



A

MODERN APPRENTICESHIP

IN

Providing Financial Services

Level 2

**FRAMEWORK DOCUMENT
FOR
SCOTLAND**

Financial Services Skills Council

November 2009

Financial Services Skills
Council (FSSC)
51 Gresham Street
London
EC2V 7HQ

Financial Services
Skills Council

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1 Modern Apprenticeships in Scotland

What are Modern Apprenticeships?

Modern Apprenticeships offer those aged over 16 paid employment combined with the opportunity to train for jobs at craft, technician and management level.

Who develops them?

Modern Apprenticeships are developed by Sector Skills Councils (SSCs). SSCs consult with employers and key partners in their sector to produce a training programme, which meets the needs of employers.

Who are they for?

Modern Apprenticeships are available to employees aged 16 or over. Employees need to demonstrate to their employer that they have the potential to complete the programme.

What's in a Modern Apprenticeship?

In Scotland, there are more than 70 different Modern Apprenticeship Frameworks and they are all designed to deliver a training package around a minimum standard of competence defined by employers through SSCs. They all contain the same 3 basic criteria:

- A relevant S/NVQ (or alternative competency based qualifications)
- Core Skills
- Industry specific training

Details of the content of this specific Modern Apprenticeship are given in the next section.

2 Modern Apprenticeships in Providing Financial Services

SSCs should use this section to give a broad overview of the Sector in Scotland. This should be a summary of the information supplied in Appendix 1 of the Proposal Template.

1. There are around 4,190 Financial Services sector workplaces in Scotland accounting for about 2.1% of all workplaces in Scotland. Including those self employed¹ there are about 88,569 people in employment in the sector, of which about 88,150 are employees. Numbers in employment in the Financial Services sector account for about 3.7% of all Scottish jobs.¹
2. Over the period March 2003 to March 2008 numbers of Financial Services sector workplaces increased by about 9% compared to about 7% for all industries in Scotland. However, numbers in employment in the sector decreased by about 11%³ compared to a 9% growth across all industries in Scotland.
3. In relation to the size of workplaces the Financial Services sector has a relatively low proportion of very small workplaces, with 46% employing less than 5 employees, compared with 63% of all workplaces in Scotland⁴.
4. By comparison with the average across all industries in Scotland, Financial Services sector workplaces are characterised by:
 - A slightly higher proportion of female employees (57% compared with 51%); and
 - A lower proportion of part time jobs (19% compared with 32%).
5. The Financial Services sector has a different pattern of jobs from the rest of the economy. There are much higher proportions of managers, associate professional, administrative and secretarial and sales and customer service staff within the Financial Services sector compared to all industries in Scotland.
6. When compared to all industries in Scotland, the Financial Services sector is characterised by a higher proportion of people aged 25-44 (60% compared to 53%) and a lower proportion of people aged 45+ (25% compared to 34% in all industries).

¹ As long as they are VAT registered – Those that are below the VAT threshold are excluded from the data

² Source: Inter-Departmental Business Register, March 2008

³ Source: Inter-Departmental Business Register, March 2008 and March 2003

⁴ Source: Inter-Departmental Business Register, March 2008

3 Summary of Framework

Diagram showing the contents of the Modern Apprenticeship in Providing Financial Services

Mandatory outcomes

S/NVQ or alternative competency based qualification - *One of the following must be achieved:*

- Providing Financial Services G9LK 22 SQA
- Retail Financial Services 500/6158/6 Edexcel
- Retail Financial Services 500/1793/7 City & Guilds
- Retail Financial Services 500/1384/1 EDI
-

Core Skills

The following Core Skills are required to be separately certified:

- Communication SCQF Level 4
- Information and Communication Technology (ICT) SCQF Level 4
- Numeracy SCQF Level 4

Problem Solving and Working with others have been mapped to the mandatory units of the VQs and will not be required to be separate certificated.

Equivalent Core Skills from other awarding bodies may be used.

Enhancements

Depending on pathway chosen, one of the following qualifications:

Units 1 and 5 of the Level 2 S/NVQ Customer Service
CII Level 2 Award in Insurance, legal and regulatory
500/1932/6
SII Level 3 Certificate for Introduction to Securities &
Investment 500/6267/0
Edexcel Level 2 BTEC Award/Certificate in Customer Service
100/3031/1
OCR Level 2 Certificate in Customer Service 100/6164/2
EDI Level 2 Certificate in Customer Service 500/1547/3
City & Guilds Level 2 Certificate in Customer Service
500/6329/7

Or one exam from the following:

CII Level 3 Certificate in Mortgage Advice 100/4505/3
CII Level 3 Certificate in Financial Administration 100/3609/X
IFS Level 3 Certificate in Mortgage Advice & Practise
100/3778/0
CIOBS Mortgage Advice & Practise Certificate
CIOBS Certificate in Financial Services
CIOBS Certificate in Sales and Service
CIOBS General Insurance Certificate
CIOBS Certificate in Call Centre Operations
CIOBS Certificate in Credit Union Practice

Optional Outcomes

Additional S/NVQ Units/Qualifications/Training

(Detail other awards, qualifications or training programmes which are relevant and desirable.)

4 The Framework

The mandatory and optional content of the Modern Apprenticeship in Providing Financial Services is as follows:

Mandatory Outcomes

1 SVQ(s)

Each apprentice is required to achieve one of the following Qualifications:

- Providing Financial Services G9LK 22 SQA
- Retail Financial Services 500/6158/6 Edexcel
- Retail Financial Services 500/1793/7 City & Guilds
- Retail Financial Services 500/1384/1 EDI

Scottish Vocational Qualifications (SVQs) are work-based qualifications, which are based on National Occupational Standards of competence drawn up by representatives from each industry sector. SVQs are made up of units – normally between six and ten – which break a job down into separate functions reflecting the different kinds of activities of a job. SVQs are available at five levels – although most are at level 2 and level 3. When someone has achieved an SVQ, there is a guarantee that they have the skills and knowledge needed to do their job. All Scottish Modern Apprenticeships must contain a relevant SVQ (or NVQ) or equivalent qualification.

2 Core Skills

Each apprentice is required to achieve the following core skills:

- | | |
|--|--------------|
| • Communication | SCQF Level 4 |
| • Information and Communication Technology | SCQF Level 4 |
| • Numeracy | SCQF Level 4 |

Problem Solving and Working with others have been mapped to the mandatory units of the VQs and will not be required to be separately certificated.
Equivalent Core Skills from other awarding bodies may be used.

Core Skills are skills and abilities which everyone needs in their work. This is true for every job in every workplace. Core Skills also feature in National Qualifications such as Standard Grades and Highers and from 2000, Scottish candidates have been issued with a Core Skills profile on their Scottish Qualifications Certificate. Candidates who have already been certificated as achieving Core Skills at the levels given above – either in the workplace or at school or college - do not need to repeat these Core Skills as part of the Modern Apprenticeship Framework.

3 Enhancements

A choice of enhancements, which are a mandatory part of the Framework, depending on the pathway chosen, **one of the following qualifications is required:**

Units 1 and 5 of the Level 2 S/NVQ Customer Service
CII Level 2 Award in Insurance, legal and regulatory 500/1932/6
SII Level 3 Certificate for Introduction to Securities & Investment 500/6267/0
Edexcel Level 2 BTEC Award/Certificate in Customer Service 100/3031/1
OCR Level 2 Certificate in Customer Service 100/6164/2
EDI Level 2 Certificate in Customer Service 500/1547/3
City & Guilds Level 2 Certificate in Customer Service 500/6329/7

Or one exam from the following:

CII Level 3 Certificate in Mortgage Advice 100/4505/3
CII Level 3 Certificate in Financial Administration 100/3609/X
IFS Level 3 Certificate in Mortgage Advice & Practise 100/3778/0
CIOBS Mortgage Advice & Practise Certificate
CIOBS Certificate in Financial Services
CIOBS Certificate in Sales & Service
CIOBS Certificate in Call Centre Operations
CIOBS Certificate in Credit Union Practise

Optional Outcomes

This section should be used to give basic information on any other awards, qualifications or training which are relevant to this sector. N/A

5 Registration and certification

This Scottish Modern Apprenticeship is managed by Financial Services Skills Council. The SSC is the first point of contact in Scotland for any enquiries in relation to the Framework. Contact details:

Financial Services Skills Council (FSSC)
Education Department
51 Gresham Street
London
EC2V 7HQ
Telephone: 0845 257 3772
Fax: 0845 257 3770

The SSC will register all Scottish Modern Apprentices undertaking this Framework. **All Modern Apprentices must be registered with the SSC within 8 weeks of starting their apprenticeship.** Registration can be made by completing the online registration system (MA Online, www.maonline.org.uk). In the case of MAs which receive funding it is acceptable for the Skills Development Scotland Training Plan to be used on the condition that it includes all relevant information as set out in the MA Training Plan (Appendix 3).

The SSC will issue a Modern Apprenticeship Certificate of Completion to those Modern Apprentices who have completed the mandatory outcomes of the Framework. Before a certificate is issued, training providers must submit evidence to the SSC that the mandatory outcomes have been achieved. This will normally be in the form of photocopies of certificates from awarding bodies.

Requests for certification should be made to the SSC using MA Online. The FSSC will only accept MA Online Certification requests.

Requests for registration and certification should be made to the SSC at the address above.

SSC Service level

The SSC undertakes to issue a registration number for MA Online input by an approved Modern Apprenticeship Centre. MA Online input requires centres to indicate that training agreements are held and completed.

The SSC will only issue Certificates of Completion using MA Online after checking all component parts are completed.

The SSC undertakes to confirm the registration of candidates in writing within 8 weeks of receipt of the relevant Training Plan and Training Agreement. Each candidate will be issued with a unique registration number.

The SSC also undertakes to issue Certificates of Completion within 4 weeks of receipt of the appropriate evidence that a candidate has completed the outcomes as stated in the Training Plan.

6 Recruitment and selection

The recruitment and selection of Modern Apprentices is primarily the responsibility of the employer. However, the following guidance is given:

- Employees may enter a Modern Apprenticeship from the age of 16. There is no upper age limit.
- The Modern Apprenticeship is designed to attract high quality people to the industry. Achievement of academic qualifications is one way of assessing the suitability of applicants. However it should be stressed that no persons should be deterred from applying for a Modern Apprenticeship because of a lack of formal educational qualifications. As well as traditional qualifications such as Standard Grades and Highers, employers should also be aware of newer vocational qualifications or vocational activity undertaken outwith an academic institutions, such as volunteering activity.
- The following factors may also influence the selection process:
 - performance during a formal interview process
 - references
 - relevant work experience
 - trial observation period.
- Employers should be aware of the nature, relevance and quality of foreign qualifications and make appropriate allowances concerning entry requirements.
- In order to promote and maintain the high status of the Modern Apprenticeship within the industry all literature distributed for recruitment purposes should emphasise the high standards of achievement expected of the candidate.
- Employers may wish to contact the SSC for advice and guidance on recruitment and selection.

SSCs may wish to use this space to detail any specific sectoral requirements for entry on to the Modern Apprenticeship programme.

Most financial services employers in Scotland require new employees to have a minimum of Standard (academic) grades 1-3 or Intermediate (vocational) 1/2 grades in Maths and English.

7 Equal opportunities

Modern Apprenticeships should ensure that there is equality of opportunity for all and any barriers (real or perceived) are addressed to support anyone seeking to enter employment to undertake the Modern Apprenticeship.

All MAs supported by Skills Development Scotland must conform to any contractual requirements on equal opportunities. All employers of Modern Apprentices should have an Equal Opportunities policy statement.

8 Health and Safety

All aspects of health and safety at work must be recognised within the delivery of this Modern Apprenticeship Framework and all statutory requirements be adhered to.

It is a key aspect of the induction period of the Modern Apprenticeship that apprentices are fully informed both of the regulations and that they and their employers are bound by these regulations. Modern Apprentices should be made aware of their rights and duties with regard to health and safety.

All Modern Apprentices supported by Skills Development Scotland will be required to satisfy the adequacy of SDS's Health and Safety policy and systems.

9 Contracts

The following three contracts are essential to the successful outcome of the Modern Apprenticeship programme:

- 1 Contract of employment signed by the employer and the Modern Apprentice.
- 2 SSC Training Agreement - this agreement outlines the basis of the modern apprenticeship, refers to the contract of employment and includes Health and Safety responsibilities.
- 3 SSC Training Plan - this plan outlines the selected outcomes and the expected duration of the apprenticeship. In cases where funding is offered by a SDS area office, the SDS Training Plan will be sufficient on condition that it contains all relevant information as set out in the MA Training Plan at Appendix 2. Training Plans may be modified to reflect changing circumstances, however it is essential that the SSC is notified of any changes.

10 Employment status of Modern Apprentices

It is important that the sector offers genuine employment and career prospects to those people it wishes to attract through Modern Apprenticeships. Accordingly, **all apprentices must be employed for the duration of the apprenticeship.**

11 Terms and conditions of employment

In order to compete with other sectors offering Modern Apprenticeships, attractive packages will need to be developed by employers in the sector. The terms and conditions of employment for individual Modern Apprentices will be agreed between the employer and the apprentice and should form the contract of employment.

12 Training and development

Delivery

Training delivery can take many forms under the Modern Apprenticeship system. Some organisations may become approved S/NVQ Assessment Centres; others may join a consortium or use peripatetic assessors. Some large employers will be able to complete all the training and development in-house, but most employers will find that some of the training and development will have to take place away from the normal workplace. In particular the underpinning knowledge requirements are often more suited to delivery by outside training providers which might include:

- private training organisations
- colleges / universities
- other employers

Such knowledge could be delivered through training courses or through open/distance learning packages.

The option of sharing training and assessment resources amongst a cluster of employers (or across the divisions of a larger employer) will be particularly appealing to those firms which do not have the resources to provide all of the training and development. Assessment can be provided by these bodies, but the assessors and the training centre must be approved by the awarding bodies for the S/NVQ and Core Skills where appropriate.

This space should be used to list all organisations currently approved to deliver the existing MA Framework in Scotland, where applicable. Please also list any organisations which are not currently approved but are likely to be able to deliver this Framework in the future, detailing any timescales for approval.

Standard Life - Approved

Microcom Training – To be approved in December 2009

JHP Training – To be approved in December 2009

Elmfield Training – To be approved in December 2009

City College Norwich – To be approved in December 2009

InTraining NTP Ltd – To be approved in December 2009

The SSC training plan

The plan is required to identify:

- 1 The selected Framework outcomes, specifying whether or not separate certification of the Core Skills is being sought.
- 2 A summary of the Modern Apprentices accredited prior learning
- 3 A timetable for achievement of the selected Framework outcomes, linked to regular progress reviews.

The Training Plan should take into account any relevant previous training and development, education or work experience. Not all Modern Apprentices need have different plans, but many will vary. Moreover as reviews take place and circumstances change so the plan itself can be modified.

However any changes must:

- be subject to the quality provisions of Skills Development Scotland (if the MA is being financially supported)
- comply with the stipulations of this Framework
- meet the needs of the employer and apprentice.

A sample Training Plan is provided at Appendix 3 of this document, however, for those Modern Apprentices funded by SDS area office it is sufficient to submit the Skills Development Scotland Training Plan on condition that it covers the same information required in the MA Training Plan.

13 Consultation Process

This section should give details of the consultation that was undertaken for this Framework. This should be a summary of the information supplied in Appendix 2 of the Proposal Template.

The FSSC has conducted an email consultation and questionnaire with over 30 different employers and 5 training providers from the financial services sector in Scotland. These include a combination of both SME and large organisations.

These employers also are from different sub sectors such as life and pensions, mortgages, insurance and banking.

We have also had one to one meetings with various employers in Scotland and liaised with Awarding bodies such as the Chartered Institute of Bankers in Scotland (CIOBS), The Securities and Investment Institute and the Chartered Insurance Institute.

The employers that will be using this framework are Cunningham Lindsay, Zurich Insurance, AXA Insurance, Capita, Standard Life and RBS.

The consultation also includes the recent 2009 sector skills survey which highlighted skill shortages in customer handling, technical and practical skills. The Level 2 Modern Apprenticeship in Providing Financial Services can help meet these shortages by undertaking a combination of a competence based qualification which is currently not available in the sector and professional examinations. A new Level 2 SVQ has been now developed in consultation with the sector and SQA and forms part of this Level 2 Modern Apprenticeship in Providing Financial Services.

14 Career progression

Following the completion of the Modern Apprenticeship, candidates should be able to achieve positions in areas such as:

This space should be used to specify progression routes from the MA. These should include specific progression routes to and from the MA; career paths; and further vocational and academic qualifications.

On completion of the Level 2 Modern Apprenticeship in Providing Financial Services, individuals can opt for entry onto the Level 3 Modern Apprenticeship in Providing Financial Services.

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

- CIOBS Chartered Banker Qualification
- SII Diploma in Investment Operations;
- CII Diploma and Advanced Diploma in Insurance;
- CII Diploma and Advanced Diploma in Financial Planning
- IFS Diploma for Financial Advisers
- Chartered Financial Analyst
- BA/MSc in Financial Services;
- In-house training and development programmes.

Individuals can also progress to (a) other technical areas within the organisation, supervisory and managerial positions. Some individuals also become qualified to become assessors and verifiers within the Modern Apprenticeship programme.

Appendices

Appendix 1

Stakeholder Responsibilities

Many organisations and individuals share the responsibility for ensuring that the Modern Apprenticeship programme is implemented to the highest possible standard. They include:

- Awarding Bodies
- Employers
- Modern Apprentices
- Modern Apprenticeship Group (MAG)
- Sector Skills Councils (SSCs)
- Skills Development Scotland
- Training Providers

Role of the Sector Skills Councils

SSCs are responsible for developing Modern Apprenticeship Frameworks and are required to work with employers in their sectors to ensure that all Frameworks meet the needs of employers in their sectors.

For details on your sector's SSC visit www.sscalliance.org.uk

Role of Skills Development Scotland

MA frameworks are used by employers as part of their workforce development to train new employees and up-skill existing members of staff. They can be (and often are) used regardless of whether financial support is available from the delivery body who currently provides a 'contribution' towards the cost of delivery. However, only approved MA Frameworks will be eligible for funding support from Skills Development Scotland who should be contacted to establish the availability and level of support for each MA Framework.

Further information is available from www.modernapprenticeships.com

Skills Development Scotland, under the Careers Scotland brand, provides advice and guidance to individuals on the range of Modern Apprenticeships and training providers available. Individuals are signposted to opportunity providers who offer training in the vocational areas of interest.

Responsibilities include:

- Supporting the Modern Apprentice with ongoing Career Planning advice
- Signposting candidates to suitable vacancies
- Promoting the Modern Apprenticeship route on Career Scotland branded website
- Facilitating recruitment events that bring together jobseekers and opportunity providers

Role of the Awarding Bodies

A significant proportion of the Modern Apprenticeship is based on the assessment of the apprentice against S/NVQs or S/NVQ units. These qualifications are accredited by the SQA Accreditation and the Office of the Qualifications and Examinations Regulator (Ofqual) and are offered by Awarding Bodies.

It is the responsibility of the Awarding Bodies to ensure that centres are approved, that assessors and verifiers are suitably qualified, trained and monitored, and that all of the assessment criteria of the S/NVQs and S/NVQ units are fully met.

Role of the Training Provider

The role of the training provider is important to the success of the Modern Apprenticeship. A training provider can be a further education college, a private or voluntary training company or in some cases the employer themselves or employer partnerships.

Training Providers are responsible for:

- Confirming an appropriate MA programme for candidates
- Agreeing the training needs of the candidates
- Agreeing roles and responsibilities for on the job training
- Agreeing where off the job training will be required and defining roles and responsibilities for this with relevant parties
- Ensuring trainee/candidate has access to the best quality training opportunities available
- Ensuring that the Modern Apprentices and employers fully understand the principles and processes of competence-based assessment
- Registering of MA candidates with the relevant SSC (and Skills Development Scotland if appropriate).
- Compiling and agreeing assessment schedules/assessment plans
- Judging performance evidence
- Completing assessment records
- Reviewing candidates progress at regular intervals
- Submitting records and evidence for moderation
- Advising the Modern Apprentice who to approach for support, advice, encouragement and in case of complaint

Role of Modern Apprenticeship Group (MAG)

MAG is an independent group drawn from key stakeholders involved in the management and delivery of the Modern Apprenticeship programme in Scotland.

MAG is responsible for:

- Approval and re-approval of MA Frameworks
- De-approval of MA Frameworks
- Overseeing the generic marketing thrust of the MA programme in Scotland
- Encouraging best practice across MA Frameworks and sectors

Role of the Employer

Employers' responsibilities include:

- Paying all Modern Apprentices in accordance with company policy and in line with current legislation
- Agreeing roles and responsibilities for on the job training
- Agreeing where off the job training will be required and define roles and responsibilities for this with relevant parties
- Highlighting opportunities for the Modern Apprentice to demonstrate competence
- Meeting with Trainers, Assessors, Verifiers and the Modern Apprentices to review progress
- Witnessing candidate performance and verifying evidence
- Releasing Modern Apprentices for college/off-the-job training in line with training plan
- Ensuring the experience, facilities and training necessary to achieve the outcomes of the training plan.
- Supporting and encouraging Modern Apprentices and rewarding achievement
- Taking responsibility for the Health & Safety of Modern Apprentices.

Role of the Modern Apprentice

Modern Apprentices have the same responsibilities to their employer as any other employee. In addition they have a range of commitments to their training programme.

Modern Apprentices' responsibilities include:

- Observing the company's terms and conditions of employment
- Agreeing a training/development plan with all parties involved
- Undertaking development in line with agreed training plan
- Attending meetings with trainers, assessors and verifiers as required
- Attending college/off-the-job training where required
- Providing evidence of competence

- Developing a collection of evidence (portfolio) and retain ownership of this throughout
- Behaving in a professional manner throughout

Appendix 2

Modern Apprenticeship Centres (MACs)

Modern Apprentices may only be registered through organisations approved by the SSC to deliver this Framework. Such approved organisations are called Modern Apprenticeship Centres (MACs)

The MAC may be the employer of the apprentice or a separate organisation such as a training provider, further education college, a private or voluntary training company or in some cases the employer themselves or employer partnerships.

In order to be approved, organisations must make a formal application to the SSC, seeking approval and establishing that the centre satisfies the following criteria:

Either

- 1 be approved by an appropriate Awarding Body as a centre for the assessment of the relevant S/NVQ(s) (and Core Skills if these are being separately certificated)
- or
- 2 be capable of demonstrating a contractual relationship with another approved centre for the assessment of those units for which the MAC does not have approval from an appropriate Awarding Body.

In addition

The SSC will maintain a database of MACs for the delivery of the Framework within Scotland, which will be available to employers and others.

Organisations wishing to become MACs who have yet to obtain the necessary Awarding Body approval for assessment should first contact the Awarding Body direct.

Organisations wishing to be accredited with SQMS (or other appropriate quality system) should contact Skills Development Scotland.

In addition to the assessment of the Modern Apprentice against the relevant standards set by the selected Framework outcomes, the MAC has responsibility for:

- Entering into a formal training agreement with the employer and Modern Apprentice
- Registering Modern Apprentices as candidates for the relevant S/NVQ(s) and other selected units with the appropriate Awarding Body
- Registering Modern Apprentices with the SSC

- Applying for the final 'Certificate of Completion' on behalf of Modern Apprentices
- Informing the SSC of any material alterations to Modern Apprentices' training plans or desired changes to the selected Framework outcomes.

Appendix 3



MODERN APPRENTICESHIP SAMPLE TRAINING AGREEMENT

This Training Agreement is entered into by:

Name of Employer:	
Name of Modern Apprentice:	
Name of Modern Apprenticeship Centre:	

The **Employer's responsibilities** are to:

- 1 employ the modern apprentice subject to the employer's usual terms and conditions of employment;
- 2 provide the modern apprentice with the facilities, training and work place opportunities necessary to achieve the selected Framework outcomes specified in the apprentice's personal training plan;
- 3 pay the modern apprentice an agreed salary which reflects the obligations of the employer and the opportunities for the apprentice;
- 4 in the event of the employer becoming unable to retain the modern apprentice after completion of the apprenticeship, to use reasonable endeavours to secure employment elsewhere;
- 5 in the event of the apprenticeship being terminated prematurely by either the employer or modern apprentice for any reason other than dismissal for unsatisfactory performance or misconduct, to use reasonable endeavours to secure employment and continuation of this apprenticeship elsewhere;
- 6 operate a formal Health and Safety policy and undertake the necessary legal and contractual responsibilities for health and safety of the modern apprentice; and
- 7 operate an Equal Opportunities policy which meets all legal requirements.

The **Modern Apprentice's responsibilities** are to:

- 1 work for the employer in accordance with the agreed terms and conditions of employment;
- 2 undertake training, attend courses if required, keep records, and take assessments to be determined by the employer and/or Modern Apprenticeship Centre, and carry out such work as may be required in order to achieve the selected Framework outcomes specified in the apprentice's personal training plan;
- 3 be diligent, punctual, behave in a responsible manner and in accordance with the requirements of Health and Safety legislation relating to the apprentice's responsibilities as an individual; and
- 4 promote at all times the employer's best interests.

The **Modern Apprenticeship Centre's responsibilities** are to:

- 1 agree the content of the modern apprentice's personal training plan as confirming that the selected Framework outcomes and training plans meet the criteria of this modern apprenticeship
- 2 contract with the employer to provide the training and assessment necessary to enable the modern apprentice to achieve the selected Framework outcomes specified in the apprentice's personal training plan; and
- 3 use its best endeavours to ensure that the employer provides the modern apprentice with the facilities, training and work place opportunities necessary to achieve the selected Framework outcomes specified in the apprentice's personal training plan.

This agreement to be signed by all parties:

Employer		Date:
Modern Apprentice <i>(or Parent/Guardian, if under 18)</i>		Date:
Modern Apprenticeship Centre		Date:



MODERN APPRENTICESHIP TRAINING PLAN

The Modern Apprenticeship Centre

Name:
Address:
Telephone:
Contact:

The Modern Apprentice

Full name:
Home address:
Work address:
Date of birth:

The Employer

Name:
Address:
Telephone:
Contact:

The Local Enterprise Company *(if applicable)*

Name:
Address:
Telephone:
Contact:

Framework selected outcomes

Mandatory outcomes

SNVQ Level <i>(please identify level)</i> <i>(List mandatory and optional units)</i>	Tick units being undertaken	SCQF Level	SCQF Credit Points

SNVQ level (please identify level) <i>(List mandatory and optional units)</i>				
Enhancements				

Core Skills <i>(Include details of the minimum level required)</i>		Tick units being undertaken	SCQF Level	SCQF Credit Points
1	Communication			
2	Working with others			
3	Numeracy			
4	Information technology			
5	Problem Solving			

Optional outcomes

Additional units (if any) <i>These are optional and should reflect the individual training needs of the Apprentice</i>		Tick units being undertaken	SCQF Level	SCQF Credit Points
	(specify unit)			
	(specify unit)			
	(specify unit)			
	(specify unit)			

Summary of Modern Apprentices accredited prior learning

If you require assistance in completing this form, please contact:

Insert SSC contact details in this section.

Financial Services Skills Council
 51 Gresham Street
 London
 EC2V 7HQ

Tel:- 0845 257 3772
 Fax:- 0845 257 3770

	GENERAL INSURANCE ROUTE	INVESTMENT OPERATIONS ROUTE	BANKING ROUTE	LIFE, PENSIONS & ASSURANCE INVESTMENTS ROUTE
Knowledge Component	<p>One of: CII Level 2 Award, Insurance & Regulatory Edexcel Level 2 BTEC Award/Certificate in Customer Service Units 1 and 5 of the L2 S/NVQ in Customer Service Or one exam from CIOBS General Insurance Certificate</p>	<p>One of: SII Level 3 Certificate for Introduction to Securities & Investment Edexcel Level 2 BTEC Award/Certificate in Customer Service Units 1 and 5 of the L2 S/NVQ in Customer Service Or one exam from CIOBS Certificate in Financial Services/Sales & Service/Call Centre Operations</p>	<p>(Delivered only in a banking environment) One of: Edexcel Level 2 BTEC Award/Certificate in Customer Service OCR Level 2 Certificate in Customer Service EDI Level 2 Certificate in Customer Service City & Guilds Level 2 Certificate in Customer Service Units 1 and 5 of the L2 S/NVQ in Customer Service Or one exam from CIOBS General Insurance Certificate/Certificate in Financial Services/Certificate in Sales & Service/Call Centre Operations/Credit Union Practice</p>	<p>Edexcel Level 2 BTEC Award/Certificate in Customer Service Units 1 and 5 of the L2 S/NVQ in Customer Service Or one exam from CII Certificate in Mortgage Advice CII Certificate in Financial Administration IFS CeMAP CIOBS Mortgage Advice & Practice Certificate</p>
Competence Component	<p>One of: SQA Level 2 SVQ in Providing Financial Services OR EDI/City and Guilds/Edexcel Level 2 NVQ in Retail Financial Services</p>			
	<p>3 Compulsory Components: Develop yourself to improve and maintain workplace competence in a financial services environment Plan and organise your work in a financial services environment Ensure your own compliance with financial services regulation</p>			
	<p>Plus 2 Units from <u>one</u> of the following Level 2 Technical Options Groups: (SVQ units only–NVQ follows different structure) Bank and Building Society Accounts Options (7 units); Customer Payments for Financial Products and Services Options (6 units); General Insurance Options (14 units); General Takaful Options (14 units); Investment Operations Options (4 units); Life, Pensions and Assurance Investments Options (6 units); Financing and Credit Options (4 units); Administration for Mortgage and/or Financial Planning Intermediaries Options (4 units);</p>			
Externally Assessed or Embedded	<p>Plus 1 Unit from any of the following groups: (SVQ units only–NVQ follows different structure) Bank and Building Society Accounts Options (7 units); Customer Payments for Financial Products and Services Options (6 units); General Insurance Options (14 units); General Takaful Options (14 units) Investment Operations Options (4 units); Life, Pensions and Assurance Investments Options (6 units); Financing and Credit Options (4 units); Administration for Mortgage and/or Financial Planning Intermediaries Options (4 units); Financial Services Customer Care Options (3 units); Financial Services Sales Process Options (6 units)</p>			
	<p>Core Skills Requirements: SCQF Level 4 in Information Technology, Numeracy and Communication.</p>			
Internal	<p>Modern Apprenticeship Agreement and Training Plan</p>			
	<p>COMPLETION OF MODERN APPRENTICESHIP</p>			
<p>L2 Modern Apprenticeship in Providing Financial Services in Scotland © The Financial Services Skills Council – November 2009</p>				