



Core Banking & Financial Services Learnerships Brochure



EXPERIAN BUSINESS SKILLS INSTITUTE

Moving your future forward through the power of knowledge

Learning can be incremental, or it can be instantaneous! Whether you are wanting to quickly upskill yourself or your employees through short modular learning, or are looking for longer-term accredited training, the Experian Business Skills Institute has the courses and learning method you want.

About BSI

Experian's Business Skills Institute helps our learners and clients move their futures forward through the education, training and development of their most valuable assets - their knowledge and careers.

BSI was developed from the need for a training provider for professionals and companies in Africa and beyond.

Our training institute comprises of professional staff who are specialised in training, learning methodology and business skills. BSI is a resource for smart and inquisitive individuals or companies wanting to instil confidence in their abilities, processes and service.

Our Offerings

BSI offers students and professionals of all ages and companies of all sizes digital, blended and in-class skills training, qualifications, learnerships, skills programmes, short courses and workshops across a wide range of business skills topics to meet their career needs and move their futures forward.

Classroom-Based/
Face-to-Face Instruction

Virtual Instructor-Led Training

Blended Learning

Online Courses

Customised Courses

Learnerships

Our accredited qualifications and learnerships give learners the necessary business tools to build long and successful careers. After completing our short, digital courses, learners can action what they've just learnt making them effective, valuable and productive from the get-go!

Credit and Banking Skills

Debt Recovery Skills

Debt Review /
Counselling Skills

Legislation and Compliance

Business and
Entrepreneurship Skills

Leadership and
Management Skills

Accounting and Financial skills

Office Management
and Administration

Compliance Training

Core Banking & Financial Services Level 4 Learnership (SAQA ID: 20185)

Learnership Overview

This qualification will enable learners currently working in or wanting to work in the banking sector to access a formal qualification in banking with a specific focus on the core banking and financial services skills. Learners will gain an understanding of various banking products and services, how they are positioned in the market as well as who the typical customers are that makes use of these products and services. The qualification further equips learners with knowledge and skills in communicating, selling and promoting banking and other credit products to customers including how to build successful sales relationships with their clients. Learners will further learn how to process and analyse a credit application in terms of the risk to lend to the customer as well as how to calculate their affordability and interest rates. Customer service is also essential to building relationships, and therefore learners will also learn how to effectively deal with consumer queries and complaints. Finally, the learner is introduced to the concept of ethics within a banking and financial services environment.

Upon completion of the learnership, learners will achieve 161 credits towards the Further Education and Training Certificate: Banking (SAQA ID: 20185, Level 4)

Core Banking and Financial Services Learnership	
Qualification	FET Certificate: Banking (ID 20185)
NQF Level	4
Total Credits	161 credits
Target audience	Bank Services Clerks, Credit Loan Officers, Sales Consultants
No of Modules	8 modules (+ 2 optional modules)
Duration	12 months (+6 months for moderation, verification & certification of learner achievements)
Delivery Method	Classroom-Based / Virtual Instructor Led Training (VILT)
Total No of Training Days/Sessions	18.5 days (Classroom-Based Training) 39 4-hour Training sessions (VILT) (+ 4 additional sessions for the optional modules)
Total No of Remedial Assessment Days/Sessions (if and when required)	3 days (Classroom-Based Training) 6 4-Hour Training Sessions (VILT)

Who Should Attend this Learnership

- Bank Clerk / Officer
- Bank Customer Services Clerk / Officer
- Credit Loans / Support Officer
- Collections Consultant
- Debt Collector
- Financial Administration Officer

Learner Entry Requirements

- NQF Level 3 Certificate

Learning Outcomes

- Calculate interest using the basic mathematics of interest rates.
- Conduct an analysis of a personal banking customer's financial position.
- Identify customers of the business.
- Establish and develop banking sales client relationships.
- Comply with organisational ethics.
- Demonstrate an understanding of product positioning.
- Demonstrate an understanding of the target market.
- Demonstrate an understanding of the competitive environment.
- Describe features, advantages and benefits of a range of products.
- Communicate banking product information and provide product support to sales clients.
- Handle a range of customer complaints.

Learnership Modules

Core & Elective Modules:

- Credit Risk Assessment (43 credits)
- Banking Products & Services (16 credits)
- Transactional Banking (5 credits)
- Understanding Interest Rates (6 credits)
- Building Sales Client Relationships in Banking (31 credits)
- Organisational Ethics (4 credits)

Fundamental Modules:

- Workplace Numeracy (16 Credits)*
- Workplace Literacy (40 Credits)*



*Learners in possession of a valid, certified Grade 12 Certificate with mathematics and a language can obtain exemption from completing these fundamental modules.

Optional Modules:

- An Introduction to Credit Management (12 credits)
- Banking Industry, Rules & Regulations (non-accredited)

Core Banking & Financial Services Level 5 Learnership (SAQA ID: LP 20186 (61589))

Learnership Overview

This learnership is aimed at providing learners with the knowledge, skills, attitudes and values required to function effectively as a Team Leader or Manager within a Banking Institution. During this Learnership, the learner will learn the legal and regulatory requirements and their impact on banks and their operations as well as how to manage the business continuity risks in a banking environment. More specifically they will learn the skills to build effective sales client relationships in banking by determining the needs of a banking business client, educating the client on the right product and services for them focusing on its features, advantages and benefits. Finally, the learner will also be equipped with the knowledge and skills to conduct a financial analysis of a business banking client as well as to prepare, implement and manage budgets in his/her environment.

Upon completion of the learnership, learners will achieve 126 credits towards the National Certificate: Banking (SAQA ID: 20186, Level 5)

Core Banking & Financial Services Learnership (Level 5)	
Qualification	National Certificate: Banking (ID: 20186)
NQF Level	5
Total Credits	126 credits
Target audience	Team Leaders, Branch Managers, Regional Managers
No of Modules	3 Modules
Duration	12 months (+6 months for moderation, verification & certification of learner achievements)
Delivery Method	Classroom-Based / Virtual Instructor Led Training (VILT)
Total No of Training Days/Sessions	14 days (Classroom-Based Training) 23 4-Hour Training Sessions (VILT)
Total No of Remedial Assessment Days/Sessions (if and when required)	2 days (Classroom-Based Training) 4 4-Hour Training Sessions (VILT)

Who Should Attend this Learnership

- Credit Team Leaders
- Credit Supervisors
- Branch Managers

Learner Entry Requirements

- A relevant NQF Level 4 Qualification

Learning Outcomes

- Calculate interest using the basic mathematics of interest rates;
- Conduct an analysis of a personal banking customer's financial position;
- Identify customers of the business;
- Establish and develop banking sales client relationships;
- Comply with organisational ethics;
- Demonstrate an understanding of product positioning;
- Demonstrate an understanding of the target market;
- Demonstrate an understanding of the competitive environment;
- Describe features, advantages and benefits of a range of products;
- Communicate banking product information and provide product support to sales clients; and
- Handle a range of customer complaints.

INTRODUCTION TO LEARNERSHIPS

What is a Learnership?

A learnership is a route to an occupational or professional NQF qualification with a strong emphasis on workplace experience. Learnerships combine both knowledge and work experience components of learning with formal assessment of learning.

THE BENEFITS OF THIS LEARNERSHIP

Benefits for Learners:

- **Saving Time and Costs:** Saves you the time and income you would have lost with full time studies.
- **Improved Career Prospects:** Completing a learnership that is directly and practically related to your field of work improves your career prospects.
- **Launch Pad for Further Learning:** As the learnership is based on unit standards, the building blocks of qualifications, it becomes easy for you to expand your career path and build on what you already achieved.
- **Increased Performance and Productivity:** Increasing your knowledge and skills will ensure that you perform better and that you increase the level and quality of your outputs at work.

Benefits for Employers:

- Employees are not away from the office for long periods of time.
- Employees are better equipped with knowledge and skills relevant to the workplace.

STRUCTURE AND DURATION OF LEARNERSHIPS

All the modules are designed in an action learning format, which means that learners will be assessed on their ability to apply what they have learnt in the workplace. Therefore, this is not just a theoretical study but also a very practical work-based learning experience.

The practical component of the learnership includes case studies, workplace assignments, role-players (where applicable), reflection and feedback opportunities, group discussions and exercises. These modules will be delivered in a classroom-based learning format or a virtual instructor led and will be supported by workplace assessments and assignments.

Learning / Training Component

As each learnership consists of various modules, the modules are grouped into various phases of classroom-based or virtual instructor led training. Training days and sessions are scheduled over a period of 12 months with consecutive training days per phase.

Workplace Learning Component

Upon completion of the training sessions, learners will be required to apply their learning at their workplace through completing various tasks and assignments that need to be submitted to BSI for assessment via our online Portfolio of Evidence (PoE) System.

During this time learners will have the support and guidance from a workplace coach as well as from BSI's Learning Support Officers. Our Learning Support Officers will monitor and ensure continuous interaction between learners and the respective facilitators to make sure that they are able to successfully complete the learnership.

Learnership Tax Incentives

Section 12H of the Income Tax Act allows an employer to claim a "learnership allowance". The allowance is applicable to registered learnerships entered into or completed during a year of assessment.

Levels of Learnership Allowance

The Taxation Laws Amendment Bill, 2016 tables in Parliament on 26 October (the Bill) amends S12H as follows:

- Learner who holds a qualification equal to NQF Level 1 - 6, the employer qualifies for a:
 - R40 000 annual AND completion allowance for learnerships
 - R20 000 annual AND completion allowances for learners with disabilities
- Learner who holds a qualification equal to NQF Level 7 - 10, the employer qualifies for a:
 - R30 000 annual AND completion allowance for learnerships
 - R20 000 annual AND completion allowances for learners with disabilities

Source: <https://www.pwc.co.za/en/assets/pdf/taxalert/tax-alert-learnership-agreements-and-eti.pdf>



Please Note:

Learnership tax allowances has been extended from October 2016 to 01 April 2022. Employers can apply for learnership grants from their SETA. Please contact your relevant SETA.

ACCREDITATIONS AND MEMBERSHIPS

- **BANKSETA (557033):** Our accreditation with BANKSETA enables us to deliver national qualifications and various registered skills programmes and short courses on Levels 2 to 5 on the NQF, for stakeholders in this sector. Our qualifications include the National Certificate in Microfinance Level 3 (23453); the Further Education and Training (FET) Certificate: Microfinance Level 4 (23433); the FET Certificate in Banking Level 4 (20185); National Certificate in Banking Level 5 (20186); and a National Certificate in Generic Management: Banking Level 5 (59201:96100).
- **FASSET (A585000003):** We are accredited for the FET Certificate: Debt Recovery (49021) on NQF Level 4.
- **SERVICES SETA (3974):** Our Management Development Skills Programme is approved through the Services SETA.
- **QCTO (SDP/1228/17/00325):** We are accredited for the Occupational Certificate: Compliance Officer (91671) on NQF Level 6.
- **Institute of Certified Bookkeepers (ICB) (300973):** We have full accreditation with the ICB for qualification programmes in Accounting, Public Sector Accounting, Office Management, Small Business Financial Management, and Entrepreneurship.
- **The Institute of Credit Management (ICM):** We have full accreditation with the ICM, which is a professional body providing the syllabi and curricula for all training institutions who present qualifications in credit management. Consequently, our accreditation allows us to deliver the ICM National Certificate in Credit Management (Parts 1-5).
- **The National Credit Regulator (NCR):** We are one of the few training service providers approved by the NCR to provide debt counsellor training in South Africa. The NCR is responsible for the regulation of the South African credit industry, under the ambit of the National Credit Act (NCA) 34 of 2005.

Why Choose Us:

- Focus on quality
- Range of training delivery platforms
- Qualified and expert training practitioners
- Ability to deliver training nationally and abroad
- Proven track record of results and experience

Where We Operate

We provide our skills training and development services across Africa. In-class training can be held at your offices, a suitable training venue or one of our own in-house training venues in Stellenbosch and Bryanston, South Africa. Understanding the need for remote learning in Africa and beyond, we have also offer online courses and virtual classrooms.