

QUALIFICATION - CERTIFICATE: BANK CREDIT (SAQA I.D. 62813, NQF LEVEL 5)
MODE OF DELIVERY: DISTANCE LEARNING
DESCRIPTION

The Certificate: Bank Credit is designed to meet various needs of students in various positions in the financial services industry. This qualification is aimed at giving students an overview of credit and an insight into its related functions.

While predominantly catering for students who would like to specialise in credit, it is also extremely useful for people wishing to gain a greater understanding of the field.

The Certificate: Bank Credit is a complete qualification in itself and also serves as a point of entry into our Bachelor of Commerce Degree in Banking Management (NQF Level 6).

The Certificate: Bank Credit appears on the Financial Services Board's (FSB) list of recognised qualifications for FAIS Fit and Proper purposes. In terms of this rating the qualification is considered to be relevant to all product categories as a generic (G) qualification.

ADMISSION REQUIREMENTS

A knowledge, comprehension and application of the English language at NQF Level 4 (Grade 12 or equivalent level). In order to determine the curriculum for which a student may register, the Milpark Business School points system applies:

If you matriculated in 2007 or earlier			If you matriculated in 2008 or later	
Symbol	Higher Grade	Standard Grade	NSC Result	Points awarded
A	8	6	90-100%	8
B	7	5	80-89%	7
C	6	4	70-79%	6
D	5	3	60-69%	5
E	4	2	50-59%	4
F	3	1	40-49%	3
			30-39%	2
			0-29%	1
The points system applies to students who have a matriculation certificate: a student who achieves more than 13 points may be admitted to the Certificate in Bank Credit.			Minimum 17 points on the points system: an achievement rating of 3 (40-49%) or better for two of the compulsory subjects and a rating of 2 (30-39%) or better for any other four subjects.	

RPL access: Mature age applicants and applicants with non-South African school-leaving qualifications or previous tertiary education experience will be considered individually by the Director.

HEAD OFFICE CAPE TOWN

 2nd Floor Sunclare Building
Cnr Protea and Dreyer Roads, Claremont
PO Box 44235, Claremont, 7735

Phone: 021 673 9100
Fax: 021 673 9111
Fax to email: 021 673 9111

JOHANNESBURG

 Corner Main Road East and Landau Terrace,
Melville Extension 2
PO Box 91714, Auckland Park, 2007

Phone: 011 718 4000
Fax: 011 718 4001

DURBAN

 2 Derby Place, Derby Downs, University Road,
Westville, 3631
PO Box 2248, Westville, 3631

Phone: 031 266 0444
Fax: 031 266 0466

Applicants in possession of the National Certificate (Vocational) may be considered for admission to the programme provided that they achieved a minimum of 60% for all subjects with the exception of Mathematical Literacy which requires at least 70%. NC(V) applicants are advised to contact us for assistance as each applicant will be considered on his/ her own merit.

Foreign students who do not hold a South African matric certificate need to apply for verification of equivalence with the South African Matriculation Board before entrance can be granted onto the programme.

Foreign applicants whose first language is not English may be required to provide proof of proficiency in English prior to admission into the qualification.

An applicant who has been employed by a financial services institution for a minimum period of one year and who is in possession of a matriculation certificate may be admitted to the Certificate qualification without application of the points system. The student will need to provide satisfactory proof of employment.

CERTIFICATION

On successful completion of this Certificate programme, the student will receive the Certificate: Bank Credit, NQF Level 5.

EXIT-LEVEL OUTCOMES

The qualifying student should be equipped with the knowledge and practical skills required to perform effectively in a career in the field of banking, and have an appropriate knowledge base as preparation for further learning.

PROGRAMME OUTLINE

This programme consists of six (6) modules, five (5) of which are core and fundamental modules, and **ONE** (1) which is an elective:

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CORE MODULES	Accounting Principles for Bankers (ACC100) Legal Aspects of Bank Credit (LAB100) Bank Credit Principles (BCP100) Bank Credit Management (CRM100) Risk Management (RMN100)
ELECTIVES (Choose ONE module from this list)	Property Finance (PRO100) Management Principles for Bankers (MPB100) Corporate Finance Bank Deposits (BDK100) Fiduciary – Wills and Administration of Deceased Estates (FMS100)

	<p>Estate Planning, Trusts and Taxation</p> <p>Financial Management Skills Programme Customer Service (BCUS100) Advanced Bank Credit Management (ACM100) Retail 1 (FAIS) (for exemption purposes only)</p>
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ASSESSMENT

Students are required to submit an assignment for each module which contributes 30% towards the final mark. Students will write a final, summative assessment at the end of each semester which contributes 70% towards the final mark. Students need to obtain a sub-minimum mark of 40% in the final summative assessment and an overall mark of at least 50% in order to pass the module.

DURATION

The qualification duration is a minimum of one year and a maximum of three years.

FURTHER STUDIES

Students who have successfully completed this certificate can articulate to the Bachelor of Commerce in Banking Management, NQF Level 6 or Higher Diploma in Banking NQF Level 6.

ABOUT THE BUSINESS SCHOOL

Milpark Business School offers a range of tertiary qualifications, conditionally accredited by the Higher Education Quality Committee (HEQC) of the Council on Higher Education (CHE). Milpark Business School offers both distance-learning and contact-learning options, and workshops. The qualifications range from a Bachelor of Commerce in Banking Management and Certificate and Diploma programmes to an MBA.

PRICING

Course fees include course material. Please contact one of our campuses for more information.

DISCLAIMER

The content of this brochure, accurate at time of going to print, is subject to change without notification because of legislation, market requirements or any other reason. Milpark Business School reserves the right to change the programme content without notice.

Website: www.milpark.ac.za

Email: info@milpark.ac.za