



*Delivering excellence in credit and mercantile training*

## Course Information

FNS 40304

Certificate IV in Financial Services  
(Credit Management)

### **Course Description**

This qualification is designed to meet the skills and knowledge development needs for people working directly in credit. The program is designed to cover all areas of credit giving a greater understanding and providing the opportunity for participants to extend their knowledge and offer more to an organisation.

This is the industry recommended pathway for persons typically employed as credit officers, collection officers, team leaders and supervisors providing an immediate understanding of the credit management functions.

### **Employability Skills**

On successful completion of this course the student would have developed skills in evaluating credit applications, determine and establish appropriate securities to minimise risk, resolve disputes, manage and recover errant debts, initiate legal recovery of debts and collect debts.

With this course the student could work as a debt collector, credit / collections officer or team leader.



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## **Set your own pace**

At Excell Mercantile we understand the busy life of a debt collector or repossession agent therefore we have devised a course which you can study at your own pace.

The program is sent to you by disc where you have access to all the training material required to complete the course. If you do not have access to a computer the material will be sent to you in a hard copy format.

**Prerequisites:** Nil

**Entry Requirements:** Basic literacy and numeracy skills

## **About Excell Mercantile**

Excell Mercantile specialises in high quality training for the Credit and Mercantile Industry only. We pride ourselves as specialists in the industry since 1997 coupled with practical experience in all aspects of credit, from up front credit applications all the way through to process serving and repossessions. Excell Mercantile provides successful candidates with nationally recognised qualification under the Australian Qualifications Training Framework (AQTF).

Our focus is on providing the practical skills needed by employees working in and wanting to enter the Credit and Mercantile Industry.

## **What you receive with Excell Mercantile**

- High quality practical training;
- Excell Mercantile's self paced training methods allowing qualifications to be completed in half the time compared with others;
- Train with subject matter experts to give you the edge you need;
- You pay no more than your Course Fees – all manuals and support materials are supplied to you.

## **Tax Deductible**

If you are currently working in the industry, the course fees may be tax deductible. All training material is included in the course fee.

## **Government Funding**

This course has government funding available. Please contact Excell Mercantile to discuss eligibility and further information.

## **Recognition of Prior Learning (RPL)**

If you have studied Certificate III in Financial Services (Mercantile Agents) or have any other studies relating to this course you may be eligible to apply for recognition of prior learning.

Please contact Excell Mercantile management for further information.

## **Competency Units**

### **FNS40304 Certificate IV in Financial Services (Credit Management)**

To attain this qualification, 13 units must be achieved covering all operational areas.

- 4 Industry core units, plus
- 4 sectoral core units, plus
- 5 elective units

Units of Competency include:

FNSICIND401B	Apply principals of professional practice to work in the financial services industry
FNSICGEN301B	Communicate in the workplace
FNSICGEN302B	Use Technology in the workplace
FNSICGEN304B	Apply health and safety practices in the workplace
FNSCRDT401B	Evaluate credit applications
FNSCRDT403B	Determine and establish appropriate securities to minimise risk
FNSCRDT404B	Manage and recover errant debts
FNSCOMP501B	Comply with Financial Services Legislation, Industry and Professional Codes of Practice
FNSMERC402B	Initiate legal recovery of debts
FNSICGEN404B	Resolve Disputes
FNSMERC301B	Collect Debts
FNSICCUS401B	Deliver a professional service to customers
BSBWOR402A	Promote team effectiveness



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## Enrolment Application Form

### FNS40304 Certificate IV in Financial Services (Credit Management)

<b>Last Name:</b>		<b>Given Name:</b>	
<b>Address:</b>			
<b>Suburb:</b>		<b>State:</b>	<b>Postcode:</b>
<b>Email:</b>			
<b>Home Phone:</b>		<b>Employer:</b>	
<b>Mobile:</b>		<b>Work Phone:</b>	
<b>Are you an Australian Citizen:</b>		<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes please provide Drivers License No. or Passport No.			
<b>Do you wish to apply for Recognition of Prior Learning (RPL) or Recognition of Current Competency?</b>		<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>Are you currently working in the Credit Industry:</b>		<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>Emergency Contact Details:</b>			
<b>Name:</b>			
<b>Relationship:</b>			
<b>Phone &amp; Mobile:</b>			
<b>Do you have any special needs we should be aware of in order to assist you in achieving your optimum learning outcomes?</b>			
<b>Literacy</b> <input type="checkbox"/>	<b>Numeracy</b> <input type="checkbox"/>	<b>Vision</b> <input type="checkbox"/>	
<b>Hearing</b> <input type="checkbox"/>	<b>Physical</b> <input type="checkbox"/>	<b>Medical Condition</b> <input type="checkbox"/>	

### Customer Satisfaction

Institutions such as RTO's and the National Centre for Vocational Education Research conduct surveys of past and present learners for marketing and customer satisfaction purposes.

Do you agree to being contacted for the above reasons?

Yes  No

**Sign:** \_\_\_\_\_ **Date:** \_\_\_\_\_



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### Course fee and payment

<b>Certificate IV in Financial Services (Credit Management)</b>	<b>\$4000</b>
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### Payment Method

**Cheque**  **Money Order**  **Direct Debit**  **Credit Card\***

\* Please note if you wish to pay by Credit card, a 2.7% surcharge will be added to the fee. Making the total payable \$4102.85

**Cheque & Money Order:** Please make payable to Stuart Excell and send to Excell Mercantile, PO Box 1479, Coorparoo BC 4151 QLD

**Direct Debit:** Please deposit to BSB: 923-100 Account Number: 60287888 ING Direct, Stuart Excell T/As Excell Mercantile

**Credit card payment:** please provide the following details or visit [www.excellmercantile.com.au](http://www.excellmercantile.com.au) for payment online:

Name: \_\_\_\_\_

Card Type:  Visa  MasterCard

Cardholder Name: \_\_\_\_\_

Card Number: \_\_\_\_/\_\_\_\_/\_\_\_\_/\_\_\_\_ Expiry Date: \_\_\_\_/\_\_\_\_

Verification Code: \_\_\_\_\_ (last 3 digits on the back of the card)

Amount: \$\_\_\_\_\_ Signature: \_\_\_\_\_



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## DECLARATION BY THE APPLICANT:

- (a) I understand no Enrolment for a qualification will be accepted until a completed Enrolment Application Form has been received and the full Course Fee is paid to Stuart Excell trading as **Excell Mercantile**. A 2.7% surcharge applies to direct credit card payments.
- (b) I, the Applicant, agree that the Course Fee payment is due and payable on receipt of this enrolment form and that all course material will be sent once payment has been made.
- (c) I agree I must complete and be deemed competent in units before a certificate will be issued by Excell Mercantile.
- (d) Should I withdraw from a Course after the commencement of training, I will forfeit any Course Fees that I have paid.
- (e) Excell Mercantile will refund Course Fees up to the amount received from me in full should a Course be withdrawn, or cancelled by Excell Mercantile.
- (f) I acknowledge that Excell Mercantile will accept an application from me for Recognition of Prior Learning (RPL) Credit Transfer at any time after my Enrolment has been accepted up to the commencement date of the first Term after Enrolment, and will advise me of the outcome within two weeks of receipt.
- (g) Excell Mercantile has advised me that Course Fees include the cost of instructor led tuition if I am attending classroom training, training manual and other learning aids.
- (h) I acknowledge that I have received a copy of the Excell Mercantile Student Handbook and agree that as a student at Excell Mercantile, I will conduct myself in accordance with the requirements set out in the Excell Mercantile Student Handbook. Any breach of obligations for payment of Course Fees, the Excell Mercantile Student Handbook, and any policies advised to me by Excell Mercantile may result in my immediate withdrawal from the Course by Excell Mercantile, and shall be treated as a withdrawal under Clause d of this declaration.
- (i) I acknowledge that I must have a reliable and accessible internet service while a student, as teachers and administrators will communicate important information via email throughout the Course. Access to a computer to assist my research and studies is highly desirable and recommended, but not compulsory.
- (j) All details provided by me in this Enrolment Form are true, correct and complete; I undertake to notify Excell Mercantile immediately in writing if there are any changes to the details provided.

**I have read, understood and agree with these statements and conditions.**

Applicants Signature: \_\_\_\_\_

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

**Provider Number: 31877**



NATIONALLY RECOGNISED  
TRAINING

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Fax: 07 3395 2270

Email: [info@excellmercantile.com.au](mailto:info@excellmercantile.com.au)