy guidelines and advise customers of credit decisions promptly and courteously 4.3. Complete credit account administration according to organisational credit policy and timelines, and legislative requirements	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

**FNSCRD402 Establish and maintain appropriate security**

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Assess requirement for security	1.1. Undertake risk analysis of credit applications in accordance with organisational credit policy and guidelines to determine requirements for security 1.2. Determine customers' level of risk and identify security requirements	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Identify available security options and suitability of available securities	2.1. Explain requirements for security to customers, considering any special needs of customers 2.2. Identify range of securities available and determine which are appropriate to type of credit facility 2.3. Negotiate with customers to determine security arrangements as required within organisational guidelines	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Apply appropriate security	3.1. Analyse assets and conduct valuations to confirm value of security 3.2. Register security interest in accordance with legislative requirements	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
4. Monitor and review effectiveness of security arrangement	4.1. Maintain knowledge of current conditions in market and keep updated on any changes in organisation's credit policy and guidelines 4.2. Monitor customer accounts to confirm appropriateness of security arrangements 4.3 Amend security arrangement documentation to reflect changes in customers' relationships or circumstances where necessary	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

**FNSCRD403 Manage and recover bad and doubtful debts**

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Implement appropriate course of action to recover outstanding debt	1.1. Review account history and determine appropriate recovery action based on account history 1.2. Advise customers promptly of possible implications of outstanding debts and deal with any objections according to organisational guidelines and legislative requirements 1.3. Document agreed payment arrangements accurately according to organisational system requirements	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Monitor and review effectiveness of recovery action	2.1. Review customer accounts for their adherence to agreed payment arrangements 2.2. Identify customers' non-compliance with agreed arrangements and manage in accordance with organisational guidelines 2.3. Involve internal stakeholders in review and monitoring process as required	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Re-assess account to determine eligibility for write-off	3.1. Re-assess account to determine if it is appropriate for write-off as agreed payment arrangements have not been met 3.2. Document recommendations for write-off and account closure, complying with legislation and organisational guidelines, that authorised personnel can action	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

**FNSCRD404 Utilise the legal process to recover outstanding debt**

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Review appropriate-ness of legal recovery	1.1.Review account history and previous attempts at debt recovery to determine status 1.2.Analyse all documentation to confirm it is accurate and complete	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Instigate legal process	2.1.Confirm within level of delegated authority the appropriate debt recovery action 2.2.Complete all necessary documentation accurately and in accordance with organisational policy and procedures to commence legal proceedings 2.3.Provide advice as required on estimated timeframes for progress of legal proceedings 2.4. Monitor written and verbal reports from service providers and maintain accurate records to reflect progress of legal action	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Implement actions arising from legal process	3.1.Record outcomes of legal proceedings in accordance with the decision and relevant legislation 3.2.Refer matters to authorised personnel for further action where appropriate 3.3.Inform all stakeholders fully of outcomes of legal proceedings	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

**FNSCRD405 Manage overdue customer accounts**

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Identify customers requiring collection activity	1.1. Monitor organisational reporting system regularly for possible overdue accounts 1.2. Access relevant customer information and retrieve records 1.3. Review overdue accounts and customer credit histories in accordance with organisational policy and procedures, and relevant legislation	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Establish contact with customer and attempt to resolve outstanding payment matters	2.1. Determine proposed communication with customers to collect outstanding payments 2.2. Obtain approval to initiate communication with customers from authorised personnel in the organisation and inform other relevant external parties 2.3. Establish rapport with customers and ensure all communication complies with relevant legislation and organisational policy and procedures 2.4 Advise purpose of contact clearly and comprehensively to customers in accordance with legislative requirements	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Negotiate resolution of outstanding payments	3.1. Advise customers of possibility of legal action and any other implications if outstanding payments are not resolved 3.2. Use appropriate techniques to achieve resolution and record negotiation outcomes accurately 3.3. Schedule further action to be undertaken in relation to outstanding payment matters	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
4. Monitor agreements to ensure adherence	4.1. Review accounts regularly to ensure that payments are received in accordance with negotiated arrangements 4.2. Address breaches of agreements in accordance with organisational policy and procedures, and legislative requirements 4.3. Refer outstanding payment matters to appropriate personnel as required	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

**FNSCUS402 Resolve disputes**

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Establish that dispute exists	1.1. Identify all information relating to original problem and clarify grounds for dispute 1.2. Contact all parties to identify and clarify disputed issues and confirm that customer has a legitimate dispute, or that initial complaint has not already been settled to customer's satisfaction 1.3. Ensure that organisational operating procedures have been followed and all information relevant to dispute resolution process is provided to customer 1.4. Obtain additional information from relevant parties as required and manage information exchange appropriately 1.5. Inform customer of organisation's obligations, procedures and timeframes where existence of genuine dispute is established	<input type="checkbox"/> Yes  <input type="checkbox"/> No  <input type="checkbox"/> Unsure
2. Investigate dispute and determine action to be taken	2.1. Collect all information from prior dealings with customer and undertake further investigations if necessary 2.2. Inform customer of progress and advise of any delays 2.3. Determine resolution action with consideration of facts, legislation, organisational policy and procedures and industry codes of practice, and inform appropriate personnel of action to be taken	<input type="checkbox"/> Yes  <input type="checkbox"/> No  <input type="checkbox"/> Unsure
3. Negotiate and resolve dispute	3.1. Inform customer of decision, including reasons if appropriate, and negotiate with claimant or representative if required 3.2. Resolve dispute effectively and in a timely manner, aiming to reduce need for litigation or formal conciliation services 3.3. Respect rights of customer in all dispute settlement procedures and refer any unresolved disputes to formal conciliation services	<input type="checkbox"/> Yes  <input type="checkbox"/> No  <input type="checkbox"/> Unsure
4. Finalise dispute	4.1. Record dispute resolution process outcomes and advise all parties affected by the decision clearly and promptly on the outcome and their rights to review of the decision 4.2. Prepare relevant documentation for unresolved disputes which have been referred to formal conciliation services according to legislation, regulations and codes of practice 4.3. Act on decisions of external dispute resolution as required 4.4. Complete all documentation in accordance with legislation and organisational procedures	<input type="checkbox"/> Yes  <input type="checkbox"/> No  <input type="checkbox"/> Unsure



FNSINC401 Apply principles of professional practice to work in the financial services industry		
ELEMENT	PERFORMANCE CRITERIA	Verification
1. Identify scope, sectors and responsibilities of industry	1.1. Identify and consider external forces impacting on financial services industry while carrying out activities 1.2. Identify main sectors of financial services industry and interrelationship between sectors in carrying out activities 1.3. Identify roles and responsibilities of other participants in financial services industry in carrying out activities	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Identify and apply guidelines, procedures and legislation	2.1. Collect, apply and analyse information on relevant legislation, regulations and codes of practice as applied to financial services industry 2.2. Clarify own work practice and regularly refine in light of relevant legislation, regulations and codes of practice, and organisational policy, guidelines and procedures 2.3. Apply relevant codes of practice in an ethical approach to workplace practice and decisions	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Identify sustainability issues	3.1. Obtain and analyse information on sustainability policies, strategies and impacts on industry from a range of sources 3.2. Identify and promote environmental sustainability as an integral part of business planning and business opportunity 3.3. Incorporate and support triple bottom line principles in work planning	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
4. Manage information	4.1. Read and discuss with appropriate persons relevant documents and reports that could impact on work effectiveness and compliance 4.2. Analyse, evaluate and check documents, reports, data and numerical calculations to meet customer and organisational requirements 4.3. Present information in format appropriate for audience	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
5. Participate in and facilitate work team activities	5.1. Provide <i>feedback</i> to team members to encourage, value and reward individual and team efforts and contributions 5.2. Actively encourage team members to participate in and take responsibility for team activities and communication processes 5.3. Support team to identify and resolve problems which impede its performance 5.4. Ensure own work serves as role model for others and enhances organisation's image and financial services industry	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
6. Plan work to be completed	6.1. Determine tasks to be done and identify relevant conditions to work autonomously or in team environment 6.2. Plan work to manage resources, time and priorities 6.3. Contribute to organisational planning process as required to achieve service improvement 6.4. Adapt to changes in technology and work organisation in timely manner	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
7. Develop and maintain personal competency	7.1. Identify and review personal professional development needs and goals on regular basis 7.2. Clarify and comply with competency, authorisation and licensing requirements 7.3. Seek professional development opportunities that reflect needs and goals in agreed timeframe	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

**FNSORG401 Conduct Individual Work within a Compliance Framework**

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Identify individual compliance requirements	1.1 Research and document statutory, legislative and regulatory requirements relating to individual's work 1.2 Research and document organisational and industry requirements relating to individual's work	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Interpret individual compliance requirements	2.1 Map compliance requirements against individual work practices 2.2 Discuss ethical considerations with relevant parties where appropriate	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Develop or respond to procedures to ensure individual compliance	3.1 Consult appropriate persons to identify procedures to be followed to ensure compliance 3.2 Review and/or develop procedures to ensure compliance 3.3 Maintain appropriate records	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
4. Identify and adapt to changes in individual compliance requirements	4.1 Identify training programs (internal or external) that deliver against compliance requirements 4.2 Identify and discuss professional development opportunities related to individual situation with managers or supervisors 4.3 Read and understand documentation relating to compliance issues 4.4 Discuss documentation relating to compliance issues with appropriate persons to ensure ongoing compliance is maintained	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

**FNSRSK401 Implement risk management strategies**

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Identify application of risk management strategies to job role	1.1. Research legislative and regulatory requirements and appropriate risk management standards relating to risk management, and relate to own job role 1.2. Access and accurately interpret organisational policy and procedures for risk management 1.3. Clarify and confirm risk management role with relevant stakeholders as required	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Apply risk management strategies	2.1. Determine appropriate organisational strategies and tools for controlling risks in own job role 2.2. Identify and apply control measures for cross-organisation risks 2.3. Choose and implement control measures for own area of operation and responsibilities	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Identify and propose changes to improve risk management strategies	3.1. Maintain currency of understanding and application of risk management strategies 3.2. Audit and review risk strategy implementation to improve treatment of risks 3.3. Recommend improvements in risk management, relevant to own job role, to management 3.4. Model best practice risk management in own performance	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

**ELECTIVE UNITS:**  
**(3 units required)**

**BSBCUE203 Conduct customer engagement**

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Prepare for customer engagement	1.1 Obtain and study product or service details relating to customer engagement 1.2 Study prepared engagement guides or scripts 1.3 Locate sources of information that may be required to develop product and service expertise 1.4 Develop an understanding of enterprise policies and procedures and personal targets or key performance indicators (KPIs) 1.5 Develop proficiency with equipment and systems to effectively and efficiently manage engagement 1.6 Clarify details as required with relevant personnel	<input type="checkbox"/> Yes  <input type="checkbox"/> No  <input type="checkbox"/> Unsure
2. Provide quality service in response to customer queries	2.1 Use <i>technology</i> to respond to customer queries 2.2 Greet customer according to enterprise protocol and encompass cultural diversity 2.3 Establish and clarify customer needs 2.4 Satisfy customer needs promptly, efficiently and effectively to maximise customer satisfaction and minimise delays and the need to refer customer elsewhere 2.5 Respond to customer concerns in a positive manner and in line with enterprise policy for complaint resolution 2.6 Treat customer with respect and courtesy, and enhance and develop customer loyalty 2.7 Complete follow-up action according to engagement escalation policy, timeframes, business rules and practices, and in line with customer expectations	<input type="checkbox"/> Yes  <input type="checkbox"/> No  <input type="checkbox"/> Unsure
3. Arrange provision of product or service	3.1 <i>Respond appropriately</i> to customer requirements and identify relevant options 3.2 Select appropriate product or service in consultation with customer 3.3 Agree actions or orders with customer giving consideration to maximising value and service delivery to customer 3.4 Consider <i>customer retention options</i> that can be applied to the engagement 3.5 Use clear, simple and easy to understand language and ensure responses are comprehensive	<input type="checkbox"/> Yes  <input type="checkbox"/> No  <input type="checkbox"/> Unsure
4. Respond to customer enquiries	4.1 Adapt to the requirements and expectations of various customers when working in an <i>outsource environment</i> and dealing with multiple customer bases 4.2 Escalate enquiries or orders that cannot be satisfied immediately 4.3 Supply follow-up information to customer as required and in a timely manner 4.4 Observe <i>organisational regulations and standards</i> throughout transaction 4.5 Record details of engagement according to policy 4.6 Record and report difficulties not escalated but that may present an opportunity for continuous improvement	<input type="checkbox"/> Yes  <input type="checkbox"/> No  <input type="checkbox"/> Unsure

**BSBCMM301 Process Customer Complaints**

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Respond to complaints	1.1 Process customer complaints using effective communication according to organisational procedures established under organisational policies, legislation or codes of practice 1.2 Obtain, document and review reports relating to customer complaints 1.3 Make decisions about customer complaints, taking into account applicable legislation, organisational policies and codes 1.4 Negotiate resolution of the complaint and obtain agreement where possible 1.5 Maintain a register of complaints/disputes 1.6 Inform customer of the outcome of the investigation	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Refer complaints	2.1 Identify complaints that require referral to other personnel or external bodies 2.2 Make referrals to appropriate personnel for follow-up in accordance with individual level of responsibility 2.3 Forward all documents and investigation reports 2.4 Follow-up appropriate personnel to gain prompt decisions	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Exercise judgement to resolve customer service issues	3.1 Identify implications of issues for customer and organisation 3.2 Analyse, explain and negotiate appropriate options for resolution with customer 3.3 Propose viable options in accordance with appropriate legislative requirements and enterprise policies 3.4 Ensure matters for which a solution cannot be negotiated are referred to appropriate personnel	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

**BSBCUS403 Implement Customer Service Standards**

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Contribute to quality customer service standards	1.1 Access, interpret, apply and monitor customer service standards in the workplace according to organisational standards, policies and procedures 1.2 Make contributions to the development, refinement and improvement of customer service standards, policies and processes	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Implement customer service systems	2.1 Encourage all personnel to consistently implement customer service systems 2.2 Review customer feedback in consultation with appropriate personnel and analyse when improving work practices 2.3 Identify customer service problems and make adjustments to ensure continued service quality 2.4 Communicate adjustments in service delivery to all those involved, within appropriate timeframes 2.5 Coordinate and manage delivery of services and products to ensure they effectively and efficiently meet agreed quality standards	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Implement team customer service standards	3.1 Plan and implement team and work activities to meet customer needs and expectations, and to minimise inconvenience 3.2 Identify resources required to undertake team tasks while meeting required customer service levels	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

**BSBFIA401 Prepare financial reports**

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Maintain asset register	1.1 Prepare a register of property, plant and equipment from fixed asset transactions in accordance with legislative and organisational policy and procedures 1.2 Determine method of calculating depreciation in accordance with organisational requirements 1.3 Maintain asset register and associated depreciation schedule in accordance with organisational policy, procedures and accounting requirements	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Record general journal entries for balance day adjustments	2.1 Record depreciation of non-current assets and disposal of fixed assets in accordance with organisational policy, procedures and accounting requirements 2.2 Adjust expense accounts and revenue accounts for prepayments and accruals 2.3 Record bad and doubtful debts in accordance with organisational policy, procedures and accounting requirements 2.4 Adjust ledger accounts for inventories, if required, and transfer to final accounts	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Prepare final general ledger accounts	3.1 Make general journal entries for balance day adjustments in general ledger system in accordance with organisational policy, procedures and accounting requirements 3.2 Post revenue and expense account balances to final general ledger accounts system 3.3 Prepare final general ledger accounts to reflect gross and net profits for reporting period	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
4 Prepare end of period financial reports	4.1 Prepare revenue statement in accordance with organisational requirements to reflect operating profit for reporting period 4.2 Prepare balance sheet to reflect financial position of business at end of reporting period 4.3 Identify and correct, or refer errors for resolution in accordance with organisational policy and procedures	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

**BSBMGT405 Provide personal leadership**

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Influence individuals and teams in a positive manner	1.1 Encourage, value and reward individual and team efforts and contributions 1.2 Promote accountability of work undertaken by individuals/teams by communicating roles, responsibilities and expectations clearly 1.3 Gain positive acceptance and support for information and ideas from the team	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Make informed decisions	2.1 Gather and organise information relevant to issue/s under consideration 2.2 Invite individuals/teams to actively participate in decision-making processes 2.3 Determine preferred course of action after risks and options are examined and assessed 2.4 Communicate decisions to individuals/teams clearly and in a timely manner 2.5 Prepare plans to implement decisions after agreement with relevant individuals/team	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

	2.6 Monitor implementation and impact of decision using reliable feedback processes	
3. Enhance image of the enterprise	3.1 Conduct business consistent with enterprise standards and values 3.2 Note and promptly discuss with appropriate persons, any inappropriate values and standards exhibited within the organisation, using established communication channels 3.3 Consistently display a very high standard of personal presentation in line with organisational expectations and policies	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
4. Demonstrate high standards of personal and management performance	4.1 Contribute to developing a reputable organisation which has integrity and credibility, through personal performance and own behaviour 4.2 Ensure standards of personal and management performance are consistent with enterprise requirements 4.3 Provide a positive role model for others through personal and managerial performance 4.4 Develop and implement plans in accordance with enterprise goals and objectives 4.5 Develop, set and monitor key performance indicators and targets within team/enterprise business plans	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

**BSBWHS201 Contribute to health and safety of self and others**

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Work safely	1.1 Follow provided safety procedures and instructions when working 1.2 Carry out pre start systems and equipment checks according to workplace procedures 1.3 Follow workplace procedures for responding to emergency incidents	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Implement work safety requirements	2.1 Identify designated persons to whom queries and concerns about safety in the workplace should be directed 2.2 Identify existing and potential hazards in the workplace, report them to designated persons and record them according to workplace procedures 2.3 Identify and implement WHS procedures and work instructions 2.4 Identify and report emergency incidents and injuries to designated persons according to workplace procedures 2.5 Identify WHS duty holders and their duties for own work area	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Participate in WHS consultative processes	3.1 Contribute to workplace meetings, inspections and other WHS consultative activities 3.2 Raise WHS issues with designated persons according to organisational procedures 3.3 Take actions to eliminate workplace hazards and reduce risks	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

**BSBSMB407 Manage a small team**

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Develop staffing plan	1.1 Determine staffing requirements to allow the business to run effectively, in accordance with requirements outlined in the business plan 1.2 Identify and compare existing skills of owner/s and staff with business requirements to identify any gaps 1.3 Develop policies and procedures for owner/s and staff, in accordance with the business plan	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Recruit, induct, train and retain team	2.1 Develop job or position descriptions, competencies required and selection criteria to meet business' needs 2.2 Judge information obtained from each candidate against specified selection criteria, and select according to business needs and legal requirements 2.3 Induct new staff members in accordance with policies and procedures of the business 2.4 Make team members aware of their responsibilities and performance requirements as soon as practicable, and take opportunities to coach team members who are unfamiliar with procedures of the business 2.5 Develop and implement a staff development program and career paths based on requirements of business and staff competencies 2.6 Advertise staff vacancies appropriately in accordance with staffing plan	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Comply with industrial relations obligations	3.1 Clarify workplace rights and obligations of employers and employees, in accordance with legal requirements and codes of practice 3.2 Counsel staff, if required, in a positive and constructive manner and record outcomes accurately	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
4. Maintain staff records	4.1 Develop staff records system to provide timely and accurate information, in accordance with confidentiality, legal and taxation requirements 4.2 Monitor and accurately maintain system for recording and retrieving personnel and payroll information, and seek specialist advice where required	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
5. Manage staff	5.1 Regularly review contribution and skills of self and other team members to ensure performance is in line with agreed performance measures 5.2 Monitor and adjust staffing requirements to respond to any changes in tasks and functions required by the business 5.3 Support and encourage staff, and acknowledge and reward their contribution 5.4 Regularly provide opportunities for staff to discuss work related issues 5.5 Develop contingency plans to cope with unexpected or extreme situations and take appropriate corrective action as required	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
6. Review team performance	6.1 Develop positive and constructive relationships with and between team members 6.2 Review and update team objectives in support of business goals on a regular basis in consultation with team members	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

	<p>6.3 Identify strengths and weaknesses of team against current and expected work requirements</p> <p>6.4 Schedule time, on a regular basis, for team members to review work operations to maintain and improve operational efficiency</p> <p>6.5 Encourage team members to monitor their own performance, suggest improvements and identify professional development needs, in accordance with personal and business requirements</p> <p>6.6 Monitor and review staff turnover rate</p>	
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**BSBLDR403 Lead team effectiveness**

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Plan to achieve team outcomes	<p>1.1 Lead the team to identify, establish and document team purpose, roles, responsibilities, goals, plans and objectives in consultation with team members</p> <p>1.2 Engage team members to incorporate innovation and productivity measures in work plans</p> <p>1.3 Lead and support team members in meeting expected outcomes</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Lead team to develop cohesion	<p>2.1 Provide opportunities for input of team members into planning, decision making and operational aspects of work team</p> <p>2.2 Encourage and support team members to take responsibility for own work and to assist each other in undertaking required roles and responsibilities</p> <p>2.3 Provide feedback to team members to encourage, value and reward individual and team efforts and contributions</p> <p>2.4 Recognise and address issues, concerns and problems identified by team members or refer to relevant persons as required</p> <p>2.5 Model expected behaviours and approaches</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Participate in and facilitate work team	<p>3.1 Actively encourage team members to participate in and take responsibility for team activities and communication processes</p> <p>3.2 Give the team support to identify and resolve problems which impede its performance</p> <p>3.3 Ensure own contribution to work team serves as a role model for others and enhances the organisation's image within the work team, the organisation and with clients/customers</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
4. Liaise with management	<p>4.1 Maintain open communication with line manager/management at all times</p> <p>4.2 Communicate information from line manager/management to the team</p> <p>4.3 Communicate unresolved issues, concerns and problems raised by the team/team members to line manager/management and ensure follow-up action is taken</p> <p>4.4 Communicate unresolved issues, concerns and problems related to the team/team members raised by line managers/management to the team and ensure follow-up to action is taken</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure



**BSBWOR501 Manage personal work priorities and professional development**

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Establish personal work goals	1.1 Serve as a positive role model in the workplace through personal work planning 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 when contingencies occur	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
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 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	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Develop and maintain professional competence	3.1 Assess personal knowledge and skills against competency standards to determine development needs, priorities and plans 3.2 Seek feedback from employees, clients and colleagues and use this feedback to identify and develop ways to improve competence 3.3 Identify, evaluate, select and use development opportunities suitable to personal learning style/s to develop competence 3.4 Participate in networks to enhance personal knowledge, skills and work relationships 3.5 Identify and develop new skills to achieve and maintain a competitive edge	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

**FNSACC401 Process business tax requirements**

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Maintain accounting records for taxation purposes	1.1 Access and correctly interpret taxation accounting system 1.2 Establish and maintain adequate records to support taxation accounting system 1.3 Comply with specific taxation requirements for business documents	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Establish and maintain process for managing business tax returns	2.1 Establish accounting process to manage taxation lodgements process 2.2 Maintain sufficient and current records to comply with lodgement requirements 2.3 Establish and meet lodgement schedule requirements	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Process business tax returns and lodgements	3.1 Identify and appropriately use required returns and lodgements 3.2 Process accounting data to comply with taxation reporting requirements 3.3 Draft returns and lodgements for review by authorised personnel	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

As summarised on page 1, in addition to the above checklist, applicants are to provide a portfolio of work history to the assessor to verify work experience.

In the case of a loan writer please provide a recent loan application completed.

In the case of people working in a back office/support situation please provide a detailed job description.

In the case of people working in consumer credit please provide a recent contract or credit application.

Note: With any contracts or client applications, please remove (black out) your client's personal identifiers such as names and telephone numbers, email addresses, etc.