

# apprenticeship FRAMEWORK

## Higher Apprenticeship in Banking - Level 4

### IMPORTANT NOTIFICATION FOR ALL APPRENTICESHIP STARTS FROM 14 OCTOBER 2016

Modifications to SASW came into effect on 14 October 2016. These changes relate to the **Essential Skills and Employer Rights and Responsibilities** requirements of a framework and they **ONLY** apply to new Apprenticeship starts on, or after, 14th October. Apprenticeship starts before this date must continue to meet the 2013 SASW requirements for Essential Skills and Employer Rights and Responsibilities.

For more details of the changes and how they will affect new apprenticeship starts, please read the following preface page to the framework document. NB: Please check the "Revising a Framework" section for information on any additional changes that may have been made to this framework.

### Latest framework version?

For any previous versions of this framework: [www.acwcerts.co.uk/framework\\_library](http://www.acwcerts.co.uk/framework_library)

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# Higher Apprenticeship in Banking - Level 4

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# Framework information

## Information on the Issuing Authority for this framework:

Financial Skills Partnership

The Apprenticeship sector for occupations in financial services and accountancy.

Issue number: 3	<b>This framework includes:</b>
Framework ID: FR02336	Level 2 <input type="checkbox"/> Level 3 <input type="checkbox"/> Level 4-7 <input checked="" type="checkbox"/>
Date this framework is to be reviewed by: 30/11/2015	<b>This framework is for use in: Wales</b>

## Short description

This Higher Apprenticeship is for branch, business, customer/commercial relationship managers that work for a bank, building society or credit union/association.

# Contact information

## Proposer of this framework

[This framework is published by the Financial Skills Partnership on a non-statutory basis prior to the designation of Issuing Authorities for Wales. Key employers from the banking sector have been involved throughout the development of the framework. These employers include HSBC, Lloyds Banking Group, Santander, Barclays and RBS.]

## Developer of this framework

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Issuer contact phone: [0114 284 1930]

Issuer Email: [apprenticeships@financialskillspartnership.org.uk]

## Contact Details

Who is making this revision Name

Your organisation [Financial Skills Partnership]

Your email address: [[Apprenticeship@sfjuk.com](mailto:Apprenticeship@sfjuk.com)]

# Revising a framework

## Why this framework is being revised

[This framework has been updated to include a revised competence qualification and new knowledge qualifications.

]

## Summary of changes made to this framework

[This framework has been updated to include a revised competence qualification and new knowledge qualifications.

]

## Qualifications removed

*[(no information)]*

## Qualifications added

[Foundation degree Arts (FdA) Work Based Learning (Applied Professional Practice) - 10643 - Cardiff Metropolitan University.

IFS School of Finance FHEQ Level 4 Professional Certificates in Banking and Financial Services

]

## Qualifications that have been extended

*[(no information)]*

# Purpose of this framework

## Summary of the purpose of the framework

[The purpose of this framework is to train branch, business and customer/commercial relationship managers working in a bank, building society or credit union/association.

The framework is at Level 4 and will provide progression from the existing Level 2 Foundation and Level 3 Apprenticeship in Providing Financial Services (Banking).

The framework has been developed to create a new vocational pathway in banking to attract, develop and retain talent for the future.

The framework will meet employers skills needs for managers in the banking industry as identified in the UKCES Skills for Jobs Report 2010.

]

## Aims and objectives of this framework (Wales)

[There is wide support for this Higher Apprenticeship from both large and small companies in the banking sector.

The aims and objectives of this framework will help employers' recruit of financial services staff by providing a training programme that can attract and help retain people in the sector.

The framework will help employers meet the current skills shortages in the sector such as industry, managerial and technical knowledge as highlighted in our Skills Assessment for 2012

- [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/306501/briefing-paper-ssa12-financial-v2.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/306501/briefing-paper-ssa12-financial-v2.pdf)

This programme will also help employers assess the competence of their staff against National Occupational Standards (NOS).

This programme will also meet the Government's skills strategy by creating a modern technician class in the sector through apprenticeships and is aimed at a sector where future growth and jobs depend, i.e. Branch Management - please see UKCES Skills for Jobs report March 2010 - <https://www.gov.uk/government/publications/skills-for-jobs-today-and-tomorrow>

This programme will also meet the Skills that Work for Wales strategy by meeting the following objectives in the mortgage advice sector through an Apprenticeship which is aimed at a sector.

These priorities addressed in the strategy and action plan are:

- improving the levels of basic literacy and numeracy skills in the workforce which will be achieved by completing Level 2 essential skills in Application of Number and achieved by

completing Level 2 essential skills in Application of Number and Communication as part of the Apprenticeship;

- ensuring everyone has the essential skills to take up employment and maintain their employability within the labour market by completing industry recognised qualifications through the Apprenticeship;
  - addressing skills gaps and shortages in priority sectors and supporting economic development through our investment in post-19 skills. This is vital in the financial services sector since 40% of personnel is aged 35+  
<https://www.gov.uk/government/publications/financial-services-sector-skills-assessment>
  - establishing effective and efficient learning provision. This is met by developing a structured training programme which is aimed to tackle these issues in the financial sector;
  - establish routes to higher-level skills including increasing the amount of higher-level apprenticeships - page 53.  
<https://gweddill.gov.wales/docs/dcells/publications/081217stfwstrategyandactionen.pdf>
- Ensure that routes to higher-level skills are available to meet the future needs of employers.
- With the increase the number of higher-level apprenticeships - Skills that work for Wales -
  - Further development of progression routes from apprenticeships to Level 5 - Welsh Employment and Skills Board: Skills for Jobs Priorities and Higher Performance Working - July 2011 -  
[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/303374/ukces-employer-skills-survey-11.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/303374/ukces-employer-skills-survey-11.pdf)
  - To offer Foundation Apprenticeships, Apprenticeships and newly-introduced Higher Apprenticeships at levels 4-6 - The Minister's response to the WESB report on Skills for Jobs Priorities - 2011 -

# Entry conditions for this framework

Providers and employers are advised to develop recruitment practices where potential apprentices are required to complete an application form, attend an interview and undertake appropriate initial assessment. The purpose of taking this approach is to raise the profile of the Higher Apprenticeship in Banking so that it is seen as valuable and worthwhile. This is also used to tailor the programme to meet individual learning and support needs and to recognise prior learning and experience. This will prevent the duplication of learning.

In the case for Accredited of Prior Learning "APL" for competence, knowledge or ESW, the Higher Apprenticeship programme must be tailored to allow the apprentice to undertake new learning, including learning at a higher level and develop new skills.

This Higher Apprenticeship would suit someone who has good communication and listening skills. Other relevant skills include numeracy, research, analytical, IT, self disciplined and good record-keeping skills. This programme would also suit individuals who have a good understanding of providing solutions to people's financial needs and can interact with different kinds of people.

The IT Essential Skill is not required for this framework as individuals are generally recruited with this skill.

Entrants have the opportunity to undertake the Level 2 Essential Skills in Mathematics and English.

Entrants should be able to demonstrate to an employer and a learning provider:

- a proven commitment to working with people, perhaps through school link courses or work experience;
- attainment of GCSE's or equivalent;
- an interest in financial services.

Whilst there are no minimum academic entry requirements, to be successful on the programme, entrants should preferably possess GCSE's in English and Mathematics at grades A-C, together with a Level 2 Foundation and Level 3 Apprenticeship programme in Providing Financial Services (Banking) or a generic subject such as Customer Service or Business Administration. However, many employers are also interested in skills and experience.

Learners will be asked to declare any criminal convictions, bankruptcy or CCJ's at the time of registration onto the qualifications.

Financial institutions recruit from all academic abilities. The Financial Skills Partnership (FSP) has decided not to specify any formal entry requirements for this Higher Apprenticeship as the



... Higher Apprenticeship in Banking - Level 4 (Wales)

knowledge qualifications for this framework are open entry and to set entry criteria could create barriers

It is essential that there is a rigorous initial assessment process. Whilst the FSP does not prescribe the use of any particular assessment and diagnostic tools, those used must be fit for purpose with regard to measuring literacy and numeracy skills.

Furthermore, assessing an applicant's suitability for working within the sector with regard to personal attitudes, attributes and behaviours is recommended.

Good practice in initial assessment has identified that it must include as a minimum:

- diagnosis of individuals' abilities and support needs in basic and Functional Skills;
- assessment of abilities and support needs in relation to knowledge qualifications;
- occupational/aptitudinal assessment;
- aptitudinal assessment;
- assessment of prior experience and qualifications.

In addition, it must include discussions with individuals about their ambitions and motivations.

As a guide, the industry feels that those wishing to become apprentices require the following skills and attributes:

- self motivation to succeed within the industry;
- self discipline and enthusiasm;
- initiative;
- capacity to develop organisational skills;
- potential to complete the qualifications;
- willingness to learn and apply that learning in the workplace;
- willingness to work with due regard to health and safety;
- willingness to adapt to different working roles;
- capacity to cope in busy conditions;
- willingness to communicate with a range of people;
- numeracy and literacy.

Successful recruitment practices will ensure that apprentices with the potential to complete the framework are placed on the programme. Where this potential has not been demonstrated they should be placed on pre-entry programmes for the roles.

The important point is that there are no proxies, no exemptions or relaxation allowances for Essential Skills Wales (ESW).

The FSP encourages providers and employers to accept alternatives to qualifications when

entering onto this Higher Apprenticeship to ensure equality of access for people with learning difficulties. These alternatives include volunteering, employment, portfolio of evidence and non-accredited courses.

Other routes of entry including the Welsh Baccalaureate, Level 2 Foundation and Level 3 Apprenticeships, also provide a useful grounding for this Higher Apprenticeship.

The Welsh Baccalaureate is an exciting qualification for students in Wales that adds a valuable new dimension to the subjects and courses already available for 14 to 19 year old students.

It combines personal development skills with existing qualifications like A levels, NVQs and GCSEs to make one wider award that is valued by employers and universities.

The Welsh Baccalaureate may provide exemptions from the Essential Skills of this Higher Apprenticeship, further information on this qualification can be found at:

<http://www.welshbaccalaureate.org.uk/>

# Level 4

Title for this framework at level 4

## Higher Apprenticeship in Banking

Pathways for the framework at level 4:

Pathway 1: Banking

# Level 4, Pathway 1: Banking

## Description of this pathway

The total number of credits for this pathway is as follows:

- Level 4 Diploma in Banking - 53 credits;
- Level 4 Diploma in Retail Banking Conduct of Business - minimum credit knowledge qualification -37 credits;
- Level 2 Essential Skill in Application of Number - 6 credits;
- Level 2 Essential Skill in Communication - 6 credits;

TOTAL CREDITS: 102 credits.

## Entry requirements for this pathway in addition to the framework entry requirements

There are no additional requirements other than the general entry conditions.

<b>Job title(s)</b>	<b>Job role(s)</b>
Branch Manager	Oversee the running of a branch or a number of branches.
Business, Customer / Commercial Relationship Manager	Manage and service a dedicated portfolio of commercial customers.

# Qualifications

Competence qualifications available to this pathway

## C1 - Level 4 Diploma in Banking

No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/7992/7	City & Guilds	53	365	N/A

Knowledge qualifications available to this pathway

## K1 - Level 4 Diploma in Retail Banking Conduct of Business

No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	501/1547/9	IFS School of Finance	37	310	N/A

## K2 - Level 4 Diploma for Financial Advisers

No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	501/0114/6	IFS School of Finance	40	X	N/A

## K3 - Level 4 Diploma in Mortgage Advice and Practice

No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	600/0149/5	IFS School of Finance	37	350	N/A

#### K4 - Level 4 Diploma in Regulated Financial Planning

No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	501/0024/5	Chartered Insurance Institute	37	222	N/A

#### K5 - Level 4 Diploma in Professional Financial Advice

No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	5010/1247/8	SQA	39	390	N/A

#### K6 - Level 4 Diploma in Investment Advice (Private Client Route)

No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K6a	501/0746/X	Chartered Institute for Securities & Investment	42	105	N/A

#### K7 - Level 4 Diploma in Leadership and Management

No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K7a	600/5931/X	Institute of Leadership and Management	37	185	N/A

#### K8 - Level 4 Diploma in Management and Leadership

No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K8a	500/5686/4	Chartered Management Institute	46	195	N/A



### K9 - Foundation degree Arts (FdA) Work Based Learning (Applied Professional Practice)

No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K9a	10643	Cardiff Metropolitan University	240	N/A	N/A

### K10 - FHEQ Level 4 Professional Certificate in Banking

No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K10a	N/A	IFS School of Finance	120	N/A	N/A

### K11 - FHEQ Level 4 Professional Certificate in Financial Services

No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K11a	N/A	IFS Finance of School	120	N/A	N/A

## Combined qualifications available to this pathway

N/A

## Relationship between competence and knowledge qualifications

[It is the employer or individual's choice as to which knowledge qualification is undertaken, depending on the focus of the role. ]

# Essential Skills

An apprenticeship framework must specify as a Welsh certificate requirement the expected achievement levels of Essential Skills in Communication and the Application of Number.

Where Essential Skills qualifications are specified in an apprenticeship framework, the apprenticeship framework must specify the acceptance of a recognised proxy qualification for Communication and Application of Number.

## Communication

For the current list of acceptable proxy qualifications and appropriate **minimum** grade/level requirements, please refer to the most recent version of [SASW](#) on the [gov.wales](#) website. Additional guidance materials can be found on the [Knowledge Base](#) section of the [ACW](#) website.

**Does this framework require Communication achievement above the minimum SASW requirement?**    **YES**     **NO**

If YES, please state the grade/level required for English and give a brief **REASON** as to why this is required:

[Enter alternative grade/level requirements and reasons here.]

## Application of Number

For the current list of acceptable proxy qualifications and appropriate **minimum** grade/level requirements, please refer to the most recent version of [SASW](#) on the [gov.wales](#) website. Additional guidance materials can be found on the [Knowledge Base](#) section of the [ACW](#) website.

**Does this framework require Application of Number achievement above the minimum SASW requirement?**    **YES**     **NO**

If YES, please state the grade/level required for Maths and give a brief **REASON** as to why this is required:

[Enter alternative grade/level requirements and reasons here.]

### Inclusion of Digital Literacy (ICT)

Digital Literacy (ICT) is an **optional** framework requirement.

Is Digital Literacy a requirement in this framework? **YES**  **NO**

### Digital Literacy (ICT)

**Please note that there are currently no acceptable proxy qualifications for Digital Literacy (ICT).**

For the current **minimum** grade/level requirements, please refer to the most recent version of [SASW](#) on the [gov.wales](#) website. Additional guidance materials can be found on the [Knowledge Base](#) section of the [ACW](#) website.

**Does this framework require Digital Literacy (ICT) achievement above the minimum SASW requirement?** **YES**

If YES, please state the grade/level required for **Digital Literacy (ICT)** and give a brief **REASON** as to why this is required:

[Enter alternative grade/level requirements and reasons here.]

# Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and other alternative qualifications;
- A-Levels;
- 14-19 Diploma;
- Welsh Baccalaureate;
- Level 2 Qualifications or Foundation Apprenticeships;
- Level 3 Qualifications or Apprenticeships.

For those who wish to continue their development of skills and qualifications beyond level 4, opportunities exist to progress to higher level professional qualifications, including:

- ifs School of Finance Professional Certificate in Banking;
- ifs School of Finance BSc (Hons) in Banking Practice and Management;
- ifs School of Finance MSc in Banking Practice and Chartered Fellowship
- Chartered Banker Institute Professional Banker Diploma;
- Chartered Banker Institute Chartered Banker Diploma/Advanced Diploma;
- Chartered Banker Institute Chartered Banker MBA;
- In-house training and development programmes.

Branch Manager can progress to Local Director (managing a region of branches).

Business/Customer/Commercial Relationship Managers can progress from medium to high - moving to a different grade level and customer set reduces as your customers' turnover increases.

Further progression would be Senior Manager, Commercial – this role manages a team of medium and high turnover relationship managers (about 10 in total) with no direct customers themselves.

**UCAS points for this pathway:**

[N/A]

# Employee rights and responsibilities

Please note that for Apprenticeship starts from 14/10/2016 onwards ERR is no longer a **mandatory** requirement in all frameworks.

However, it may still be included in some frameworks and where it is not explicitly stated that ERR is not a requirement then confirmation of an Apprentice's ERR achievement will still remain a requirement for Apprenticeship certification purposes.

Is ERR a requirement for this framework?    **YES**        **NO**   

## Delivery and assessment

[There will be two options to complete this element of the Higher Apprenticeship.

The first option of the nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via Version 3 of the FSP Apprentice Workbook in Banking (Wales) which is available from the FSP website -

<https://www.financialskillspartnership.org.uk/using-apprenticeships/>

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. This statement is required as evidence at the certification stage.

The time spent on ERR will contribute 35 hours towards meeting the on and off-the-job training requirement.

Candidates that have completed an FSP Workbook in Providing Financial Services - Wales (since May 2011) through a Level 2 Foundation or Level 3 Apprenticeship are not required to complete this workbook but are required to keep a record of their training hours.

The second option of the nine national outcomes for the Employee Rights and Responsibilities (ERR) will be met and assessed via Version 4 FSP Apprentice Workbook in Banking (Wales) which is available from the FSP website

<https://www.financialskillspartnership.org.uk/using-apprenticeships/>

The outcomes will be demonstrated by providing workplace evidence against the nine ERR outcomes within the workbook and will be assessed by the assessor.

On completion of the workbook, the apprentice, assessor and employer

will sign a completion statement to confirm the nine ERR outcomes have been completed. This statement is required as evidence at the certification stage.

The time spent on ERR will contribute 35 hours towards meeting the on and off-the-job training requirement. ]

[

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]

*The remaining sections apply to all levels and pathways within this framework.*

# How equality and diversity will be met

[Research suggests that less than a third of all managers and proprietors (30%), and barely one in every eight professionals and technical staff in the financial services sector, are women

- Source: Working Futures II

- <http://www.ukces.org.uk/assets/ukces/docs/publications/evidence-report-41-working-futures-2010-2020.pdf>

Entry conditions to this framework do not discriminate against any individuals, with the framework being open and accessible to all potential Apprentices, regardless of gender, ethnic origin, religion or disability who meet the stated selection criteria. Training providers and employers must comply with the Equality Act 2010 to ensure that applicants are not discriminated against in terms of entry to and promotion within the industry.

The framework provides clear progression routes to Higher Education, to chartered status and continued career progression. This will enable new talent, regardless of background or qualifications to develop and thrive at the highest levels.

The 'equality of terms' provisions in the Equality Act 2010 (the Act) entitle a woman doing equal work with a man in the same employment to equality in pay and other terms and conditions.

The Act implies a sex equality clause automatically into her contract of employment, ensuring that her contractual terms are no less favourable than his. The man with whom she is claiming equal pay is known as her comparator.

<https://www.equalityhumanrights.com/en/advice-and-guidance>

These findings are corroborated by information from the Annual Survey of Hours and Earnings (ASHE), which suggests that women earn a lot less than men in financial services –

<http://www.ons.gov.uk/ons/rel/ashe/ann>

Men outnumber women in the Financial, insurance and other professional services sector across all nations by a similar proportion (52 per cent to 48 per cent) - 2012 Sector Skills Assessment - <https://www.gov.uk/government/publications/financial-services-sector-skills-assessment>

For the last two years the FSP has been running its "Through the Glass Ceiling" programme. Whilst the main gender imbalance in our sector is at senior management level, there are also imbalances at other levels in the different sub-sectors. Under the FSP's Equality and Diversity policy, we are committed "to achieve a workforce that reflects, at all levels, the diversity of the

UK's population", so we will be working to create projects that will help address these imbalances.

Our aim is to see the progression, not just of women, but of all under-represented groups.

There should be open recruitment of Apprentices to the programme, which is available to all people, regardless of gender, ethnic origin, religion or disability who meet the stated selection criteria.

All partners involved in the delivery of the apprenticeship - providers, assessment centres and employers must be committed to a policy of equal opportunities and must have a stated equal opportunities policy and procedure.

Only 0.2% of Apprenticeship learners progressed to further or higher education in 2007/08, and few went directly into the professions. The FSP encourages all apprentices to progress onto further education for themselves and into a profession and progression routes are available for them to do so. This will help talent, regardless of background or qualifications, to have the opportunity to develop and thrive.

This framework therefore aims to tackle these issues.]



# On and off the job training

## Summary of on- and off-the-job training

[On-and off-the-job training must be received whilst working under an Apprenticeship Agreement, or alternatively during a period ending on the date of application for an apprenticeship certificate. For Higher Apprentices who have already achieved the relevant qualifications and for which on and off learning hours can be received, they must have been certificated within 10 years from the date of application for the Higher Apprenticeship Certificate or have been continuously employed in the industry for at least 15 years.

The Level 4 Higher Apprenticeship in Banking is delivered over a 18-24 month period. The total number of training hours to be delivered for the Level 4 Higher Apprenticeship in Banking is as follows:

Level 4 Diploma in Banking - 287 Hours;  
Level 4 Diploma in Retail Banking (Conduct of Business) - 310 Hours - minimum credit qualification in all pathways;  
Level 2 Essential Skill in Application of Number - 45 Hours;  
Level 2 Essential Skill in Communication - 45 Hours;  
FSP Apprentice Workbook - 35 GLH;

TOTAL GLH = 722

On and off the job training hours:

must be planned, reviewed and evaluated jointly between the apprentice and tutor, teacher, mentor or manager;  
must allow training support via a tutor, teacher, mentor or manager;  
are delivered through one or more of the following methods: individual and group teaching, e-learning, distance learning, coaching, mentoring; feedback and assessment;  
collaborative/networked learning with peers; guided study; provide examples from the sector as to how this will be delivered in the "how this requirement will be met" in the off the job and on the job sections.

It is recommended that a training plan is developed at the outset of the Apprenticeship programme to determine how the individual components of the Apprenticeship and subsequent Training Hours requirements will be met.]

## Off-the-job training

[A minimum amount of the total learning hours must be provided off the job. This will enable the Higher Apprentice to develop the technical skills of the job and to develop their knowledge of theoretical concepts across a range of contexts and the wider market. This type of learning will be delivered away from the immediate pressures of the job. It may be delivered in the workplace, or away from the workplace in a college or training provider premises.

The minimum off-the-job learning hours is 400 hours off-the-job or 200 per year.

This has been calculated as follows:

Diploma in Retail Banking Conduct of Business + Essential Skills = 310 + 90 = 400 hours off-the-job.

However, note that in practice the breakdown of off-the-job learning hours across components of the Higher Apprenticeship may differ, for example, some off-the-job learning hours might be delivered via the competence qualification. Higher Apprentices may take less or more time to complete the framework based on their educational attainment and circumstances. Further off-the-job training can also be provided to exceed the minimum requirement.

Off-the-job training undertaken before the apprentice started their apprenticeship may count towards the off-the-job training required for the apprenticeship if it was undertaken in relation to an accredited qualification contained in the framework for which a higher apprenticeship certificate is to be applied for.

### **Previous attainment**

Where a learner enters an apprenticeship agreement having previously attained part or all of the relevant qualifications, this prior learning needs to be recognised using either the QCF credit transfer for achievements within the QCF; or through recording of exemptions for certificated learning outside of the QCF, for example Principal Learning qualifications.

For apprentices who have already achieved the relevant qualifications, they must have been certificated within 10 years of applying for the Apprenticeship Certificate.

### **Previous experience**

Where a learner enters an apprenticeship agreement with previous work-related experience, this prior learning needs to be recognised (see QCF Guidance on Claiming Credit - <http://www.paa-uk.org/Qualifications/Regulated/Qualifications/QCF%20Info/QCF%20Support%20Pack/Claiming%20Credit%20-%20Guidance%20on%20RPL%20in%20QCF.pdf> for further details). To count towards apprenticeship certification, previous experience must be recorded using the appropriate Awarding Organisation's QCF 'Recognition of Prior Learning' procedures and the hours recorded may then count towards the off-the-job hours required to complete the apprenticeship.

For apprentices with prior uncertificated learning experience, the off-the-job learning must have been acquired within 10 years of application for the Apprenticeship Certificate or have been continuously employed in the relevant job role in the industry for 15 years duration.

Off-the-job training needs to:

- be planned, reviewed and evaluated jointly between the apprentice and a tutor, teacher, mentor or manager;
  - allow access as and when required by the apprentice either to a tutor, teacher, mentor or manager;
  - be delivered during contracted working hours;
  - be delivered through one or more of the following methods: individual and group teaching, e-learning, distance learning, coaching, mentoring, feedback and assessment, collaborative/networked with peers, guided study and induction.
- Off-the-job training must be formally recorded in a log book or diary.

How this requirement will be met

Examples of 'off-the-job' training can include:

inductions to apprenticeship programmes;  
feedback and mentoring following call monitoring, audits and visits to clients;  
briefings such as morning 'huddles', product updates;  
competence qualification and essential skills assessments;  
1 to 1 teaching and coaching for the Apprenticeship eg for the knowledge units or essential skills;  
required assignment work and study between workshops eg for the knowledge units;  
review meetings;  
one to one's and appraisals;  
pre course preparation work;  
Ways of recording this can be by diary or portfolio.

These are in addition to traditional learning methods, such as online and distance learning, formal training workshops (whether by employer or training provider/college) and company inductions.

Evidence of off-the-job learning hours will include:

The completion certificate for the knowledge qualification  
The ERR workbook sign-off sheet

A sign off form will be completed by the Higher Apprentice, employer and provider to confirm the learning hour requirements have been achieved and this will be submitted to the certifying authority at the certification stage.]

## On-the-job training

[The framework also includes on-the-job learning which encourages and enables the Higher Apprentice to demonstrate practical job-related skills and to practise and apply these skills in the context of the job. This type of learning will be delivered in the workplace and through practical experience of doing the job.

There is no formal required minimum level of on-the-job learning. However, guideline recommendations are given below for the amount of on-the-job learning hours.

The guideline recommended on-the-job learning hours is 322 learning hours or 161 per year.

This has been calculated as follows - Diploma in Banking = 287 + Apprentice Workbook = 35 on-the-job learning hours.

However, note that in practice the breakdown of on-the-job learning hours across components of the Higher Apprenticeship may differ, for example, some on-the-job learning hours might be delivered via the knowledge qualification. Higher Apprentices may take less or more time to complete the framework based on their educational attainment and circumstances. Further on-the-job training can also be provided to exceed the minimum requirement.

These hours may vary depending on previous experience and attainment of the Higher Apprentice. Where a learner enters an apprenticeship agreement having previously attained or acquired the appropriate competencies qualification, alternative on-the-job learning should be customised to the workplace.

Prior learning needs to be recognised and documented using the relevant QCF credit transfer, QCF exemption or Recognition or Prior Learning (RPL) procedures. The amount of on-the-job training required to complete the apprenticeship under the Higher Apprenticeship agreement may then be reduced accordingly, provided the total number of on-the-job hours for this framework can be verified for apprenticeship certification.

When a Higher Apprentice can claim (e.g. 25% or more hours) towards the on-the-job framework total through prior learning acquired from previous full-time education, employment, or other vocational programmes, the apprentice's learning programme should include 'customisation'. Training providers are encouraged to identify additional on-the-job training programmes that customise the learning to the new workplace. Customisation programmes may include selecting appropriate additional unit(s) from QCF qualifications, or relevant units recognised as Quality Assured Lifelong Learning (QALL) through a CQFW recognised body, or follow Essential Skills at a level higher than that specified in the framework, including one or more Wider Key Skills or other competency-based

qualifications/units relevant to the workplace.

Further on-the-job guided learning can also be provided to exceed the minimum requirement.

The Level 4 Higher Apprenticeship in Banking is delivered over a 18-24 month period.

### **How this requirement will be met**

Based on 'on the job' training being supervised learning delivered within contracted working time and under an apprenticeship agreement - these can include:

- Side by side training for those new to a role or who need to improve their skills;
- Live coaching such as around call monitoring;
- Job shadowing;
- Supervised day to day caseload activity;
- E mail and intranet updates;
- Ways of recording this can be by diary or portfolio.

Evidence of on-the-job learning hours will include:

- The completion certificate for the competence qualification



# Wider key skills assessment and recognition

While Wider Key Skills are not a **mandatory** part of the framework, training providers are encouraged to provide apprentices the opportunity to achieve them.

For this framework, there are natural opportunities for Wider Key Skills to be embedded within the mandatory units of the following qualifications:

[Enter Qualification Names]
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## Improving own learning and performance

[An additional qualification and/or units covering the 'Improving own learning and performance' wider key skills are not required. The relevant skills will be achieved through successful completion of:

Level 4 Diploma in Banking ]

## Working with others

[ An additional qualification and/or units covering the 'Working with others' wider key skills are not required. The relevant skills will be achieved through successful completion of:

Level 4 Diploma in Banking ]

## Problem solving

[An additional qualification and/or units covering the 'Problem solving' wider key skills are not required. The relevant skills will be achieved through successful completion of:

Level 4 Diploma in Banking ]

# apprenticeship FRAMEWORK

For more information visit-  
[www.acwcerts.co.uk/framework\\_library](http://www.acwcerts.co.uk/framework_library)