



**Financial
Education**

FNS41820 Certificate IV in Financial Services

Release 2

www.financialeducation.com.au

Registered Training Organisation (90725)





FNS41820 Certificate IV in Financial Services



Overview

This course is designed for individuals working in banking and finance who want to deepen their knowledge and skills about products and services, and are interested in pursuing more senior roles.

You will learn about regulation and standards applicable to the sector, analysing client needs, and applying products and services to match customer situations. Knowing how to communicate with customers, implement promotional and customer service strategies, and resolve customer complaints are also important and covered in this course.

Additionally, you will learn approaches for leading and managing individuals and teams.

Entry Requirements

Prospective students need to:

- » Be 18 years of age or older
- » Be working in the banking and finance industry: For some assessment tasks, students may need to refer to their organisation's policies, procedures, and product information
- » Be digitally literate to: conduct online research activities, upload, download and save documents and make audio/ video recordings on a smartphone, tablet or computer
- » Have suitable language, literacy and numeracy (LLN) skills to undertake the training – you may be required to undertake an LLN assessment
- » Have a Unique Student Identifier



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Student Essentials

Our team is here to make sure you have all the tools and support you need throughout your studies. Our [Student Essentials webpage](#) provides important information, helpful resources and practical tips to help you navigate your learning at FEP with confidence, including;

- » [Course information](#)
- » [How to get started](#)
- » [Student support](#)
- » [Study guide tips](#)
- » [Wellbeing support](#)

If you have any questions or need assistance at any time, please don't hesitate to contact us. We're committed to helping you succeed.

Duration

You have a duration of 12 months full-time study and 24 months part-time study to complete the learning and assessment requirements for the [FNS41820 Certificate IV in Financial Services](#).

A weekly study time of 15 to 20 hours may be required to complete the course successfully.

Delivery mode

Online self-paced study.

You can download or print learning resources supplied in PDF format to read them offline and add study notes.

Certification

Upon successful completion of all required training and assessment activities, you will receive:

- » [Testamur](#)
- » [Record of results](#)

A Statement of Attainment is awarded for partial completion of a qualification.

Fees

Please refer to our [website](#) for course fees.

Unique Student Identifier (USI)

Your USI is your individual education number for life. It is a compulsory requirement for all Australian students who have studied or are studying nationally recognised training. Visit www.usi.gov.au to learn more or create your USI.

Credit Transfer and Recognition of Prior Learning

These are the processes whereby Financial Education Professionals can recognise previous training, study or work experience that is equivalent to units of competency in our nationally recognised training.

Please refer to our [Credit Transfer or Recognition of Prior learning page](#) for further information.

Terms and Conditions

To find more information please refer to our [Vocational Education and Training \(VET\) Enrolment Terms and Conditions](#) and our [Vocational Education Student Handbook](#).

Our general terms and conditions can be found at www.financialeducation.com.au

How to Enrol

Individuals can apply to enrol at any time and begin studying as soon as all pre-enrolment requirements have been met.

Following your enrolment and payment, you will receive an email with login details, instructions on how to activate your account and access your course.

It may take up to 3 business days to commence your course.

[Learn more](#)



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Financial Services Regulation Foundations

Financial Services Regulation Foundations takes you through regulation and licensing of banking, payments, and general insurance, including laws and frameworks for ethical practices in the workplace.

Learning outcomes

On successful completion of Financial Services Regulation Foundations, you will be able to:

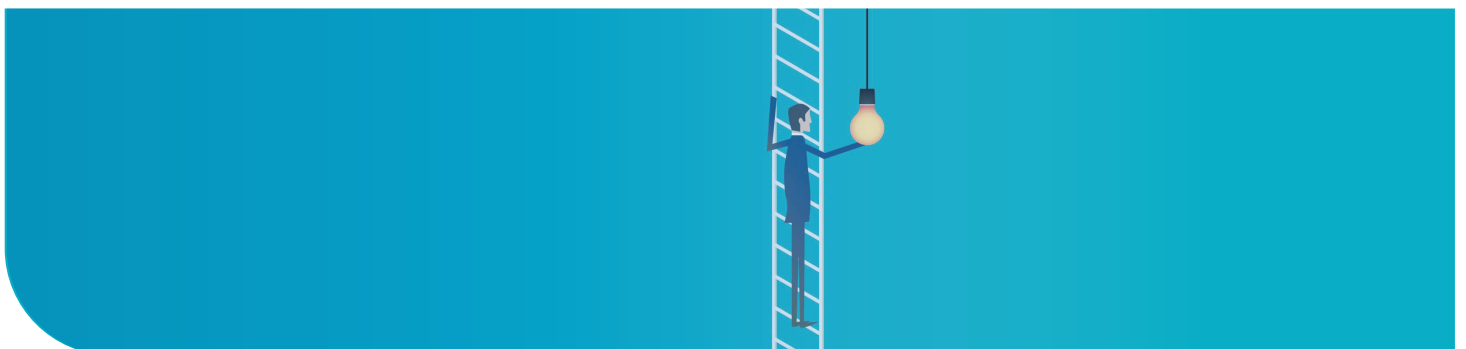
- » Discuss how financial services is regulated and licensed
- » Explain cross-industry laws, such as consumer law, privacy, AML/CTF, and complaints handling
- » Apply compliance and ethical principles in financial services
- » Apply risk management in the context of your role and work

Units of competency

- » FNSINC411 Conduct work according to professional practices in the financial services industry
- » FNSORG411 Conduct individual work within a compliance framework
- » FNSRSK411 Apply risk management strategies to own work

Assessment

- » Multiple choice exams
- » Short answer assignments; only select questions require upload of a video recording.





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Tier 2 Combined Accreditation (General Advice)

Explore the various banking, non-cash payments, and insurance products available in Australia and how to communicate effectively with customers when providing general advice in financial products and services. It also meets ASIC Regulatory Guide (RG146) education requirements for providing general advice in General Insurance and Deposit Products & Non-cash Payment Products.

Learning outcomes

On successful completion of Tier 2 Combined Accreditation (General Advice) , you will be able to:

- » Outline banking, payments, and insurance, and participants in each market
- » Describe characteristic of commonly issued banking, payments, and general insurance products
- » Discuss insurance underwriting, and insurance premium calculations
- » Analyse client needs and advise on banking, payments, and insurance products.

Units of competency

- » FNSASIC311 Establish client relationship and analyse needs
- » FNSASIC314 Provide Tier 2 general advice in general insurance
- » FNSIAD311 Provide general advice on financial products and services
- » FNSINC412 Apply and maintain knowledge of financial products and services

Assessment

- » Multiple choice exams
- » Case study assignments; only select questions require upload of a video recording.





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Promoting and Providing Financial Products and Services

Discover the knowledge and skills required to communicate effectively with colleagues, identify customer needs, deliver, monitor and improve customer services, and initiate successful promotional strategies.

Learning outcomes

On successful completion of Promoting and Providing Financial Products and Services, you will be able to:

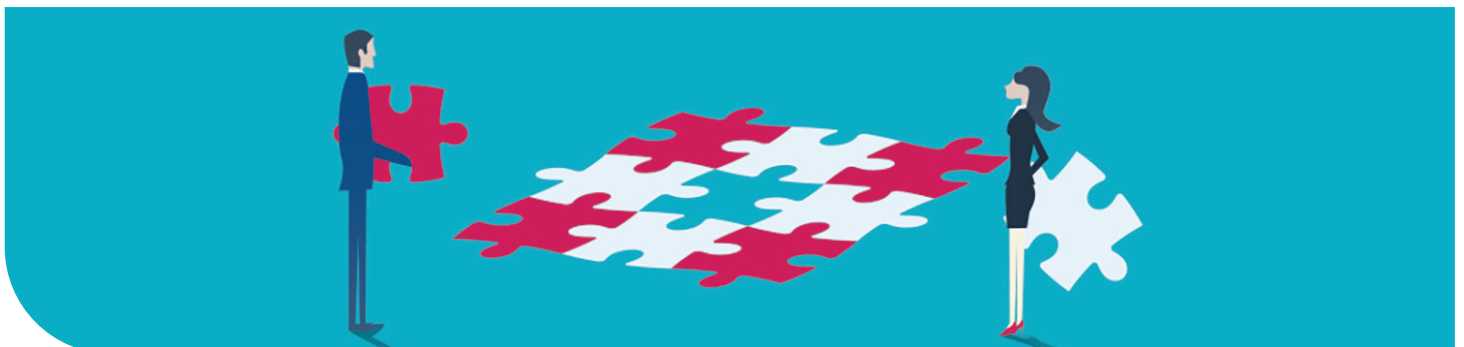
- » Identify individual and team work activities that require communication
- » Apply communication strategies to provide work instruction and monitor and support teams
- » Identify products and services that satisfy customer needs
- » Design, implement and review promotional strategies for financial products and services

Units of competency

- » BSBOPS404 Implement customer service strategies
- » FNCSUS403 Deliver a professional service to customers
- » FNSSAM422 Implement promotional strategies for financial products and services

Assessment

Short answer assignments; only select questions require upload of a video recording.





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Handling Complaints and Resolving Disputes

Investigate complaints and resolve disputes that customers may have with your organisation. It is important to know what to do about complaints and how to respond to customers in this circumstance. Be compliant with RG 271 and other internal dispute resolution obligations, and delight your clients.

Learning outcomes

On successful completion of Handling Complaints and Resolving Disputes, you will be able to:

- » Receive and acknowledge complaints
- » Evaluate complaints, and escalate if required
- » Determine actions to resolve complaints
- » Negotiate and finalise disputes referred to IDR processes or formal conciliation services

Units of competency

- » FNSCUS412 Resolve disputes

Assessment

Case study assignments; only select questions require upload of a video recording.





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Demonstrating effective leadership

Acquire knowledge and skills to take responsibility for the work and performance of others. Strongly influence the work culture, values and ethics of the teams you supervise and manage, including fostering a collaborative team environment to achieve organisational objectives.

Learning outcomes

On successful completion of Demonstrating effective leadership, you will be able to:

- » Identify qualities required for positive management performance
- » Develop performance plans for individuals and teams that align with organisational values and business needs
- » Facilitate active participation in team decision-making processes
- » Promote team cohesion and performance
- » Communicate and collaborate effectively with management

Units of competency

- » BSBLDR411 Demonstrate leadership in the workplace
- » BSBLDR414 Lead team effectiveness

Assessment

- » Short answer knowledge assignment
- » Case study assignment; only select questions require upload of a video recording.

