



**Australian Government**

**Department of Education, Employment and Workplace Relations**

# **FNSICCUS301B Respond to customer enquiries**

**Release: 1**

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### **Modification History**

Not applicable.

### **Unit Descriptor**

This unit covers the skills and knowledge to respond to customer enquiries about financial products or services

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### **Application of the Unit**

This unit requires the application of communication skills to responding appropriately to enquiries about financial products or services. The enquiries may be face to face or be made by phone, by email or by letter or other means. The response should satisfy the customers needs and aim to provide a basis for an ongoing relationship. It may be applied in any sector of the financial services industry.

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### **Licensing/Regulatory Information**

Not applicable.

### **Pre-Requisites**

Not applicable.

### **Employability Skills Information**

The required outcomes described in this unit of competency contain applicable facets of employability skills. The Employability Skills Summary for the qualification in which this unit of competency is packaged, will assist in identifying employability skills requirements. The required outcomes described in this unit of competency contain applicable facets of employability skills. The Employability Skills Summary for the qualification in which this unit of competency is packaged, will assist in identifying employability skills requirements.

## Elements and Performance Criteria Pre-Content

Elements define the essential outcomes of a unit of competency.

Performance Criteria describe the required performance needed to demonstrate achievement of the Element. **Bold, italicised** terms are elaborated in the Range Statement. Assessment of performance is to be consistent with the Evidence Guide.

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## Elements and Performance Criteria

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Element	Performance Criteria
1 Obtain details of customer and nature of enquiry	1.1 The nature of the enquiry is clarified and all details obtained
	1.2 A decision on whether the enquiry is within the <b>scope of responsibility or authority area</b> is confirmed
	1.3 A decision on whether the enquiry can be satisfied immediately or whether further investigation is needed is made and customer is informed
	1.4 If the enquiry can be answered directly, a response in accordance with organisational procedures is provided
	1.5 If further investigation is required, the reason is explained to the customer and a timeframe is agreed upon for follow-up
	1.6 Customer details are obtained
2 Research the information relevant to the enquiry	2.1 <b>Sources of information</b> are identified so that an appropriate response can be provided within authority levels
	2.2 Information is obtained, organised and analysed to provide an accurate and satisfactory response

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- |   |                                              |                                                                                                                                      |
|---|----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| 3 | Determine a suitable response to the enquiry | 3.1 Response is prepared in line with organisational procedures, guidelines and authorities and within accepted timeframe            |
|   |                                              | 3.2 Response is comprehensive, clear and delivered in the most appropriate form (oral, written) and within the agreed upon timeframe |
| 4 | Communicate information to the customer      | 4.1 Written or oral responses are given in clear, simple, and easy to understand language                                            |
|   |                                              | 4.2 Customer is treated courteously and an ongoing relationship is encouraged                                                        |
|   |                                              | 4.3 Any further queries from the customer are attended to promptly                                                                   |
|   |                                              | 4.4 <b>Checks and/or follow-up</b> are undertaken to ensure that the response satisfies the customer's needs                         |
| 5 | Update relevant records                      | 5.1 Information on the nature and frequency of enquiries is collected for evaluation                                                 |
|   |                                              | 5.2 Details of the enquiry are recorded as required by organisational procedures                                                     |

## **Required Skills and Knowledge**

### **REQUIRED KNOWLEDGE&SKILLS**

#### **Knowledge requirements include:**

company policy, procedures and requirements

financial strategies and solutions suitable for customer situations and profiles

product/policy terms and conditions

relevant legislation and industry

dispute resolution process

conflict resolution process

customer service process

privacy and confidentiality legislation and requirements

#### **Skills requirements include:**

interpersonal

listening

letter writing

analysis of data

using telephone or computer technology, especially databases to record customer enquiries, information and response

## Evidence Guide

### EVIDENCE GUIDE

Assessment of performance requirements in the unit should be undertaken in an industry context. The Evidence Guide identifies the critical aspects, knowledge and skills to be demonstrated to confirm competency for the unit. Competency is demonstrated by performance of all stated criteria including the Range Statement applicable to the workplace.

#### Overview of assessment requirements

To achieve competency in this unit, a person must be able to demonstrate:

responses to a range of enquiries that satisfy the customer's needs and achieve the company outcomes

consideration of, and adaptation to, any special needs of customers, including cultural, language, race, religion, ethnic origin, socio-economic status and demographic needs

#### Critical aspects of evidence

##### Evidence required for demonstration of consistent performance:

Competence in this unit must be assessed over a period of time in order to ensure consistency of performance over the Range Statement and contexts applicable to the work environment.

##### Delivery/assessment relationship to other units:

This unit may be assessed on its own or it may be assessed with other units that cover related skills and knowledge.

Evidence is most relevant when provided through an integrated activity which combines the elements of competency for the unit, or a cluster of units of competency.

#### Assessment requirements

##### Method of assessment:

For valid and reliable assessment of this unit, evidence should be gathered through a range of methods to indicate consistent performance.

Assessment of this unit of competence will usually include observation of processes and procedures, oral and/or written questioning on underpinning knowledge and skills and other methods as required.

##### Context of assessment:

This unit may be assessed in the workplace

or in a simulated environment.

**Resources required for assessment:**

Assessment of this unit of competence requires access to some record keeping process and/or technology.

## **Range Statement**

The Range Statement relates to the unit of competency as a whole. It allows for different work environments and situations that will affect performance.

The following variables may be present with training and assessment depending on the work situation, needs of the candidate, accessibility of the item, and local industry and regional contexts. If **bold italicised** text is shown in Performance Criteria, details of the text are provided in the Range Statement.

<b>Scope of responsibility or authority area</b> may include:	<ul style="list-style-type: none"> <li>job description or accountability area</li> <li>in accordance with PS 146 - training of financial product advisers</li> <li>relevant legislation</li> </ul>
<b>Nature of the enquiry</b> may include:	<ul style="list-style-type: none"> <li>initial enquiry about a product or service</li> <li>enquiry about ongoing use of a product or services</li> <li>complaint about an error</li> <li>request for new product or service</li> <li>claim against a policy</li> </ul>
<b>Customer details</b> may include:	<ul style="list-style-type: none"> <li>name, address and contact details</li> <li>financial details</li> <li>policy/plan number</li> <li>employer</li> <li>account number</li> </ul>
<b>Sources of information</b> may include:	<ul style="list-style-type: none"> <li>company records</li> <li>credit reference organisation</li> <li>past history with the organisation or other organisations</li> <li>organisations policy and procedures manuals</li> <li>legislation</li> </ul>
<b>Checks and/or follow-up</b> may include:	<ul style="list-style-type: none"> <li>follow-up phone call, email or letter</li> <li>verbal approval from customer</li> </ul>
<b>Consideration should be paid to customers special needs which may include:</b>	<ul style="list-style-type: none"> <li>culture</li> <li>language</li> <li>race</li> <li>religion</li> </ul>



ethnic origin

socio-economic status

age, sex

## **Unit Sector(s)**

Not applicable.

## **Relationship to other units**

This unit replaces FNSICCUS301A.

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