



1. TITLE OF THE CERTIFICATE (NL)

Diploma Beroepsonderwijs
Kwalificatie: Commercieel medewerker bank- en verzekeringswezen

In the original language

2. TRANSLATED TITLE OF THE CERTIFICATE (EN)

Certificate Senior Secondary Vocational Education
Qualification: Commercial employee banking and insurance

This translation has no legal status

3. PROFILE OF SKILLS AND COMPETENCES

The most important duties of a Commercial employee banking and insurance are:

The Commercial employee banking and insurance, acts independently in advising on the sale of various financial services and products to private customers. The range of tasks is partially focused on banking and partly on insurance services. In addition, the employee has general tasks in the field of marketing planning, commercial matters, modern foreign languages and call center-related activities. The Employee's work consists primarily of advising customers on saving and lending products, insurance products, payment transactions and securities. In addition to these advisory services, his work also involves carrying out activities on behalf of customers, such as the drawing up of financial plans and entering into agreements. The Commercial employee must have sound, substantive knowledge of the products, and must be able to empathise clearly with the client's situation. He must be able to meet the customer's expectations, to prevent the customer going to the competition. The majority of work takes place in front-office situations, focusing on advisory and sales activities. In addition, the Commercial employee maintains financial sub-administration, and cash and debtor administration, for his customers.

4. RANGE OF OCCUPATIONS ACCESSIBLE TO THE HOLDER OF THE CERTIFICATE

A Commercial employee banking and insurance can work in various middle management positions in banks, financial institutions and insurance companies or insurance brokers.

5. OFFICIAL BASIS OF THE CERTIFICATE

Name and status of the body awarding the certificate	Name and status of the national/regional authority providing accreditation/recognition of the certificate																
The certificate issued on completion of the programme is signed by the examination board at the school where the pupil attended the programme.	Ministry of Education, Culture and Science																
Level of the certificate (national or international)	Grading scale / Pass requirements																
Qualification level 4 of the Dutch VET qualification structure Characteristics: non-job related skills such as tactical and strategic capacities. The professional bears his or her own responsibility, which is not only related to practical implementation in terms of monitoring and supervision, but also a more formal, organisational responsibility. The range of tasks also includes drafting	<table border="0"> <tr><td>10</td><td>excellent</td></tr> <tr><td>9</td><td>very good</td></tr> <tr><td>8</td><td>good</td></tr> <tr><td>7</td><td>very satisfactory</td></tr> <tr><td>6</td><td>pass</td></tr> <tr><td>5</td><td>fail</td></tr> <tr><td>4</td><td>unsatisfactory</td></tr> <tr><td>3</td><td>very unsatisfactory</td></tr> </table>	10	excellent	9	very good	8	good	7	very satisfactory	6	pass	5	fail	4	unsatisfactory	3	very unsatisfactory
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* Explanatory note

This document is designed to provide additional information about the specified certificate and does not have any legal status in itself. The format of the description is based on the following texts: Council Resolution 93/C 49/01 of 3 December 1992 on the transparency of qualifications, Council Resolution 96/C 224/04 of 15 July 1996 on the transparency of vocational training certificates, and Recommendation 2001/613/EC of the European Parliament and of the Council of 10 July 2001 on mobility within the Community for students, persons undergoing training, volunteers, teachers and trainers.

More information is available at: <http://www.europass.cedefop.europa.eu/>

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5. OFFICIAL BASIS OF THE CERTIFICATE	
new procedures. NLQF level 4 - EQF level 4 - ISCED 3A	2 poor 1 very poor
Access to next level of education/professions With a diploma at qualification level 4, transfer is possible to higher professional education.	International agreements The profession of Commercial employee banking and insurance is not regulated in the Netherlands. However the education and training for this profession on qualification level 4 is regulated under the European directive 2005/36/EC, amended by directive 2013/55/EU. The regulated education and training gives access to regulated professions at the level of a diploma according to article 11 of this directive.
Legal basis Act on Vocational Education and Training (WEB), registered number of qualification (crebo): 10761	

6. OFFICIALLY RECOGNISED WAYS OF ACQUIRING THE CERTIFICATE	
<p>Senior secondary vocational education features two learning pathways: the school-based pathway (bol) and the training on the job pathway (bbi).</p> <p>In the school-based pathway, the majority of the course consists of theory at school. The extent of the practical component (vocational practice) is between 20% and 60%. In the training on the job pathway, the extent of vocational practice is at least 60% of the course. The participant works four days a week in a training company, and attends school for theory subjects just one day a week.</p> <p>In principle it is possible to follow both learning pathways, but which pathway is offered will depend on the individual educational institution.</p>	
Average duration of the education/ training leading to the certificate	4 year(s) (6400 study hours) (depending on previous education)
Entry requirements The certificate preparatory vocational secondary education (vmbo) advanced vocational programme, combined programme, or theoretical programme, or a comparable level.	

7. ADDITIONAL INFORMATION
<p>Additional information, including a description of the Dutch national qualifications system, is available at the Netherlands National Reference Point (NRP) for VET: www.nlncrp.nl</p> <p>SBB has been appointed by the Ministry of Education, Culture and Science as NRP.</p>