FNSBNK416 Manage mobile lending services

FNSBNK416 Manage mobile lending services

Modification History

Release	Comments
Release 1	This version first released with FNS Financial Services Training Package Version 4.0.

Application

This unit describes the skills and knowledge required to meet directly with customers seeking or using mobile lending services and deal effectively with their needs.

It applies to individuals who use specialised product knowledge, and strong communication and interpersonal skills to build rapport and provide mobile lending products.

No licensing, legislative or certification requirements apply to this unit at the time of publication.

Unit Sector

Banking

Elements and Performance Criteria

ELEMENT	PERFORMANCE CRITERIA
Elements describe the essential outcomes.	*Performance criteria describe the performance needed to demonstrate achievement of the element.*
1. Prepare for customer visits	1.1 Contact customers who may require mobile lending services from referrals or analysis of customer records 1.2 Access and evaluate details of current customer banking business to assess their status and the sustainability of a loan, according to organisational policies and procedures 1.3 Arrange suitable time and location for customer visit 1.4 Gather applicable product and service information in readiness for customer 1.5 Complete personal safety and risk processes, according to organisational policy and procedures
2. Establish customer mobile lending needs and match with	2.1 Determine customer mobile lending needs, according to organisational procedure and processes 2.2 Identify suitable products or services that match customer

ELEMENT	PERFORMANCE CRITERIA
services	needs and in line with industry codes of practice and standards
	2.3 Provide product information to clients according to industry and organisational requirements
	2.4 Respond to customer queries in manner adhering to organisational codes of conduct
3. Finalise customer service requirements	3.1 Confirm customer agreement to products or services
	3.2 Finalise conditions of products or services
	3.3 Ensure necessary documentation is completed according to organisational policy and procedures
	3.4 Advise customer of follow-up services to be provided

Foundation Skills

This section describes those language, literacy, numeracy and employment skills that are essential to performance but not explicit in the performance criteria.

Skill	Description
Reading	• Interprets textual information from a range of sources to determine critical features and required action
Writing	• Completes business documentation, following organisational procedures and protocols • Uses clear and concise language, incorporating spelling, grammar and avoiding unnecessary industry jargon, to convey information
Oral Communication	• Participates in verbal exchanges of information using language, tone and pace to create a supportive environment intended for the audience and purpose • Uses active listening and questioning to convey information, respond to feedback and confirm understanding • Uses facial expressions and voice modulation to create supportive environment • Use advanced communication skills to establish and sustain relationships
Numeracy	• Uses mathematical equations to perform calculations and check for accuracy in financial and numerical information
Self-management	• Follows business rules and protocols, and meets expectations associated with own role • Uses initiative to prepare and organise customer portfolios prior to customer visit
Planning and	• Sequences and schedules complex activities, monitors

organising	implementation and manages communication
Problem solving	• Develops options, resolves issues and negotiates solutions to problems
Technology	• Uses a range of digitally based technologies and software packages, including spreadsheets, databases and the internet

Unit Mapping Information

Supersedes and is equivalent to FNSBNK406 Manage customer visits.

Links

Companion Volume Implementation Guide is found on VETNet - https://vetnet.gov.au/Pages/TrainingDocs.aspx?q=c7200cc8-0566-4f04-b76f-e89fd6f102fe