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Llywodraeth Cymru
Welsh Government

1702 Welsh Apprenticeship Pathway

in

Providing Financial Services

The content of this Pathway has been agreed by Workforce Development Trust. This is the only Apprenticeship Pathway in the Legal & Financial Services sector approved for use in Wales that is eligible for Welsh Government funding.

More Information can be obtained from:

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LEARNING PROGRAMME CONTENT

The Learning Programme provision shall comprise of three mandatory elements:

- Qualifications,
- Essential Skills
- On/off the job training

The total minimum credit value required for the Level 2 Pathway Providing Financial Services:

- Level 2: Providing Financial Services - General Insurance is 43 credits.
- Level 2: Providing Financial Services - Banking is 43 credits.
- Level 2: Providing Financial Services - Life, Pensions and Investments is 43 credits.
- Level 2: Providing Financial Services - Financing and Credit Facilities is 43 credits.
- Level 2: Providing Financial Services - Administration for Mortgage and/or Financial Planning Intermediaries is 43 credits.
- Level 2: Providing Financial Services - Investment Operations is 43 credits.
- Level 2: Providing Financial Services - Customer Payments for Financial Products and Services is 43 credits.
- Level 2: Providing Financial Services – Credit Control and Debt Collection is 43 credits.

The total minimum credit value required for the Level 3 Pathway Providing Financial Services

- Level 3: Providing Financial Services - General Insurance is 53 credits.
- Level 3: Providing Financial Services – Banking is 55 credits.
- Level 3: Providing Financial Services - Investment Operations is 56 credits.
- Level 3: Providing Financial Services - Life, Pensions and Investments is 53 credits.
- Level 3: Providing Financial Services - Administration for Mortgage and/or Financial Planning Intermediaries is 55 credits.
- Level 3: Providing Financial Services - Financing and Credit Facilities is 56 credits.
- Level 3: Providing Financial Services – Pensions Administration is 55 credits.
- Level 3: Providing Financial Services – Credit Control and Debt Collection is 56 credits.
- Level 3: Providing Financial Services - Customer Payments for Financial Products and Services is 56 credits.

ENTRY REQUIREMENTS

Level 2 & Level 3: Providing Financial Services

This apprenticeship programme 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.

Completion of one of the pathways of the Level 2 Foundation Apprenticeship in Providing Financial Services can lead directly into a related Level 3 Apprenticeship pathway (e.g., Banking L2 pathway to Banking L3 pathway).

Apprentices without Level 1 English and Mathematics will need to achieve this level and take the test for Level 2 English and Maths before completion of their apprenticeship.

For level 3 apprenticeships and above, apprentices without English and Mathematics at Level 2 must achieve Level 2 before completion of their apprenticeship.

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 GCSEs or equivalent;
- an interest in financial services.

Previous experience within a financial services environment would be advantageous (particularly for the level 3 apprenticeship) however is not essential. There are no formal entry requirements for the level 2 apprenticeship.

For learners new to the industry and looking to undertake the level 3 apprenticeship, it would be beneficial to complete the level 2 apprenticeship first.

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

APPRENTICESHIP PATHWAY LEARNING PROGRAMME(S)

Level 2: Providing Financial Services – General Insurance

Qualifications

Participants must achieve one of the following competence and knowledge qualification(s) below.

Level 2 Certificate in Providing Financial Services					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0343/0	21	133	Competence	English Only
HABC	C00/0764/1	21	133	Competence	English Only

Level 2 Certificate in Customer Service					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0107/0	13	115	Knowledge	English Only
HABC	C00/0450/1	13	115	Knowledge	English Only

Essential Skills Wales (ESW)

Essential Skills Wales qualifications assessment languages are English-Welsh

Level 2: Providing Financial Services – General Insurance	Level	Minimum Credit Value
Communication	1	6
Application of Number	1	6
Digital Literacy	N/A	N/A

On/Off the Job Training

Pathway	Minimum On the Job Training Hours	Minimum Off the Job Training Hours
Level 2: Providing Financial Services – General Insurance	133	195

On/Off the Job Qualification details (Minimum Credit & Hours)

Level 2 Certificate in Providing Financial Services - 21 credits / 133 Hours
Level 2 Certificate in Customer Service 13 credits / 115 Hours
Typically over a 12 month period TOTAL GLH = 328

On/Off the Job Essential Skills details (Minimum Credit & Hours)

<ul style="list-style-type: none"> 6 credits / 45 GLH Level 1 Essential Skills Wales Communication 6 credits / 45 GLH Level 1 Essential Skills Wales Application of Number

Level 2: Providing Financial Services - Banking

Qualifications

Participants must achieve one of the following competence & knowledge qualification(s) below.

Level 2 Certificate in Providing Financial Services					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0343/0	21	133	Competence	English Only
HABC	C00/0764/1	21	133	Competence	English Only

Level 2 Certificate in Customer Service					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0107/0	13	115	Knowledge	English Only
HABC	C00/0450/1	13	115	Knowledge	English Only

Essential Skills Wales (ESW)

Essential Skills Wales qualifications assessment languages are English-Welsh

Level 2: Providing Financial Services - Banking	Level	Minimum Credit Value
Communication	1	6
Application of Number	1	6
Digital Literacy	N/A	N/A

On/Off the Job Training

Pathway	Minimum On the Job Training Hours	Minimum Off the Job Training Hours
Level 2: Providing Financial Services - Banking	133	195

On/Off the Job Qualification details (Minimum Credit & Hours)

Level 2 Certificate in Providing Financial Services - 21 credits / 133 Hours
Level 2 Certificate in Customer Service 13 credits / 115 Hours
Typically over a 12 month period TOTAL GLH = 328

On/Off the Job Essential Skills details (Minimum Credit & Hours)

<ul style="list-style-type: none"> 6 credits / 45 GLH Level 1 Essential Skills Wales Communication 6 credits / 45 GLH Level 1 Essential Skills Wales Application of Number

Level 2: Providing Financial Services - Life, Pensions and Investments

Qualifications

Participants must achieve one of the following competence & knowledge qualification(s) below.

Level 2 Certificate in Providing Financial Services					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0343/0	21	133	Competence	English Only
HABC	C00/0764/1	21	133	Competence	English Only

Level 2 Certificate in Customer Service					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0107/0	13	115	Knowledge	English Only
HABC	C00/0450/1	13	115	Knowledge	English Only

Essential Skills Wales (ESW)

Essential Skills Wales qualifications assessment languages are English-Welsh

Level 2: Providing Financial Services - Life, Pensions and Investments	Level	Minimum Credit Value
Communication	1	6
Application of Number	1	6
Digital Literacy	N/A	N/A

On/Off the Job Training

Pathway	Minimum On the Job Training Hours	Minimum Off the Job Training Hours
Level 2: Providing Financial Services - Life, Pensions and Investments	133	195

On/Off the Job Qualification details (Minimum Credit & Hours)

Level 2 Certificate in Providing Financial Services - 21 credits / 133 Hours
 Level 2 Certificate in Customer Service 13 credits / 115 Hours
 typically over a 12 month period TOTAL GLH = 328

On/Off the Job Essential Skills details (Minimum Credit & Hours)

- 6 credits / 45 GLH Level 1 Essential Skills Wales Communication
- 6 credits / 45 GLH Level 1 Essential Skills Wales Application of Number

Level 2: Providing Financial Services - Financing and Credit Facilities

Qualifications

Participants must achieve one of the following competence & knowledge qualification(s) below.

Level 2 Certificate in Providing Financial Services					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0343/0	21	133	Competence	English Only
HABC	C00/0764/1	21	133	Competence	English Only

Level 2 Certificate in Customer Service					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0107/0	13	115	Knowledge	English Only
HABC	C00/0450/1	13	115	Knowledge	English Only

CICM Level 2 Certificate in Credit and Collections					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Chartered Institute of Credit Management	C00/3784/0	20	186	Knowledge	English Only

Essential Skills Wales (ESW)

Essential Skills Wales qualifications assessment languages are English-Welsh

Level 2: Providing Financial Services - Financing and Credit Facilities	Level	Minimum Credit Value
Communication	1	6
Application of Number	1	6
Digital Literacy	N/A	N/A

On/Off the Job Training

Pathway	Minimum On the Job Training Hours	Minimum Off the Job Training Hours
Level 2: Providing Financial Services - Financing and Credit Facilities	133	195

On/Off the Job Qualification details (Minimum Credit & Hours)

Level 2 Certificate in Providing Financial Services - 21 credits / 133 Hours

Level 2 Certificate in Customer Service 13 credits / 115 Hours

Level 2 Certificate in Credit and Collections 20/186 hours

typically over a 12 month period TOTAL GLH = 328

On/Off the Job Essential Skills details (Minimum Credit & Hours)

- 6 credits / 45 GLH Level 1 Essential Skills Wales Communication
- 6 credits / 45 GLH Level 1 Essential Skills Wales Application of Number

Level 2: Providing Financial Services - Administration for Mortgage and/or Financial Planning Intermediaries

Qualifications

Participants must achieve one of the following competence & knowledge qualification(s) below.

Level 2 Certificate in Providing Financial Services					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0343/0	21	133	Competence	English Only
HABC	C00/0764/1	21	133	Competence	English Only

Level 2 Certificate in Customer Service					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0107/0	13	115	Knowledge	English Only
HABC	C00/0450/1	13	115	Knowledge	English Only

Essential Skills Wales (ESW)

Essential Skills Wales qualifications assessment languages are English-Welsh

Level 2: Providing Financial Services - Administration for Mortgage and/or Financial Planning Intermediaries	Level	Minimum Credit Value
Communication	1	6
Application of Number	1	6
Digital Literacy	N/A	N/A

On/Off the Job Training

Pathway	Minimum On the Job Training Hours	Minimum Off the Job Training Hours
Level 2: Providing Financial Services - Administration for Mortgage and/or Financial Planning Intermediaries	133	195

On/Off the Job Qualification details (Minimum Credit & Hours)

Level 2 Certificate in Providing Financial Services - 21 credits / 133 Hours
Level 2 Certificate in Customer Service 13 credits / 115 Hours
typically over a 12 month period TOTAL GLH = 328

On/Off the Job Essential Skills details (Minimum Credit & Hours)

<ul style="list-style-type: none"> • 6 credits / 45 GLH Level 1 Essential Skills Wales Communication • 6 credits / 45 GLH Level 1 Essential Skills Wales Application of Number

Level 2: Providing Financial Services - Investment Operations

Qualifications

Participants must achieve one of the following competence & knowledge qualification(s) below.

Level 2 Certificate in Providing Financial Services					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0343/0	21	133	Competence	English Only
HABC	C00/0764/1	21	133	Competence	English Only

Level 2 Certificate in Customer Service					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0107/0	13	115	Knowledge	English Only
HABC	C00/0450/1	13	115	Knowledge	English Only

Essential Skills Wales (ESW)

Essential Skills Wales qualifications assessment languages are English-Welsh

Level 2: Providing Financial Services - Investment Operations	Level	Minimum Credit Value
Communication	1	6
Application of Number	1	6
Digital Literacy	N/A	N/A

On/Off the Job Training

Pathway	Minimum On the Job Training Hours	Minimum Off the Job Training Hours
Level 2: Providing Financial Services - Investment Operations	133	195

On/Off the Job Qualification details (Minimum Credit & Hours)

Level 2 Certificate in Providing Financial Services - 21 credits / 133 Hours

Level 2 Certificate in Customer Service 13 credits / 115 Hours

typically over a 12 month period TOTAL GLH = 328

On/Off the Job Essential Skills details (Minimum Credit & Hours)

- 6 credits / 45 GLH Level 1 Essential Skills Wales Communication
- 6 credits / 45 GLH Level 1 Essential Skills Wales Application of Number

Level 2: Providing Financial Services - Customer Payments for Financial Products and Services

Qualifications

Participants must achieve one of the following competence & knowledge qualification(s) below.

Level 2 Certificate in Providing Financial Services					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0343/0	21	133	Competence	English Only
HABC	C00/0764/1	21	133	Competence	English Only

Level 2 Certificate in Customer Service					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0107/0	13	115	Knowledge	English Only
HABC	C00/0450/1	13	115	Knowledge	English Only

Essential Skills Wales (ESW)

Essential Skills Wales qualifications assessment languages are English-Welsh

Level 2: Providing Financial Services - Customer Payments for Financial Products and Services	Level	Minimum Credit Value
Communication	1	6
Application of Number	1	6
Digital Literacy	N/A	N/A

On/Off the Job Training

Pathway	Minimum On the Job Training Hours	Minimum Off the Job Training Hours
Level 2: Providing Financial Services - Customer Payments for Financial Products and Services	133	195

On/Off the Job Qualification details (Minimum Credit & Hours)

Level 2 Certificate in Providing Financial Services - 21 credits / 133 Hours

Level 2 Certificate in Customer Service 13 credits / 115 Hours

Typically over a 12 month period TOTAL GLH = 328

On/Off the Job Essential Skills details (Minimum Credit & Hours)

- 6 credits / 45 GLH Level 1 Essential Skills Wales Communication
- 6 credits / 45 GLH Level 1 Essential Skills Wales Application of Number

Level 2: Providing Financial Services – Credit Control and Debt Collection

Qualifications

Participants must achieve one of the following competence & knowledge qualification(s) below.

Level 2 Certificate in Providing Financial Services					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0343/0	21	133	Competence	English Only
HABC	C00/0764/1	21	133	Competence	English Only

Level 2 Certificate in Customer Service					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0107/0	13	115	Knowledge	English Only
HABC	C00/0450/1	13	115	Knowledge	English Only

CICM Level 2 Certificate in Credit and Collections					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Chartered Institute of Credit Management	C00/3784/0	20	186	Knowledge	English Only

Essential Skills Wales (ESW)

Essential Skills Wales qualifications assessment languages are English-Welsh

Level 2: Providing Financial Services – Debt Collection	Level	Minimum Credit Value
Communication	1	6
Application of Number	1	6
Digital Literacy	N/A	N/A

On/Off the Job Training

Pathway	Minimum On the Job Training Hours	Minimum Off the Job Training Hours
Level 2: Providing Financial Services – Debt Collection	133	195

On/Off the Job Qualification details (Minimum Credit & Hours)

Level 2 Certificate in Providing Financial Services - 21 credits / 133 Hours
Level 2 Certificate in Customer Service 13 credits / 115 Hours
Level 2 Certificate in Credit and Collections 20 credits / 186 hours
Typically over a 12 month period - TOTAL GLH = 328

On/Off the Job Essential Skills details (Minimum Credit & Hours)

<ul style="list-style-type: none"> • 6 credits / 45 GLH Level 1 Essential Skills Wales Communication • 6 credits / 45 GLH Level 1 Essential Skills Wales Application of Number

Level 3: Providing Financial Services - General Insurance

Qualifications

Participants must achieve one of the following competence & knowledge qualification(s) below.

Level 3 - Certificate in Providing Financial Services					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0343/1	31	154	Competence	English Only
HABC	C00/0759/8	31	154	Competence	English Only

Level 3 - Certificate in Insurance					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Chartered Insurance Institute (CII)	C00/0452/5	16	112	Knowledge	English Only

Level 3 - Award in London Market Insurance					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Chartered Insurance Institute (CII)	C00/0289/2	10	70	Knowledge	English Only

Level 3 - Certificate in Customer Service					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0106/6	13	105	Knowledge	English Only
HABC	C00/0450/0	13	105	Knowledge	English Only

Level 3 - Certificate in Financial Studies					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
LIBF University College	C00/0581/0	30	180	Knowledge	English Only

Level 3 - Diploma in Financial Studies					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
LIBF University College	C00/0581/1	60	360	Knowledge	English Only

Level 3 - Certificate in Principles of Customer Service					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Pearson	C00/0694/7	19	134	Knowledge	English-Welsh

Essential Skills Wales (ESW)

Essential Skills Wales qualifications assessment languages are English-Welsh

Level 3: Providing Financial Services - General Insurance	Level	Minimum Credit Value
Communication	2	6
Application of Number	2	6
Digital Literacy	N/A	N/A

On/Off the Job Training

Pathway	Minimum On the Job Training Hours	Minimum Off the Job Training Hours
Level 3: Providing Financial Services - General Insurance	154	179

On/Off the Job Qualification details (Minimum Credit & Hours)

Level 3 Certificate in Providing Financial Services - 31 credits / 154 hours
Level 3 Award in London Market Insurance - minimum knowledge credit qualification – 10 credits / 24 Hours
Typically over a 24 months period TOTAL GLH = 333

On/Off the Job Essential Skills details (Minimum Credit & Hours)

<ul style="list-style-type: none"> 6 credits / 45 GLH Level 2 Essential Skills Wales Communication 6 credits / 45 GLH Level 2 Essential Skills Wales Application of Number

Level 3: Providing Financial Services - Banking

Qualifications

Participants must achieve one of the following competence & knowledge qualification(s) below.

Level 3 - Certificate in Providing Financial Services					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0343/1	31	154	Competence	English Only
HABC	C00/0759/8	31	154	Competence	English Only

Level 3 - Certificate in Customer Service					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0106/6	13	105	Knowledge	English Only
HABC	C00/0450/0	13	105	Knowledge	English Only

Level 3 - Certificate in Mortgage Advice					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Chartered Insurance Institute (CII)	C00/0345/5	16	106	Knowledge	English Only

Level 3 - Award in Financial Administration					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Chartered Insurance Institute	C00/0345/6	12	78	Knowledge	English Only

Level 3 - Certificate in Financial Studies					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
LIBF University College	C00/0581/0	30	180	Knowledge	English Only

Level 3 - Diploma in Financial Studies					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
LIBF University College	C00/0581/1	60	360	Knowledge	English Only

Level 3 - Certificate in Principles of Customer Service					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Pearson	C00/0694/7	19	134	Knowledge	English-Welsh

Essential Skills Wales (ESW)

Essential Skills Wales qualifications assessment languages are English-Welsh

Level 3: Providing Financial Services - Banking	Level	Minimum Credit Value
Communication	2	6
Application of Number	2	6
Digital Literacy	N/A	N/A

On/Off the Job Training

Pathway	Minimum On the Job Training Hours	Minimum Off the Job Training Hours
Level 3: Providing Financial Services - Banking	154	179

On/Off the Job Qualification details (Minimum Credit & Hours)

Level 3 Certificate in Providing Financial Services - 31 credits / 154 hours

Level 3 Award in Financial Administration - minimum knowledge credit qualification – 12 credits / 24 Hours

Typically over a 24 months period - TOTAL GLH = 333

On/Off the Job Essential Skills details (Minimum Credit & Hours)

- 6 credits / 45 GLH Level 2 Essential Skills Wales Communication
- 6 credits / 45 GLH Level 2 Essential Skills Wales Application of Number

Level 3: Providing Financial Services - Investment Operations

Qualifications

Participants must achieve one of the following competence & knowledge qualification(s) below.

Level 3 - Certificate in Providing Financial Services					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0343/1	31	154	Competence	English Only
HABC	C00/0759/8	31	154	Competence	English Only

Level 3 - Certificate in Customer Service					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0106/6	13	105	Knowledge	English Only
HABC	C00/0450/0	13	105	Knowledge	English Only

Level 3 - Certificate in Financial Studies					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
LIBF University College	C00/0581/0	30	180	Knowledge	English Only

Level 3 - Diploma in Financial Studies					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
LIBF University College	C00/0581/1	60	360	Knowledge	English Only

Level 3 - Certificate in Principles of Customer Service					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Pearson	C00/0694/7	19	134	Knowledge	English-Welsh

Essential Skills Wales (ESW)

Essential Skills Wales qualifications assessment languages are English-Welsh

Level 3: Providing Financial Services - Investment Operations	Level	Minimum Credit Value
Communication	2	6
Application of Number	2	6
Digital Literacy	N/A	N/A

On/Off the Job Training

Pathway	Minimum On the Job Training Hours	Minimum Off the Job Training Hours
Level 3: Providing Financial Services - Investment Operations	154	179

On/Off the Job Qualification details (Minimum Credit & Hours)

Level 3 Certificate in Providing Financial Services - 31 credits / 154 hours

Level 3 Certificate in Customer Service - minimum knowledge credit qualification – 13 credits / 24 Hours

Typically over a 24 months period TOTAL GLH = 333

On/Off the Job Essential Skills details (Minimum Credit & Hours)

- 6 credits / 45 GLH Level 2 Essential Skills Wales Communication
- 6 credits / 45 GLH Level 2 Essential Skills Wales Application of Number

Level 3: Providing Financial Services - Life, Pensions and Investments

Qualifications

Participants must achieve one of the following competence & knowledge qualification(s) below.

Level 3 - Certificate in Providing Financial Services					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0343/1	31	154	Competence	English Only
HABC	C00/0759/8	31	154	Competence	English Only

Level 3 - Award in Financial Administration					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Chartered Insurance Institute	C00/0345/6	12	78	Knowledge	English Only

Level 3 - Certificate in Insurance					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Chartered Insurance Institute (CII)	C00/0452/5	16	112	Knowledge	English Only

Level 3 - Award in London Market Insurance					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Chartered Insurance Institute (CII)	C00/0289/2	10	70	Knowledge	English Only

Level 3 - Certificate in Customer Service					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0106/6	13	105	Knowledge	English Only
HABC	C00/0450/0	13	105	Knowledge	English Only

Level 3 - Certificate in Equity Release					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Chartered Insurance Institute (CII)	C00/0345/4	23	155	Knowledge	English Only

Level 3 - Certificate in Financial Studies					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
LIBF University College	C00/0581/0	30	180	Knowledge	English Only

Level 3 - Diploma in Financial Studies					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
LIBF University College	C00/0581/1	60	360	Knowledge	English Only

Level 3 - Certificate in Principles of Customer Service					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Pearson	C00/0694/7	19	134	Knowledge	English-Welsh

Level 3 - Level 3 Certificate in Financial Services					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Chartered Insurance Institute (CII)	C00/1771/9 601/8358/5	16	160	Knowledge	English Only

Essential Skills Wales (ESW)

Essential Skills Wales qualifications assessment languages are English-Welsh

Level 3: Providing Financial Services - Life, Pensions and Investments	Level	Minimum Credit Value
Communication	2	6
Application of Number	2	6
Digital Literacy	N/A	N/A

On/Off the Job Training

Pathway	Minimum On the Job Training Hours	Minimum Off the Job Training Hours
Level 3: Providing Financial Services - Life, Pensions and Investments	154	179

On/Off the Job Qualification details (Minimum Credit & Hours)

Level 3 Certificate in Providing Financial Services - 31 credits / 154 hours
Level 3 Award in London Market Insurance - minimum knowledge credit qualification – 10 credits / 24 Hours
Typically over a 24 months period TOTAL GLH = 333

On/Off the Job Essential Skills details (Minimum Credit & Hours)

<ul style="list-style-type: none"> 6 credits / 45 GLH Level 2 Essential Skills Wales Communication 6 credits / 45 GLH Level 2 Essential Skills Wales Application of Number

Level 3: Providing Financial Services - Administration for Mortgage and/or Financial Planning Intermediaries

Qualifications

Participants must achieve one of the following competence & knowledge qualification(s) below.

Level 3 - Certificate in Providing Financial Services					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0343/1	31	154	Competence	English Only
HABC	C00/0759/8	31	154	Competence	English Only

Level 3 - Certificate in Customer Service					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0106/6	13	105	Knowledge	English Only
HABC	C00/0450/0	13	105	Knowledge	English Only

Level 3 - Award in Financial Administration					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Chartered Insurance Institute	C00/0345/6	12	78	Knowledge	English Only

Level 3 - Certificate in Mortgage Advice					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Chartered Insurance Institute (CII)	C00/0345/5	16	106	Knowledge	English Only

Level 3 - Certificate in Equity Release					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Chartered Insurance Institute (CII)	C00/0345/4	23	155	Knowledge	English Only

Level 3 - Certificate in Financial Studies					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
LIBF University College	C00/0581/0	30	180	Knowledge	English Only

Level 3 - Diploma in Financial Studies					
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Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
LIBF University College	C00/0581/1	60	360	Knowledge	English Only

Level 3 - Certificate in Principles of Customer Service					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Pearson	C00/0694/7	19	134	Knowledge	English-Welsh

Level 3 - Level 3 Certificate in Financial Services					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Chartered Insurance Institute (CII)	C00/1771/9 601/8358/5	16	160	Knowledge	English Only

Essential Skills Wales (ESW)

Essential Skills Wales qualifications assessment languages are English-Welsh

Level 3: Providing Financial Services - Administration for Mortgage and/or Financial Planning Intermediaries	Level	Minimum Credit Value
Communication	2	6
Application of Number	2	6
Digital Literacy	N/A	N/A

On/Off the Job Training

Pathway	Minimum On the Job Training Hours	Minimum Off the Job Training Hours
Level 3: Providing Financial Services - Administration for Mortgage and/or Financial Planning Intermediaries	154	179

On/Off the Job Qualification details (Minimum Credit & Hours)

Level 3 Certificate in Providing Financial Services - 31 credits / 154 hours
 Level 3 Award in Financial Administration - minimum knowledge credit qualification – 12 credits / 24 Hours

Typically over a 24 months period TOTAL GLH = 333

On/Off the Job Essential Skills details (Minimum Credit & Hours)

- 6 credits / 45 GLH Level 2 Essential Skills Wales Communication
- 6 credits / 45 GLH Level 2 Essential Skills Wales Application of Number

Level 3: Providing Financial Services - Financing and Credit Facilities

Qualifications

Participants must achieve one of the following competence & knowledge qualification(s) below.

Level 3 - Certificate in Providing Financial Services					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0343/1	31	154	Competence	English Only
HABC	C00/0759/8	31	154	Competence	English Only

Level 3 - Certificate in Customer Service					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0106/6	13	105	Knowledge	English Only
HABC	C00/0450/0	13	105	Knowledge	English Only

Level 3 - Certificate in Mortgage Advice					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Chartered Insurance Institute (CII)	C00/0345/5	16	106	Knowledge	English Only

Level 3 - Certificate in Financial Studies					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
LIBF University College	C00/0581/0	30	180	Knowledge	English Only

Level 3 - Diploma in Financial Studies					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
LIBF University College	C00/0581/1	60	360	Knowledge	English Only

Level 3 - Certificate in Principles of Customer Service					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Pearson	C00/0694/7	19	134	Knowledge	English-Welsh

CICM Level 3 Diploma in Credit and Collections					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Chartered Institute of Credit Management	C00/3784/2	40	411	Knowledge	English Only

Level 3 - Level 3 Certificate in Financial Services					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Chartered Insurance Institute (CII)	C00/1771/9 601/8358/5	16	160	Knowledge	English Only

Essential Skills Wales (ESW)

Essential Skills Wales qualifications assessment languages are English-Welsh

Level 3: Providing Financial Services - Financing and Credit Facilities	Level	Minimum Credit Value
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Communication	2	6
Application of Number	2	6
Digital Literacy	N/A	N/A

On/Off the Job Training

Pathway	Minimum On the Job Training Hours	Minimum Off the Job Training Hours
Level 3: Providing Financial Services - Financing and Credit Facilities	154	179

On/Off the Job Qualification details (Minimum Credit & Hours)

Level 3 Certificate in Providing Financial Services - 31 credits / 154 hours

Level 3 Certificate in Customer Service - minimum knowledge credit qualification – 13 credits / 24 Hours

Typically over a 24 months period TOTAL GLH = 333

On/Off the Job Essential Skills details (Minimum Credit & Hours)

- 6 credits / 45 GLH Level 2 Essential Skills Wales Communication
- 6 credits / 45 GLH Level 2 Essential Skills Wales Application of Number

Level 3: Providing Financial Services – Pensions Administration

Qualifications

Participants must achieve one of the following competence & knowledge qualification(s) below.

Level 3 - Certificate in Providing Financial Services					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0343/1	31	154	Competence	English Only
HABC	C00/0759/8	31	154	Competence	English Only

Level 3 - Certificate in Customer Service

Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0106/6	13	105	Knowledge	English Only
HABC	C00/0450/0	13	105	Knowledge	English Only

Level 3 - Award in Financial Administration					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Chartered Insurance Institute	C00/0345/6	12	78	Knowledge	English Only

Level 3 - Certificate in Financial Studies					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
LIBF University College	C00/0581/0	30	180	Knowledge	English Only

Level 3 - Diploma in Financial Studies					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
LIBF University College	C00/0581/1	60	360	Knowledge	English Only

Level 3 - Certificate in Principles of Customer Service					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Pearson	C00/0694/7	19	134	Knowledge	English-Welsh

Level 3 - Level 3 Certificate in Financial Services					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Chartered Insurance Institute (CII)	C00/1771/9 601/8358/5	16	160	Knowledge	English Only

Essential Skills Wales (ESW)

Essential Skills Wales qualifications assessment languages are English-Welsh

Level 3: Providing Financial Services - Pensions Administration	Level	Minimum Credit Value
Communication	2	6
Application of Number	2	6
Digital Literacy	N/A	N/A

On/Off the Job Training

Pathway	Minimum On the Job Training Hours	Minimum Off the Job Training Hours
Level 3: Providing Financial Services - Pensions Administration	154	179

On/Off the Job Qualification details (Minimum Credit & Hours)

Level 3 Certificate in Providing Financial Services - 31 credits / 154 hours

Level 3 Certificate in Pensions Essentials - minimum knowledge credit qualification – 12 credits / 24 Hours

Typically over a 24 months period TOTAL GLH = 333

On/Off the Job Essential Skills details (Minimum Credit & Hours)

- 6 credits / 45 GLH Level 2 Essential Skills Wales Communication
- 6 credits / 45 GLH Level 2 Essential Skills Wales Application of Number

Level 3: Providing Financial Services – Credit Control and Debt Collection

Qualifications

Participants must achieve one of the following competence & knowledge qualification(s) below.

Level 3 - Certificate in Providing Financial Services

Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0343/1	31	154	Competence	English Only
HABC	C00/0759/8	31	154	Competence	English Only

Level 3 - Certificate in Customer Service

Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0106/6	13	105	Knowledge	English Only
HABC	C00/0450/0	13	105	Knowledge	English Only

Level 3 - Certificate in Financial Studies

Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
LIBF University College	C00/0581/0	30	180	Knowledge	English Only

Level 3 - Diploma in Financial Studies

Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
LIBF University College	C00/0581/1	60	360	Knowledge	English Only

Level 3 - Certificate in Principles of Customer Service

Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Pearson	C00/0694/7	19	134	Knowledge	English-Welsh

CICM Level 3 Diploma in Credit and Collections

Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Chartered Institute of Credit Management	C00/3784/2	40	411	Knowledge	English Only

Essential Skills Wales (ESW)

Essential Skills Wales qualifications assessment languages are English-Welsh

Level 3: Providing Financial Services – Credit Control and Debt Collection	Level	Minimum Credit Value
Communication	2	6
Application of Number	2	6
Digital Literacy	N/A	N/A

On/Off the Job Training

Pathway	Minimum On the Job Training Hours	Minimum Off the Job Training Hours
Level 3: Providing Financial Services - Credit Control and Debt Collection	154	179

On/Off the Job Qualification details (Minimum Credit & Hours)

<p>Level 3 Certificate in Providing Financial Services - 31 credits / 154 hours</p> <p>Level 3 Certificate in Customer Service - minimum knowledge credit qualification – 13 credits / 24 Hours</p> <p>Typically over a 24 months period TOTAL GLH = 333</p>

On/Off the Job Essential Skills details (Minimum Credit & Hours)

<ul style="list-style-type: none"> • 6 credits / 45 GLH Level 2 Essential Skills Wales Communication • 6 credits / 45 GLH Level 2 Essential Skills Wales Application of Number

Level 3: Providing Financial Services - Customer Payments for Financial Products and Services

Qualifications

Participants must achieve one of the following competence & knowledge qualification(s) below.

Level 3 - Certificate in Providing Financial Services					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0343/1	31	154	Competence	English Only
HABC	C00/0759/8	31	154	Competence	English Only

Level 3 - Certificate in Customer Service					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
City & Guilds	C00/0106/6	13	105	Knowledge	English Only
HABC	C00/0450/0	13	105	Knowledge	English Only

Level 3 - Certificate in Financial Studies					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
LIBF University College	C00/0581/0	30	180	Knowledge	English Only

Level 3 - Diploma in Financial Studies					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
LIBF University College	C00/0581/1	60	360	Knowledge	English Only

Level 3 - Certificate in Principles of Customer Service					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Pearson	C00/0694/7	19	134	Knowledge	English-Welsh

Level 3 - Certificate in Insurance					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Chartered Insurance Institute (CII)	C00/0452/5	16	112	Knowledge	English Only

Level 3 - Level 3 Certificate in Financial Services					
Awarding Body	Qualification No.	Credit Value	Total Qualification Time	Competence / Knowledge / Combined	Qualification Assessment Language(s)
Chartered Insurance Institute (CII)	C00/1771/9 601/8358/5	16	160	Knowledge	English Only

Essential Skills Wales (ESW)

Essential Skills Wales qualifications assessment languages are English-Welsh

Level 3: Providing Financial Services - Customer Payments for Financial Products and Services	Level	Minimum Credit Value
Communication	2	6
Application of Number	2	6
Digital Literacy	N/A	N/A

On/Off the Job Training

Pathway	Minimum On the Job Training Hours	Minimum Off the Job Training Hours
Level 3: Providing Financial Services - Customer Payments for Financial Products and Services	154	179

On/Off the Job Qualification details (Minimum Credit & Hours)

<p>Level 3 Certificate in Providing Financial Services - 31 credits / 154 hours</p> <p>Level 3 Certificate in Customer Service - minimum knowledge credit qualification – 13 credits / 24 Hours</p> <p>Typically over a 24 months period - TOTAL GLH = 333</p>

On/Off the Job Essential Skills details (Minimum Credit & Hours)

<ul style="list-style-type: none"> • 6 credits / 45 GLH Level 2 Essential Skills Wales Communication • 6 credits / 45 GLH Level 2 Essential Skills Wales Application of Number

OTHER ADDITIONAL REQUIREMENTS

Learners will be asked to declare any criminal convictions, bankruptcy or CJs at the time of registration onto the Providing Financial Services qualification.

JOB ROLES

The latest version of the job roles and job descriptions for this Pathway can be found [here](#)
Link to summary/Platform

PROGRESSION

Level 2: Providing Financial Services

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and other alternative qualifications;
- A-Levels;
- 14-19 Diploma;
- Welsh Baccalaureate;

Apprentices completing their Level 2 Foundation Apprenticeship programme may progress directly onto the Level 3 Apprenticeship in Providing Financial Services.

Level 2: Providing Financial Services – General Insurance

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

- Chartered Insurance Institute (CII) Level 3 Certificate, Level 4 Diploma and Level 6
- Advanced Diploma in Insurance;
- Level 4 Higher Apprenticeship in Insurance;
- Foundation Degrees in Financial Services
- In-house training and development programmes.

Progression to Level 3 can involve supervisory work, or managing a team. It is also possible to go on to train as underwriters, claims officials, brokers or sales representatives or to the role of account executive, although this is usually after experience as a sales person, claims official, underwriter or broker.

Level 2: Providing Financial Services – Banking

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

- IFS School of Finance Certificate and Advanced Diploma Banking qualifications;
- Chartered Institute of Bankers in Scotland (CIOBS) Certificate and Advanced Diploma
- Banking qualifications;
- Level 4 Higher Apprenticeship in Banking;
- Foundation Degrees in Financial Services ;
- In-house training and development programmes.

Progression routes from level 2 to level 3 lead to the handling of more complex accounts and business customers, or to supervisory positions.

Level 2: Providing Financial Services – Life, Pensions and Investments

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

- Chartered Insurance Institute (CII) Level 4 Diploma and Level 6 Advanced Diploma in Financial Planning;
- IFS School of Finance Level 4 Diploma for Financial Advisers;
- Chartered Institute for Securities and Investment (CISI) Level 3 Investment Operations Certificate/Level 4 Diploma in Investment Advice/Level 6 Diploma in Wealth Management;
- Level 4 Higher Apprenticeship in Banking;
- Foundation Degrees in Financial Services
- In-house training and development programmes.

Progression routes from level 2 to level 3 lead to the handling of more complex accounts and business customers, or to supervisory positions.

Level 2: Providing Financial Services – Financing and Credit Facilities

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

- The Chartered Institute of Credit Management (CICM) Level 3 Diploma in Credit and Collections
- FS School of Finance Level 4 Diploma Banking qualifications;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma Banking qualifications;
- Chartered Institute for Securities and Investment (CISI) Level 3 Investment Operations Certificate;
- Level 4 Higher Apprenticeship in Banking;
- Foundation Degrees in Financial Services
- In-house training and development programmes.

Progression routes from level 2 to level 3 lead to the handling of more complex accounts and business customers, or to supervisory positions.

Level 2: Providing Financial Services - Administration for Mortgage and/or Financial Planning Intermediaries

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

- Chartered Insurance Institute (CII) Level 3 Certificate, Level 4 Diploma and Level 6 Advanced Diploma in Financial Planning;
- CII Level 3 Certificate in Mortgage Advice;
- IFS School of Finance Level 3 Certificate, Level 4 Diploma for Financial Advisers;
- IFS School of Finance Level 3 Certificate in Mortgage Advice and Practice;
- Chartered Institute of Bankers in Scotland (CIOBS) Mortgage Advice and Practice Certificate;
- CIOBS Certificate and Diploma in Investment Planning;
- Chartered Institute for Securities and Investment (CISI) Level 4 Diploma in Investment Advice/Level 6 Diploma in Wealth Management;
- SQA Diploma in Professional Financial Advice;
- Level 4 Higher Apprenticeship in Banking;
- Foundation Degrees in Financial Services;
- In-house training and development programmes.

Progression routes from level 2 to level 3 lead to the handling of more complex accounts and business customers, or to supervisory positions.

Level 2: Providing Financial Services - Investment Operations

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- Chartered Institute for Securities and Investment (CISI) Diploma in Investment Operations;
- Level 4 Higher Apprenticeship in Banking;
- Foundation Degrees in Financial Services
- In-house training and development programmes.

Progression routes from level 2 to level 3 lead to the handling of more complex accounts and business customers, or to supervisory positions.

Level 2: Providing Financial Services - Customer Payments for Financial Products and Services

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- IFS Diploma in Financial Studies/Retail Banking Conduct of Business;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma qualifications;
- Level 4 Higher Apprenticeship in Banking;
- Foundation Degrees in Financial Services
- In-house training and development programmes.

Progression routes from level 2 to level 3 lead to the handling of more complex accounts and business customers, or to supervisory positions.

Level 2: Providing Financial Services – Credit Control and Debt Collection

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

- The Chartered Institute of Credit Management (CICM) Level 3 Diploma in Credit and Collections
- Level 4 Higher Apprenticeship in Banking;
- BA/MSc in Financial Services;
- In-house training and development programmes.

Progression routes from level 2 to level 3 lead roles such as:
Credit Control Team Leader;
Credit Manager.

Level 3: Providing Financial Services

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and alternative qualifications;
- A-Level's;
- Welsh Baccalaureate;
- 14-19 Diploma.

Apprentices completing their Level 3 Apprenticeship programme may progress directly onto the Level 4 Higher Apprenticeship in Insurance, Banking, Business Administration or

Management.

Level 3: Providing Financial Services – General Insurance

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- Chartered Insurance Institute (CII) Level 4 Diploma and Level 6 Advanced Diploma in Insurance;
- Foundation Degrees in Financial Services
- BA/BSc/MSc in Financial Services/Insurance
- In-house training and development programmes.

Those working in insurance at level 3 can progress from basic clerical posts to supervisory positions. It is also possible to go on to train as underwriters, claims officials, brokers or sales representatives or to the role of account executive, although this is usually after experience as a sales person, claims official, underwriter or broker.

Level 3: Providing Financial Services – Banking

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- IFS School of Finance Advanced Diploma Banking qualifications;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma Banking qualifications;
- Foundation Degrees in Banking Practice and Management/Financial Services
- BA/BSc/MSc in Financial Services/Banking Practice and Management/Financial Markets and Management
- In-house training and development programmes.

Progression routes lead to the handling of more complex accounts and business customers, or to supervisory positions.

Level 3: Providing Financial Services - Investment Operations

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- Chartered Institute for Securities and Investment (CISI) Diploma in Investment Operations;
- Chartered Financial Analyst (CFA) Qualification;
- Foundation Degrees in Financial Services;
- BA/MSc in Financial Services;
- In-house training and development programmes.

Progression routes from level 3 lead to the handling of more complex accounts and business customers, or to supervisory positions.

Level 3: Providing Financial Services - Life, Pensions and Investments

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- Chartered Insurance Institute (CII) Level 4 Diploma in Regulated Financial Planning
- IFS School of Finance Level 4 Diploma for Financial Advisers;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma in Investment Planning;
- Scottish Qualifications Authority (SQA) Diploma for Professional Financial Advice;
- Chartered Institute for Securities and Investment (CISI) Diploma in Investment Advice

(Private Client Route)

- CISI Diploma in Investment Operations;
- Foundation Degrees in Banking Practice and Management/Financial Services;
- BA/BSc/MSc in Financial Services/Banking Practice and Management/Financial Markets and Management;
- In-house training and development programmes.

Progression routes lead to the handling of more complex accounts and business customers, or to supervisory positions.

Level 3: Providing Financial Services - Administration for Mortgage and/or Financial Planning Intermediaries

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- IFS School of Finance Diploma for Financial Advisers;
- Chartered Insurance Institute (CII) Level 4 Diploma in Regulated Financial Planning;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma in Investment Planning;
- Scottish Qualifications Authority (SQA) Diploma for Professional Financial Advice;
- Chartered Institute for Securities and Investment (CISI) Level 4 Diploma in Investment Advice (Private Client Route)
- Foundation Degrees in Banking Practice and Management/Financial;
- BA/BSc/MSc in Financial Services/Banking Practice and Management/Financial Markets and Management;
- In-house training and development programmes.

Progression routes lead to the handling of more complex accounts and business customers, or to supervisory positions.

Level 3: Providing Financial Services - Financing and Credit Facilities

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- IFS School of Finance Advanced Diploma Banking qualifications;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma Banking qualifications;
- Foundation Degrees in Banking Practice and Management/Financial Services;
- BA/BSc/MSc in Financial Services/Banking Practice and Management/Financial Markets and Management;
- The Chartered Institute of Credit Management (CICM) Level 5 Diploma in Credit and Collections
- In-house training and development programmes.

Progression routes lead to the handling of more complex accounts and business customers, or to supervisory positions.

Level 3: Providing Financial Services – Pensions Administration

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- Pensions Management Institute (PMI) Level 4 Diploma in Pensions Administration;
- Foundation Degrees in Banking Practice and Management/Financial Services;
- BA/BSc/MSc in Financial Services/Banking Practice and Management/Financial Markets and Management;
- In-house training and development programmes.

Progression routes lead to the handling of more complex accounts and business customers, or to supervisory positions.

Level 3: Providing Financial Services – Credit Control and Debt Collection

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- The Chartered Institute of Credit Management (CICM) Level 5 Diploma in Credit and Collections
- IFS School of Finance Advanced Diploma Banking qualifications;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma Banking qualifications;
- Foundation Degrees in Banking Practice and Management/Financial Services;
- BA/BSc/MSc in Financial Services/Banking Practice and Management/Financial Markets and Management;
- In-house training and development programmes.

Progression routes lead to the handling of more complex accounts and business customers, or to supervisory positions.

Level 3: Providing Financial Services - Customer Payments for Financial Products and Services

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- IFS School of Finance Diploma Banking qualifications;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma Banking qualifications;
- Foundation Degrees in Credit Management/Banking Practice and Management/Financial Services;
- BA/BSc/MSc in Financial Services/Banking Practice and Management/Financial Markets and Management;
- In-house training and development programmes.

Progression routes lead to the handling of more complex accounts and business customers, or to supervisory positions.

EQUALITY & DIVERSITY

It is important that apprenticeship pathways are inclusive and can demonstrate an active approach to identifying and removing barriers to entry and progression. Pathways should advance equality of opportunity between persons who share protected characteristics and those persons who do not as identified in the Equality Act 2010.

The Protected characteristics identified in the Equality Act are age, disability, gender re-assignment, race, religion or belief, sex, sexual orientation, pregnancy and maternity. Marriage and civil partnership is also included although only in respect of the requirement to eliminate discrimination in employment.

Training providers and employers MUST also comply with the other duty under the Equality Act 2010 to ensure that applicants are not discriminated against in terms of entry to the industry based upon those nine protected characteristics.

Workforce Development Trust is committed to supporting employers in the finance, legal, accountancy and financial services sectors to achieve a workforce that reflects, at all levels, the diversity of the UK's population. Our emphasis throughout is upon equality and diversity both for both new entrants to the sector and opportunities for progression for the existing workforce.

Our aim is to see the progression 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.

Apprenticeships should have flexible entry and progression routes into the professions which can support mid-career, career interchange and career returner opportunities.

Legislation regulating equality and diversity has introduced new requirements that firms must now comply with, such as the Equality Act 2010 and the Enterprise and Regulatory Reform Act 2013. Such legislation prohibits discrimination in the workplace based on specific protected characteristics.

As of 6 April 2018, gender pay legislation mandates all employers with more than 250 employees to report annually on their gender pay gap.

<http://www.equalityhumanrights.com/advice-and-guidance/new-equality-act-guidance/>

Information to help disabled students to understand the Equality Act has been produced by Disability Rights UK and can be found here:

<https://www.disabilityrightsuk.org/understanding-equality-act-information-disabled-students>

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.

This will help talent, regardless of background or qualifications to have the opportunity to develop and thrive. This pathway therefore aims to tackle these issues.

Workforce Development Trust encourages all apprentices to progress onto further education and progression routes are available for them to do so.

EMPLOYMENT RESPONSIBILITIES AND RIGHTS (ERR)

Employment Responsibilities and Rights (ERR) is no longer compulsory. But it is recommended that all apprentices (especially the 16 years -18 year group) receive a company induction programme.

RESPONSIBILITIES

It is the responsibility of the Training Provider and Employer to ensure that the requirements of this pathway are delivered in accordance with the Welsh Government Apprenticeships Guidance.

Further information may be obtained from:

Welsh Government

DfES-ApprenticeshipUnit@gov.wales