

*Student  
Information  
Guide*

Version 3.0

## MORTGAGE BROKING

**FNS40804 Certificate IV in Financial Services (Finance/Mortgage Broking)**

**FNS50504 Diploma of Financial Services (Finance/Mortgage Broking Management)**

 **Phone**  
03 9419 3400

 **Email**  
training@tmaus.net.au

 **Web**  
www.tmaus.net.au

 **Fax**  
03 9419 3466

 **Mail**  
Traineeship Management Aust,  
Carringbush Business Centre  
Suite 203/134-136 Cambridge St  
Collingwood Vic 3066

*ASIC approved Training Courses from...*



RTO # 21609

## Index

Index .....	1
1. Introduction .....	3
2. The Financial Services Training Package (FNS04) .....	3
3. Units of Competency.....	4
4. Credit Transfer & Recognition of Current Competency .....	5
5. Flexible Learning & Assessment, Special Consideration.....	5
6. Prerequisite Requirements – Work Place Skills.....	5
7. Facilitated Courses .....	6
8. Fees and Refund Policy .....	6
9. Grievance, Appeals & Privacy .....	6
10. Intellectual Property Rights .....	7
11. Privacy .....	7
12. Disclaimer .....	7
13. How to Enrol .....	7

**This Student Information Guide is for class room Certificate IV in Financial Services (Finance/Mortgage Broking) and Diploma of Financial Services (Finance/Mortgage Broking Management) Courses facilitated throughout Australia**

**Traineeship Management Australia Pty Ltd**  
Registered Training Organisation No. 21609  
Listed on the ASIC Training Register  
ABN 45 104 969 557

Phone: 03 9419 3400  
Fax: 03 9419 3466  
www: [www.tmaus.net.au](http://www.tmaus.net.au)  
Email: [training@tmaus.net.au](mailto:training@tmaus.net.au)

Head Office  
Carringbush Business Centre  
Suite 203/134-136 Cambridge St  
Collingwood Vic 3066

## 1. Introduction

---

Thank you for inquiring about studying through Traineeship Management Australia.

TMA is a Registered Training Organisation (RTO no 21609) recognized under the Victorian Qualifications Authority Act 2001. TMA was created to provide quality training solutions for Employer's wishing to implement Traineeships and create career path opportunities for their staff that lead to Diploma qualifications. TMA remove the unknowns and provide Employers the benefits of up-skilling their staff without the stress.

Traineeship Management Australia specialises in the delivery of interactive skill based classroom courses facilitated by industry experts. TMA is listed on the ASIC Training Register.

All training and assessment services offered achieve the outcomes defined in the Financial Services Training Package (FNS04), the Australian Qualifications Framework (AQF), ASIC Policy Statement 146 (RG 146) and ASIC Policy Statement 164 (PS 164).

## 2. The Financial Services Training Package (FNS04)

---

ASIC, in conjunction with the Financial Services Education Agency of Australia (FSEAA), has developed the Financial Services Training Package (FSTP).

Traditionally, training in the financial services industry employed a knowledge-based approach and was not drawn from any training package. The FSTP now endorses a skills-based approach to training that has established a single regime for the training requirements of the entire financial services industry for the first time in Australia. All training providers must now design and deliver training that is based on the same set of strict requirements from the FSTP.

The FSTP is based on a set of **competency units** and qualifications, which are nationally endorsed and recognised. Units of competency describe the **skills and knowledge** required for effective performance in a particular function or role. A person is considered to be **competent** when they demonstrate they have the requisite skills and knowledge, and are able to apply them to the level required in the relevant competency standard. A person is considered **not yet competent** if these elements cannot be demonstrated.

### 3. Units of Competency

When an RTO designs a training program, it is free to structure it as it thinks best. However, the RTO is required to make sure that the training meets the required national standards. This includes the content and assessment methods used. To offer a Diploma, an RTO must ensure that it covers at least eight units of competency, which are set out in the Financial Services Training Package (FSTP). This includes five core units and at least three elective units.

Traineeship Management Australia has structured its training in a way that it believes will best suit the learning needs of 'specialist' and/or 'full service' financial advisers and planners. The Diploma covers the following units of competency. In doing so, the training meets the required standards. TMA is listed on the ASIC Training Register.

Upon successful completion of the compressed training program, students receive a Statement of Attainment with the Units of Competency listed. See below.

#### Certificate IV in Financial Services (Finance/Mortgage Broking)

Competency Unit		Title
<b>(Finance/ Mortgage Broking)</b>	<b>FNSFBRK401B</b>	Prepare and present loan application on behalf of finance or mortgage broking client
	<b>FNSFBRK402B</b>	Provide finance and/or mortgage broking services
	<b>FNSFBRK403B</b>	Present broking options to clients
	<b>FNSCOMP501B</b>	Comply with financial services, legislation, industry and professional codes of practice
	<b>FNSCRDT301B</b>	Process applications for credit
<b>Elective Units</b>	<b>FNSFBRK404B</b>	Manage self in finance and/or mortgage broking industry
	<b>FNSICCUS401B</b>	Deliver a professional service to customers
	<b>FNSICPRO401B</b>	Develop and maintain in-depth knowledge of products and services used by your organisation or sector
	<b>FNSICSAM403B</b>	Prospect for new clients

#### Diploma of Financial Services (Finance/Mortgage Broking Management) – Additional units

Competency Unit		Title
<b>Sectoral Core Units</b>	<b>FNSFBRK502B</b>	Identify and develop complex broking options for clients
	<b>FNSFBRK503B</b>	Present broking options to clients with complex needs
	<b>FNSFBRK504B</b>	Implement complex loan structures
	<b>FNSRISK501B</b>	Undertake risk identification
	<b>FNSRISK502B</b>	Assess risks
<b>Elective Units</b>	<b>FNSICCUS501B</b>	Develop and nurture relationships with clients, other professionals and third party referrers

## 4. Credit Transfer & Recognition of Current Competency

Traineeship Management Australia adheres to the Australian Quality Training Framework (AQTF) standards for:

- **Credit Transfer.** RTOs are required to recognise other RTO's qualifications and/or Statements of Attainment. Traineeship Management Australia recognise all previously attained qualifications and/or Statements of Attainments completed with another RTO's upon receipt of the certificates. Students submit certified copies of nationally recognised training units of competency. Recognition is immediate on Vettrak.
- **Recognition of Current Competency.** RTO's are required to recognise competencies that may be attained in a number of ways, including any combination of formal or informal training and education, work experience or general life experience (this may include vendor programs and non-nationally recognised training programs). In these instances, it is the responsibility of the student to provide evidence of what these programs covered and if assessment was undertaken. Traineeship Management Australia will recognise current competency upon receipt of supporting documentation.

Due to the interactive skill based structure of the delivery model of the Diploma, students are still required, and will greatly benefit, from completing all eight full days of training.

## 5. Flexible Learning & Assessment, Special Consideration

Traineeship Management Australia strives to offer training and assessment that is accessible and equitable to all individuals

If you require any special consideration for any learning difficulties that may interfere with the successful completion of your Diploma (e.g. poor vision, language barriers, literacy and numeracy difficulties, or any disabilities), please indicate this on the Student Enrolment Form.

## 6. Prerequisite Requirements – Work Place Skills

As per the FSTP, upon the commencement of any Certificate level study, a student must be competent in a range of basic workplace skills that are called "Industry Core units". These are covered in the Certificate III in Financial Services. Traineeship Management Australia will assess competency for these units prior to and/or during the delivery of training for the Certificate IV in Financial Services (Finance/Mortgage Broking). These units will be listed on Statements of Attainment issued by Traineeship Management Australia. They are:

### Industry Core Units

Competency Unit		Title
Elective Units	FNSICGEN301B	Communicate in the workplace
	FNSICGEN302B	Use technology in the workplace
	FNSICGEN304B	Apply health and safety practices in the workplace
	FNSICIND401B	Apply principles of professional practice to work in the financial services industry

## 7. Facilitated Courses

---

All four RG 146 Training Courses delivered by Traineeship Management Australia are undertaken as interactive classroom style workshops, facilitated by industry experts.

Upon enrolments, Students will be sent a Welcome Pack including all the course manuals required for the course, course agenda, and study aids. Students are advised to pre-read the material prior to attending the courses.

Each day commences with an overview of the work to be undertaken. Each unit is delivered by experienced professional facilitators who are financial planners. They intersperse real life examples to stimulate interest and are skilled at making the class-room experience interactive.

During each day, students undertake case studies, activities and role plays which consolidate their knowledge into a financial plan. This makes the course practical and allows students to reinforce knowledge gained. At the conclusion of each day, the facilitator provides a summary and review.

This assessment process was developed with the assistance of the Financial Services Education Agency of Australia (FSEAA) to provide students with practical real-life learning outcomes and replaces the formal examination process.

## 8. Fees and Refund Policy

---

Fees are detailed in the Student Enrolment Form contained in the back of this Student Information Guide. Fees can be paid by credit card, online transfer or by cheque made out to "Traineeship Management Australia".

Course materials will be dispatched within 14 days of receipt of fees, together with a Tax Invoice. All fees must be paid in full prior to the issue of attained qualifications.

Once a student has enrolled, should they wish to defer the training course, then no less than 10 business days notice in writing must be provided to Traineeship Management Australia. A fee of \$150 will apply per deferment. Should a notice period of less than 10 business days notice be provided by the student, then a fee of \$500 will apply.

Refunds will only be given under special circumstances. All refund requests must be received in writing and detailed reasons supplied. Traineeship Management Australia reserves the right to assess each refund on its merits which must be approved by the Managing Director. In the unlikely case where Traineeship Management Australia cannot run a facilitated class at the time(s) nominated by the student on the Student Enrolment Form then Traineeship Management Australia will nominate alternative course dates.

If students would like or require additional tutorage on a one-on-one basis with their facilitator, they will be charged at an hourly rate of \$150 per hour.

## 9. Grievance, Appeals & Privacy

---

Traineeship Management Australia encourages constructive feedback from their students. We will endeavor to use this feedback to improve the services provided to you, particularly with regard to our learning and assessment tools and strategies.

In the event that students have a grievance, then it should be submitted in writing to Traineeship Management Australia for consideration. In the event that you are not satisfied with the outcome, then students can submit a written appeal to the Managing Director.

## 10. Intellectual Property Rights

---

Traineeship Management Australia owns the intellectual property rights to all of its training materials and Traineeship Management Australia has full copyright (all rights reserved) on these items.

No part of our training services, including training materials, activities and the Student Information Guide may be transmitted in any form or by any means, or copied or reproduced in any form or by any means (whether graphic, electronic or mechanical, including photocopying, printing, recording, or storing in an information retrieval system) without the prior written permission of Traineeship Management Australia.

All student records are the property of Traineeship Management Australia only. The requirements of the Privacy Act will be strictly adhered to. Licensees for whom students are authorised representatives to provide financial services may gain access to any student's file but only with the full prior permission from the relevant student.

## 11. Privacy

---

All student information will be kept strictly confidential as per the requirements of the Privacy Act and will not be released to anyone other than the student without the student's express permission.

## 12. Disclaimer

---

Traineeship Management Australia and related entities are not responsible for the results of any action taken by the student and/or their licensee for whom the student is an authorised representative to provide financial services, on the basis of any information in the training materials, nor for any errors and/or omissions.

Traineeship Management Australia expressly disclaims all and any liability to any persons or corporations in respect of anything and any consequences of anything done or omitted to be done by the student (or any person either undertaking or being involved with facilitating the training materials on behalf of the student, Traineeship Management Australia or Traineeship Management Australia, and/or the student's licensee for whom the student is an authorised representative to provide financial services) in reliance, whether whole or partial, upon the whole or any part of the content of the training materials/training services and any attestations made in Statements of Attainment or formal qualifications awarded by Traineeship Management Australia (including those attesting to the ability of the student to provide general or personal advice as per the rules of ASIC Policy Statement 146). It is the licensee's responsibility (for whom the student is an authorised representative to provide financial services) to ensure that the student acts within the boundaries of their authorisations and the legal requirements of the Corporations Act and the Financial Services Reform Act for all actions undertaken, including the provision of all financial services to any persons or corporations (which includes providing general and/or personal financial product advice).

Traineeship Management Australia do not purport to provide legal or other expert advice in the training materials or its training services and if legal or expert advice is required, then the services of a competent professional legal practitioner should be sought.

## 13. How to Enrol

---

Complete a Student Enrolment Form that is attached and return it to us.

# Student Enrolment Form

## 1. Contact details

Title: Mr  Mrs  Ms  Miss  Dr  Other

Surname: \_\_\_\_\_ Given Names: \_\_\_\_\_

Job Title: \_\_\_\_\_ Disability Assistance: \_\_\_\_\_

Company: \_\_\_\_\_ ABN: \_\_\_\_\_

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

Business Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

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

## 2. Preferred location and date

City: \_\_\_\_\_ Dates: \_\_\_\_\_

## 3. Choose your Course (GST exempt)

	Days	Fee
<input type="checkbox"/> Certificate IV in Financial Services (Finance/Mortgage Broking)	3	\$1,295
<input type="checkbox"/> Certificate IV in Financial Services (Finance/Mortgage Broking) – Assessment Only	1	\$595
<input type="checkbox"/> Diploma of Financial Services (Finance/Mortgage Broking Management)	3	\$1,750
<input type="checkbox"/> Diploma in Mortgage Broking Management with Cert IV Assessment Only	4	\$1,995
<input type="checkbox"/> Total discount due to RPL/exemptions approved		\$ _____
<input type="checkbox"/> Other (Please explain) _____		\$ _____

My cheque/money order payable to "Traineeship Management Australia" is enclosed; or

Please debit the amount indicated above to my:

Credit Card  Bankcard  Visa  Mastercard

No.:

Card Holder's Name: (please print) \_\_\_\_\_ Expiry \_\_\_\_/\_\_\_\_/\_\_\_\_

Card Holder's Signature: \_\_\_\_\_

A bank transfer has been made to "TMA" BSB: 033-126... Account: 279-546

Transfer Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Bank of Origin: \_\_\_\_\_ Reference \_\_\_\_\_

Please fax confirmation of bank transfer to 03 9419 3466

## 5. Declaration

I declare that all the information provided by me is true and correct and I have read the Student Information Guide, including all policies and I agree to the requirements stated therein. I also grant TMA consent to use course feedback on marketing and advertising material.

Signature: \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

## 6. When complete:


Please fax with credit card details to Traineeship Management Australia Pty Ltd on 03 9419 3466 or Mail with a cheque attached to TMA, Carringbush Business Centre, Suite 203/134 Cambridge St, Collingwood Vic 3066

*Confirmation of your course and course material will be sent to you upon receipt of payment.*

 Phone  
03 9419 3400

 Email  
training@tmaus.net.au

 Web  
www.tmaus.com.au

 Fax  
03 9419 3466

 Mail  
Traineeship Management Aust  
Carringbush Business Centre  
Suite 203/134 Cambridge St  
Collingwood Vic 3066,