



## 1. TITLE OF THE CERTIFICATE (NL)

**Diploma Beroepsonderwijs**  
**Kwalificatie: Klantmedewerker Bancaire Diensten**  
**Kwalificatiedossier: Financiële dienstverlening**

In the original language

## 2. TRANSLATED TITLE OF THE CERTIFICATE (EN)

**Certificate Senior Secondary Vocational Education**  
**Qualification: Customer assistant banking services**  
**Qualification file: Financial services**

This translation has no legal status

## 3. PROFILE OF SKILLS AND COMPETENCES

Core task 1: Offers guidance to clients in financial services

- 1.1 Advises, refers and builds a financial relation with the client
- 1.2 Manages the relation and provides service related to financial services

Core task 2: Offers advice on insurance to private customers

- 2.1 Makes an inventory of customer information for the purpose of an advice on private insurance
- 2.2 Drafts a risk analysis for the purpose of private insurance
- 2.3 Prepares a suitable solution, both financially and organisationally, regarding private insurance
- 2.4 Manages the client file and actualises advice regarding private insurance
- 2.5 Provides guidance in the handling of claims regarding private insurance

Core task 3: Offers (trajectory) advice on consumer credit

- 3.1 Makes an inventory of client information for an advice on consumer credit
- 3.2 Analyses the information and credit requirement of the client
- 3.3 Prepares a suitable solution, both financially and organisationally, regarding consumer credit
- 3.4 Manages the client file and actualises advice regarding consumer credit

## 4. RANGE OF OCCUPATIONS ACCESSIBLE TO THE HOLDER OF THE CERTIFICATE

The Customer assistant banking services works in the back office of a bank. He is aimed towards private customers and prepares the advice on financial matters to persons with a consumptive spending goal, both in closing as during the financing duration. He also takes care of further financial administrative support, this includes credit on checking accounts closed to bridge a shortage in liquidity (brief overdraft). The Customer assistant banking services has knowledge and skills that enable him to prepare advice on the following products: savings and payments, private indemnity insurance and consumer credit. He also prepares advice on payment protection, as long as this is combined with consumer credit.

## 5. OFFICIAL BASIS OF THE CERTIFICATE

**Name and status of the body awarding the certificate**

The certificate issued on completion of the programme is signed by the examination board at the school where the pupil attended the programme.

**Name and status of the national/regional authority providing accreditation/recognition of the certificate**

Ministry of Education, Culture and Science

**\* Explanatory note**

This document is designed to provide additional information about the specified certificate and does not have any legal status in itself. The format of the description is based on the following texts: Council Resolution 93/C 49/01 of 3 December 1992 on the transparency of qualifications, Council Resolution 96/C 224/04 of 15 July 1996 on the transparency of vocational training certificates, and Recommendation 2001/613/EC of the European Parliament and of the Council of 10 July 2001 on mobility within the Community for students, persons undergoing training, volunteers, teachers and trainers.

More information is available at: <http://www.europass.cedefop.europa.eu/>

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## 5. OFFICIAL BASIS OF THE CERTIFICATE

<p><b>Level of the certificate (national or international)</b>            Qualification level 4 of the Dutch VET qualification structure            Characteristics: non-job related skills such as tactical and strategic capacities. The professional bears his or her own responsibility, which is not only related to practical implementation in terms of monitoring and supervision, but also a more formal, organisational responsibility. The range of tasks also includes drafting new procedures.            NLQF-niveau 4 - EQF level 4 - ISCED 3A</p>	<p><b>Grading scale / Pass requirements</b></p> <table style="border: none;"> <tr><td>10</td><td>excellent</td></tr> <tr><td>9</td><td>very good</td></tr> <tr><td>8</td><td>good</td></tr> <tr><td>7</td><td>very satisfactory</td></tr> <tr><td>6</td><td>pass</td></tr> <tr><td>5</td><td>fail</td></tr> <tr><td>4</td><td>unsatisfactory</td></tr> <tr><td>3</td><td>very unsatisfactory</td></tr> <tr><td>2</td><td>poor</td></tr> <tr><td>1</td><td>very poor</td></tr> </table>	10	excellent	9	very good	8	good	7	very satisfactory	6	pass	5	fail	4	unsatisfactory	3	very unsatisfactory	2	poor	1	very poor
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<p><b>Access to next level of education/professions</b>            Most positions on advising in financial service are on the level of higher professional education (HBO). A VET-level advisor in this sector is generally expected to study to show a level of thinking and working on the level of HBO.            Within regular education the Customer assistant banking services can choose from Associate degree Financial services management or HBO Financial service management.            The Customer assistant banking services can also develop through the HBO course Management of economy and law.            To develop into the profession of Advisor banking services it is advisable to obtain one or more diploma's from the Financial Surveillance Law (WFT) at exam institutions that are supervised by the Ministry of Finance.</p>	<p><b>International agreements</b>            Customer assistant banking services is not a regulated profession in the Netherlands. However, the education and training for this profession on qualification level 4 is regulated under the European directive 2005/36/EC, amended by directive 2013/55/EU. The regulated education and training gives access to regulated professions at the level of a diploma according to article 11 of this directive.</p>																				
<p><b>Legal basis</b>            Act on Vocational Education and Training (WEB), registered number of qualification (crebo): 25544            The education and training for this qualification is offered as of 01-08-2016.</p>																					

## 6. OFFICIALLY RECOGNISED WAYS OF ACQUIRING THE CERTIFICATE

<p>Senior secondary vocational education features two learning pathways: the school-based pathway (bol) and the training on the job pathway (bbl).            In the school-based pathway, the majority of the course consists of theory at school. The extent of the practical component (vocational practice) is between 20% and 60%. In the training on the job pathway, the extent of vocational practice is at least 60% of the course. The participant works four days a week in a training company, and attends school for theory subjects just one day a week.            In principle it is possible to follow both learning pathways, but which pathway is offered will depend on the individual educational institution.</p>	
<p><b>Average duration of the education/ training leading to the certificate</b></p>	<p><b>3 years (4800 study hours) (depending on previous education)</b></p>
<p><b>Entry requirements</b>            The certificate preparatory vocational secondary education (vmbo) advanced vocational programme, combined programme, or theoretical programme, or a comparable level.</p>	

## 7. ADDITIONAL INFORMATION

<p>Dutch senior secondary VET is based on qualification files, that each contain one or more qualifications. The information included in part 3 and 4 is derived directly from the qualification file determined by the Minister of Education, Culture and Science. The complete qualification file can be found at <a href="http://kwalificaties.s-bb.nl">kwalificaties.s-bb.nl</a>, only in Dutch.</p>
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## 7. ADDITIONAL INFORMATION

Optional subjects are linked to the qualification. The optional subjects have a total size of 15% of the course duration. The optional subjects completed by the student are listed on the certificate.

Additional information, including a description of the Dutch national qualifications system, is available at the Netherlands National Reference Point (NRP): [www.s-bb.nl](http://www.s-bb.nl). The NRP is the information centre for vocational qualifications in the Netherlands. SBB has been appointed in this capacity by the Ministry of Education, Culture and Science.