



1. TITLE OF THE CERTIFICATE (NL)

Diploma Beroepsonderwijs
Kwalificatie: Commercieel medewerker bank- en verzekeringswezen
Kwalificatiedossier: 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
Qualification file: 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:

Core task 1: Performs front office work

- 1.1 Receives and assists clients
- 1.2 Gives information about simple risk products over and concludes these
- 1.3 Handles questions and complaints
- 1.4 Performs transactions
- 1.5 Monitors money transfer

Core task 2: Handles administrative offer tracks

- 2.1 Checks completeness offer and file
- 2.2 Retrieves missing documents
- 2.3 Judges the file on the basis of standard norms of acceptance
- 2.4 Gives feedback on the file

Core task 3: Handles insurance claims

- 3.1 Receives the insurance claim
- 3.2 Determines if damage is covered
- 3.3 Judges an insurance claim on the basis of standard norms
- 3.4 Gives feedback on claim handling

Core task 4: Advises on and sells financial products

- 4.1 Prepares for an advice/sales talk
- 4.2 Informs and advises the client
- 4.3 Draws up offers/requests
- 4.4 Sells financial products

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

The Commercial employee banking and insurance works for a bank, an insurance company or an agent. The employee focuses on private clients and small SMEs.

*** 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																					
<p>Name and status of the body awarding 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.</p>	<p>Name and status of the national/regional authority providing accreditation/recognition of the certificate Ministry of Education, Culture and Science</p>																				
<p>Level of the certificate (national or international) 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 new procedures. NLQF level 4 - EQF level 4 - ISCED 3A</p>	<p>Grading scale / Pass requirements</p> <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> <tr><td>2</td><td>poor</td></tr> <tr><td>1</td><td>very poor</td></tr> </table>	10	excellent	9	very good	8	good	7	very satisfactory	6	pass	5	fail	4	unsatisfactory	3	very unsatisfactory	2	poor	1	very poor
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<p>Access to next level of education/professions Completion of this programme gives access to hbo (higher vocational education). An example of a programme with a related content is Financial services management. A Commercial employee banking and insurance can increase his opportunities on the labour market after his graduation from mbo by undergoing further training in one or more of the Wft (Financial supervision law) modules that don't belong to the mbo qualification profile, for example Mortgage credit, Insurances life, Investing or Mandate.</p>	<p>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.</p>																				
<p>Legal basis Act on Vocational Education and Training (WEB), registered number of qualification (crebo): 90500 The education and training for this qualification is offered as of August 1, 2008.</p>																					

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 (bbl). 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. In principle it is possible to follow both learning pathways, but which pathway is offered will depend on the individual educational institution.</p>	
<p>Average duration of the education/ training leading to the certificate</p>	<p>4 year(s) (6400 study hours) (depending on previous education)</p>
<p>Entry requirements The certificate preparatory vocational secondary education (vmbo) advanced vocational programme, combined programme, or theoretical programme, or a comparable level.</p>	

7. ADDITIONAL INFORMATION
<p>Dutch senior secondary VET is based on qualification files, that each contain one or more qualifications. The information in section 3 and 4 is drawn directly from the qualification file, that is composed by the Centre of Expertise. The complete qualification file is available at www.kwalificatiesmbo.nl, only in Dutch.</p> <p>Additional information, including a description of the Dutch national qualifications system, is available at the Netherlands National Reference Point (NRP) for VET: www.nlntp.nl</p>

7. ADDITIONAL INFORMATION

SBB has been appointed by the Ministry of Education, Culture and Science as NRP.