



## 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:

- FNS40111 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?
- Is the knowledge level and skills held by the applicant appropriate to the level of competency 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 the unit 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 course 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 30 pages)

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:

**<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)

**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 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: .....

## FNS40111 Certificate IV in Credit Management RPL Checklist

### FNSCRD401A Assess Credit Applications

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Satisfy initial enquiry	1.1. Customer initial enquiries on the type, range and availability of credit are responded to and information provided in ways which show courtesy and respect for and recognise the <i>special needs of the customer</i> 1.2. Basic information such as terms and conditions and interest rate are advised and potential securitisation needs determined in accordance with <i>credit policy</i> and legislative requirements	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Assess and monitor credit information	2.1. Credit applications and documentation are verified in accordance with <i>organisation policy and procedures</i> to maintain accuracy of <i>credit database information</i> 2.2. <i>Credit information</i> is analysed to establish that sufficient evidence of accurate information has been provided 2.3. Processing of applications is completed in accordance with organisation risk policy and timelines 2.4. Continuing liaison with debtor and relevant internal and external personnel is maintained 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 the risk	3.1. Applicant's financial circumstances are identified in order to determine the level of risk associated with the application 3.2. Possible risks associated with the application or applicant are identified and evaluated in order to minimise or protect against risk 3.3. The need to take <i>security</i> to minimise risk exposure is identified in accordance with organisation credit policies 3.4. Assessment is documented in accordance with organisation procedures	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
4. Establish credit terms and limits	4.1. Credit decision is made based on assessed information and in accordance with organisation risk management policy 4.2. Credit terms and limits are determined within organisation credit policy guidelines and current criteria for risk management objectives and customer is advised of the credit decision promptly and courteously 4.3. Credit account administration is completed according to organisation credit policy and timelines and <i>legislative requirements</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

**FNSCRD402A Establish and maintain appropriate securitisation**

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Identify available securitisation options	1.1. Any difference between legislative and regulatory securities is understood and applied as appropriate to both real and personal property 1.2. Legislative and regulatory requirements to the establishment of a security interest are adhered to.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Assess if security is required and identify appropriateness of securities available	2.1. The customer's risk profile is determined 2.2. Risk analysis is undertaken in accordance with organisation <i>guidelines for securitisation</i> to determine requirement for security 2.3. Where security is required the <i>range of securities</i> available is identified and determination is made as to which are appropriate to the type of credit facility 2.4. Valuations may be conducted and assets analysed where applicable to confirm value of security	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Apply appropriate security	3.1. Reasons for the necessity of security are fully and clearly detailed to customers, verbally or in writing, using <i>clear communication and reliable assistance</i> to ensure good customer relations 3.2. Negotiation may occur with the customer in the determining of the security arrangement within defined parameters and <i>organisation guidelines and obligations</i> 3.3. Security interest is registered 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. Monitor customer's account to confirm appropriateness of security arrangement 4.2. Where necessary amend the <i>security arrangement documentation</i> to reflect changes in customer relationship or circumstances	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

**FNSCRD403A Manage and recover bad and doubtful debts**

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Implement an appropriate course of action to recover outstanding debt	1.1. Account history is reviewed and appropriate <i>recovery action</i> is determined based on account history and debtor response 1.2. Debtor is promptly advised of possible implications of outstanding debt 1.3. Agreed payment arrangements are documented accurately	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Monitor and review effectiveness of recovery action	2.1. Adherence to payment arrangement is reviewed within a suitable timeframe 2.2. Where debtor does not adhere to arrangements agreed, the issue is referred to others for appropriate action 2.3. <i>Internal stakeholders</i> are involved in the review and monitoring process as required	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Assess account to determine eligibility for write-off	3.1. The account or invoice is assessed to determine if it is appropriate for write-off 3.2. <i>Legislation</i> is complied with and recommendations for write-off to be considered are documented for action by authorised personnel	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

	3.3. Recommendation for closure of the account is considered in accordance with <i>organisation policy, guidelines and procedures</i>	
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**FNSCRD404A Utilise the legal process to recover outstanding debt**

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Determine appropriateness of legal recovery	1.1. History of account and previous attempts and recovery of debt is reviewed to determine status 1.2. All documentation is analysed 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. An appropriate <i>jurisdiction and court for debt recovery action</i> is determined 2.2. All necessary documentation is completed accurately and in accordance with <i>organisation policies and procedures</i> 2.3. The timeframe for progress of legal proceedings is estimated 2.4. Reports from <i>service providers</i> are monitored and accurate records to reflect progress of legal action are maintained	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Implement actions arising from legal process	3.1. <i>Outcomes of legal proceedings</i> in accordance with decision and legislation are recorded 3.2. Where appropriate matters are referred to authorised personnel for further action 3.3. All involved stakeholders are fully informed of the outcome of legal proceedings	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

**FNSCRD405A Manage overdue customer accounts**

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Identify customers requiring collection activity	1.1. Organisation overdue account reporting system is regularly monitored for possible collection action 1.2. Relevant customer information is accessed and records retrieved 1.3. Overdue debtors are reviewed in accordance with <i>organisation policy and procedures</i> and relevant <i>legislation</i>	<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. Proposed communication with customer to collect outstanding payments is determined and confirmed with authorised personnel in the organisation and the correct entity in the outstanding payment matter 2.2. Rapport with the customer is established and all communication is in accordance with relevant legislation and company policy and procedures 2.3. The purpose of contact is clearly and comprehensively advised to the organisation 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. Debtors are advised of the possibility of <i>legal action</i> and any other implications of not resolving outstanding payments 3.2. <i>Appropriate techniques</i> are used to achieve resolution and	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

	the outcomes of negotiation are accurately recorded 3.3. Further action to be undertaken in relation to outstanding payment matters is diarised	
4. Agreement is monitored to ensure adherence	4.1. Account is regularly reviewed to ensure that payments are received in accordance with the negotiated arrangement 4.2. Breaches of agreement are addressed in accordance with organisation policy and procedures and legislative requirements 4.3. Outstanding payment matters are referred to appropriate personnel as required	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

### **FNSCUS402A Resolve disputes**

<b>ELEMENT</b>	<b>PERFORMANCE CRITERIA</b>	<b>Verification</b>
1. Establish that a dispute exists	1.1. All information relating to the original problem is identified and the <i>grounds for the dispute</i> clarified 1.2. Contact is made with all <i>parties</i> to identify and clarify the disputed issues and ensure that the customer has a legitimate dispute or that the initial complaint has not already been settled to the customer's satisfaction 1.3. Information is assessed to ensure that the organisation operating procedures have been followed and all <i>information</i> relevant to the dispute resolution process is provided to the customer 1.4. Where necessary additional information is obtained from relevant parties as required and exchanged appropriately 1.5. Where the existence of a genuine dispute is established, the customer is informed of the organisation's obligations, procedures to be followed and timeframes	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Investigate the dispute and determine the action to be taken	2.1. All information from prior dealings with the customer is collected with further <i>investigations</i> undertaken if necessary 2.2. The customer is kept informed of progress and advised of any delays 2.3. Resolution action is determined with consideration to the facts, legislation, organisation procedures and policies and industry codes of practice and appropriate personnel informed of action to be taken	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Resolve dispute	3.1. The customer is informed of the decision, including reasons for the decision if appropriate, and negotiations are carried out with claimant or representative if required 3.2. Disputes are resolved in a timely and, as far as practicable, non-litigious manner and, as far as possible, without resorting to <i>formal conciliation services</i> 3.3. The rights of the customer are respected in all dispute settlement procedures and any unresolved disputes are referred to formal conciliation services	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
4. Finalise dispute	4.1. Outcomes of the dispute resolution process are recorded and all parties affected by the decision clearly and promptly advised on the outcome and their rights in relation to review of the decision 4.2. Relevant documentation is prepared according to legislation, regulations and codes of practice for unresolved	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure



	<p>disputes which have been referred to formal conciliation services</p> <p>4.3. Decision of external dispute resolution body is attended to, as appropriate</p> <p>4.4. All documentation is completed in accordance with legislation and organisation procedures</p>	
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**FNSINC401A Apply principles of professional practice to work in the financial services industry**

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Identify the scope, sectors and responsibilities of the industry	<p>1.1. <i>External forces</i> impacting on the financial services industry are identified and considered in carrying out activities</p> <p>1.2. The <i>main sectors</i> of the financial services industry and the interrelationship between sectors are identified and considered in carrying out activities</p> <p>1.3. The roles and responsibilities of other participants in the financial services industry are identified and considered in carrying out activities</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Identify and apply financial services industry guidelines, procedures and legislation	<p>2.1. Information on relevant <i>legislation, regulations and codes of practice</i> is collected, analysed and effectively applied to the job role</p> <p>2.2. Own work practice is clarified and regularly refined in light of relevant legislation, regulations and codes of practice and organisation <i>policies, guidelines and procedures</i></p> <p>2.3. Relevant codes of practice are used to guide an <i>ethical approach to workplace practice and decisions</i></p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Identify sustainability issues for the financial services industry	<p>3.1. <i>Information on sustainability policies, strategies and impacts on industry</i> is obtained and from a range of sources and analysed</p> <p>3.2. Environmental sustainability is identified as an integral part of business planning and promoted as a business opportunity</p> <p>3.3. Work planning incorporates and supports <i>triple bottom line principles</i></p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
4. Manage information	<p>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</p> <p>4.2. Documents, reports, data and numerical <i>calculations</i> are analysed, checked, evaluated and organised to meet customer and organisation requirements</p> <p>4.3. Information is presented in a <i>format appropriate for the audience</i></p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
5. Participate in and facilitate work team activities	<p>5.1. Provide <i>feedback</i> to team members to encourage, value and reward individual and team efforts and contributions</p> <p>5.2. Actively encourage team members to participate in and take responsibility for team activities and communication processes</p> <p>5.3. Give the team support to identify and resolve problems</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

	<p>which impede its performance</p> <p>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</p>	
6. Plan work to be completed taking into consideration time, resources and other constraints	<p>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</p> <p>6.2. Work is planned for a given period managing resources, time and priorities</p> <p>6.3. Contributions are made to organisation planning process as required to achieve service improvement</p> <p>6.4. Changes in technology and work organisation are adapted to in a timely manner</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
7. Develop and maintain personal competency	<p>7.1. Professional development needs and goals are identified and reviewed on a regular basis</p> <p>7.2. Competency, authorisation and licensing requirements are clarified and complied with</p> <p>7.3. <i>Professional development opportunities</i> that reflect needs and goals are sought and completed in an agreed upon timeframe</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

#### **FNSORG401A Conduct Individual Work within a Compliance Framework**

<b>ELEMENT</b>	<b>PERFORMANCE CRITERIA</b>	<b>Verification</b>
1. Identify individual compliance requirements	<p>1.1 Statutory, <i>legislative and regulatory requirements</i> relating to the individuals work are researched and documented</p> <p>1.2 <i>Organisational and industry requirements</i> relating to the individuals work are researched and documented</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Interpret individual compliance requirements	<p>2.1 Compliance requirements are mapped against individual work practices</p> <p>2.2 Ethical considerations are discussed with relevant parties where appropriate</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Develop or respond to procedures to ensure individual compliance	<p>3.1 Consultation is undertaken with <i>appropriate persons</i> to identify procedures to be followed ensure compliance</p> <p>3.2 Procedures are reviewed and/or developed to ensure compliance</p> <p>3.3 Appropriate <i>records</i> are maintained</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
4. Identify and adapt to changes in individual compliance requirements	<p>4.1 Training programs (internal/external) that deliver against compliance requirements are identified</p> <p>4.2 <i>Professional development</i> opportunities related to the individual situation are identified and discussed with managers/supervisors</p> <p>4.3 <i>Documentation</i> relating to compliance issues is read and understood</p> <p>4.4 Documentation relating to compliance issues is discussed with appropriate persons to ensure ongoing compliance is maintained</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

**FNSRSK401A Implement risk management strategies**

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Identify application of risk management strategies to job role	1.1. Legislative and regulatory requirements relating to <i>risk management</i> are researched and related to own job role 1.2. <i>Organisational policies and procedures</i> for risk management are accessed and accurately interpreted 1.3. Risk management role is clarified and confirmed with relevant <i>stakeholders</i> as required	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
2. Apply risk management strategies	2.1. Appropriate <i>organisational strategies and tools</i> for controlling risks in own job role are determined 2.2. <i>Control measures</i> for cross-organisation risks are identified and applied 2.3. Control measures for own area of operation and responsibilities are chosen and implemented	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
3. Identify and propose changes to improve risk management strategies	3.1. Currency of understanding and application of risk management strategies is maintained 3.2. Audit and review of risk strategy implementation to improve the treatment of risks is undertaken 3.3. <i>Improvements in risk management</i> relevant to own job role are recommended to management 3.4. Best practice risk management is modelled in own performance	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

**BSBCCO203A Conduct customer contact**

ELEMENT	PERFORMANCE CRITERIA	Verification
1. Prepare for customer contact	1.1 Obtain and study product or service details relating to <i>customer contact</i> 1.2 Study prepared <i>contact guides or scripts</i> 1.3 Locate <i>sources of information</i> that may be required to develop <i>product and service expertise</i> 1.4 Develop a clear understanding of <i>enterprise policies and procedures</i> and personal targets or key performance indicators (KPIs) 1.5 Develop proficiency with <i>equipment and systems</i> to effectively and efficiently manage contact 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 in a manner that encompasses 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 contact 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 a product or service	<p>3.1 <i>Respond appropriately</i> to customer requirements and identify relevant options</p> <p>3.2 Select appropriate product or service in consultation with customer</p> <p>3.3 Agree actions or orders with customer giving consideration to maximising value and service delivery to customer</p> <p>3.4 Consider <i>customer retention options</i> that can be applied to the contact</p> <p>3.5 Use clear, simple and easy to understand language and ensure responses are comprehensive</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
4. Respond to customer enquiries	<p>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</p> <p>4.2 Escalate enquiries or orders that cannot be satisfied immediately</p> <p>4.3 Supply follow-up information to customer as required and in a timely manner</p> <p>4.4 Observe <i>organisational regulations and standards</i> throughout transaction</p> <p>4.5 Record details of contact according to policy</p> <p>4.6 Record and report difficulties not escalated but that may present an opportunity for continuous improvement</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure

### BSBCMM301B Process Customer Complaints

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

**BSBCUS403B Implement Customer Service Standards**

<b>ELEMENT</b>	<b>PERFORMANCE CRITERIA</b>	<b>Verification</b>
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

**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.**