



Introduction to Consumer Lending

(2-day workshop) Course Outline

To find out how to *fast-track* your career in the dynamic financial services industry, **call a training adviser on 1300 559 666**

Course overview

The Introduction to Consumer Lending course is designed for Financial Services Industry staff that require practical knowledge in Consumer Lending practices.

Course outcome

This course will equip you with the theory, knowledge and skill to provide operational support to organisations dealing in Consumer Lending products and services. The strength of this course, apart from satisfying adult learning principles is that our training can be applied in an everyday workplace environment.

Education pathway

The Introduction to Consumer Lending is one of 5 short courses tailored for individuals employed in the Financial Services industry. Other short courses to consider are:

- ASIC Tier 2 Basic Deposit Taking Products, Non Cash Payment Facilities and General Insurance (2-days)
- Introduction to Commercial Lending/Lending to Self Employed (2-days)
- Introduction to Credit Control and Collections (2-days)
- Introduction to Mortgage Lending (1-day)

Who should enrol?

This course is designed for Financial Services Industry staff that may have:

- limited or no experience in consumer lending;
- Experienced in mortgage or commercial lending but yet to conduct consumer lending;
- Experience in only one area of the consumer lending cycle and don't have complete knowledge; or
- Completed consumer lending course prior to the Uniform Consumer Credit Code (UCCC - Nov 1996), and National Credit Code (1 July 2010).

Course entry requirement

This is a course open to Financial Services Industry staff with no pre-requisite qualifications. In order for participants to successfully gain the intended knowledge of this course, they are expected to be financially numerate and literate.



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www.futurestaff.com.au



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Assessment

No formal assessment is conducted for this course. Course participation provides opportunity to acquire knowledge and skill-based learning through teaching, structured learning activities, case studies and networking.

Training delivery

Participants undertake the training in an intensive two day face-to-face Workshop Course.

Workshop Course

The workshop combines teaching, case study tutorials and activities to ensure participants demonstrate acquiring the required skills and knowledge. Successful candidates complete the course in two days with no assignments or exams.

This course is facilitated by professional facilitators with extensive experience within the Financial Services Industry.

Visit our website for workshop course schedule www.futurestaff.com.au

Course content

- Highlights the legislation that lenders need to abide by in addition to understanding the loan cycle, from quoting to funding loans. The main focus is on personal loan lending but does reference other consumer credit types
- The National Credit Code (formerly the Uniform Consumer Credit Code), and how it affects the lending process in relation to the loan quote, the borrower, the information in the loan contracts and the terms and conditions
- Other legislation that affects lending, such as the Trade Practices Act, National Privacy Principles and Comparison Rates
- Why lending to clients benefits your organisation with a brief look at liquidity, interest rate margins and profits derived from lending
- The lending principles to consider when taking an application
- Information required in the lending process
- The guidelines that may be used when assessing a loan and writing a recommendation
- The lending cycle from start to finish
- Securities considered acceptable when completing consumer lending
- Interviewing and obtaining the information required to structure a lending proposal in meeting your organisations guidelines

To register for this course please complete pre-enrolment form available on our website and email to training@futurestaff.com.au or fax to **(02) 9231 4124**.

Note: Terms of training delivery including cancellation policy can be viewed at www.futurestaff.com.au



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