



Australian Institute of  
**CREDIT MANAGEMENT**

LEARNING SERVICES

# A Guide to Learning @ AICM

**Australian Institute of Credit Management**

Level 1, 619 Pacific Hwy, St Leonards NSW 2065 | **T (02) 9906 4563** | **F (02) 9906 5686**  
**education@aicm.com.au** | **www.aicm.com.au** | ABN 79 008 455 758 | RTO Provider 6263

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## How to choose your course of study

### Qualifications

AICM Learning Services offer a range of qualifications designed to address the learning and development needs of people who may be commencing their careers in the credit industry through to those at a managerial level:

#### FNS30415 Certificate III in Mercantile Agents

The Certificate in Mercantile Agents is specifically designed to address the skill and knowledge development needs of mercantile agents who undertake recover of debt and property.

#### FNS401115 Certificate IV in Credit Management

The Certificate IV in Credit Management is specifically designed to address the skill and knowledge development needs of credit professionals who hold or are intending to seek a middle level position within the broad role of credit management.

#### FNS51515 Diploma of Credit Management

The Diploma of Credit Management is specifically designed to address the skill and knowledge development needs of credit professionals who hold or are intending to seek a senior position within the broad role of credit management.

### Individual units

Alternatively a learner may choose to enrol in individual programs that will lead to Nationally recognised Statements of Attainment which will (should the learner so desire) lead to the completion of a complete qualification.

### Commitment to qualification completion

AICM Learning Services affirms that in accordance with the Standard for NVR Registered Training Organisations 22.2(c) that once a learner has commenced a qualification they will be offered the units of competence required to complete their qualification.

## Learning Pathways

To help you select the most appropriate program, please consider the following learning pathways:

Qualification	Content	Common job titles
FNS30415 Certificate III in Mercantile Agents	Beneficial to individuals who are working in a mercantile agent and/or collections role in companies and financial institutions.	Mercantile Agent Accounts Receivable Clerk/Officer Collections Officer Customer Service Officer Recovery Clerk/Officer.
FNS40115 Certificate IV in Credit Management	Ideal for individuals who have some experience in credit who need to enhance their skill and knowledge and contribute more to an organisation. This qualification addresses issues relating to credit applications and securitisation, compliance, managing bad and doubtful debt and customer service.	Credit Officer Credit Controller Credit Analyst Recoveries Officer Reconciliations Officer Credit Services Officer Credit/Lending Officer Credit Team Leader
FNS51515 Diploma of Credit Management	Provides the opportunity to deal with key credit issues such as personal and corporate insolvency, developing credit policies and compliance. Learners are then able to select from a range of electives which address consumer credit, factoring and discounting, managing customer service, managing individuals and managing change.	Credit Manager Senior Credit Officer Senior Decision Manager Debt Manager Credit Executive Credit Analyst Credit Operations Manager Senior Credit/Loans Officer Chief Credit Officer Group Credit Manager Credit Risk Manager

## Delivery Methods

AICM programs utilise both face-to face and web based online delivery.

You can choose to undertake a program online or face to face, or you can access learning opportunities which embrace both face-to-face and online delivery.

The key philosophy of our delivery strategies is to enable you to participate in learning at a pace that will suit your workplace and personal commitments.

Irrespective of the delivery method you can be confident that the training will be conducted in small group sizes and with highly qualified expert trainers who ensure that both styles of delivery are engaging and highly interactive.

## **Recognition of Prior Learning (RPL)**

AICM Learning Services is aware that many of our potential learners already have extensive workplace experience and skills.

If you believe that you may be able to complete part or perhaps a complete qualification in recognition of prior learning, AICM will work with you to gather the appropriate evidence that will support your application for recognition of prior learning, referred to as RPL.

You may also be eligible for mutual recognition of qualifications and units of competence that you have already successfully completed. This is subject to relevance and time criteria.

*A Guide to Recognition of Prior Learning* is available from the AICM website or by email upon request.

## **Corporate Training**

AICM Learning Services also provide tailored solutions to suit the specific needs of an organisation. We are able to help identify training needs and to then develop and facilitate a targeted in-house training program to achieve the organisation's identified outcomes. As AICM Learning Services is a Registered Training Organisation (RTO), we are able to offer National accreditation for the training undertaken. This provides motivation to the participants and is a valuable pathway for further learning and qualifications.

## Learner Support

AICM learners who undertake a qualification or individual units of competence are supported through the provision of learning resources, such as online resources, readings and textbooks, advice and guidance on the preparation of assessments. Additional learner support is also available if required.

## Mandatory Enrolment procedures

Before a student is able to commence their training AICM must receive a completed student enrolment form and also certified proof of identity. As from 1<sup>st</sup> January 2015 students are also required to obtain a Unique Student Identifier.

To obtain a USI (Unique Student Identifier Number) – [USI website - www.usi.gov.au/Pages/default.aspx](http://www.usi.gov.au/Pages/default.aspx) and follow the instructions.

Prospective students will be emailed a student enrolment form the first time a Nomination Form is received from a student.

Alternatively the student enrolment form can be obtained from the AICM website [www.aicm.com.au](http://www.aicm.com.au) under Learning Services.

All learners are required to complete a student record form as part of the nomination process. Failure to complete a student record form will delay the issuing of a qualification and/or Statement of Attainment.

It is a mandatory requirement that all learners provide AICM with a certified proof of identity. For example drivers licence, passport or birth certificate.

If a learner changes their name then this will be subject to the same requirement.

Failure to provide this documentation will delay the issuing of either Statements of Attainment and/or qualifications.

## Fees Charges and Refund Policy

The course fees for individual courses are set out in the course outline documents.

AICM does not charge any additional fees for the marking of assessment and/or the remarking of assessments.

AICM course fees are all inclusive covering the cost of learning resources, textbooks and any other service provided as part of the learning experience.

If a learner has registered for a course and finds that they are unable to attend, then the enrolment of a substitute, advised in writing prior to the commencement of the course, will be accepted.

Cancellations received less than 10 days before commencement are subject to a cancellation fee of 50% of the course fee.

If insufficient participants are registered for any course, the course may be cancelled by AICM. A rescheduled course or full refund will be made in such cases.

AICM can only accept no greater than \$999 paid in advance in course fees where a course is of a higher cost then a deposit will be taken when a nomination is received and the remainder invoiced once the training has commenced.

## Access & Equity

AICM is committed to achieving equality of opportunity in education and affirms the value of social and cultural diversity that is reflected in its community.

AICM is committed to promoting an environment where everyone is able to study and work effectively, without fear of unlawful discrimination or harassment on any grounds covered by the legislation with which AICM must comply.

## Complaints Policy & Procedures

All complaints and appeals are dealt with promptly in accordance with AICM Learning Services complaints procedures. These procedures provide for all matters to be dealt with in a prompt and confidential manner and are anchored in the principles of alternate dispute resolution.

Any complaints will be treated seriously, confidentially and dealt with promptly.

Any complaint will be dealt with in an open and trusting manner and with reference to the principles of alternate dispute resolution.

### Complaints procedure

#### *Step 1: Local Level Resolution*

The AICM encourages open communication and an environment of trust. Therefore, any client with a complaint is encouraged to firstly raise the matter directly with the other party concerned. A meeting should be requested, by the client, at which time the matter in dispute can be raised and a resolution sought.

#### *Step 2: Resolution by Course Manager*

Should the matter remain unresolved following Step 1, or should Step 1 be inappropriate, the client is encouraged to contact the Course Facilitator or Staff Supervisor. The Course Facilitator or Staff Supervisor will consider the complaint and recommend a resolution.

#### *Step 3: Resolution by AICM's Chief Executive Officer*

Should the matter remain unresolved following Step 2, or should Step 2 be inappropriate, the client is encouraged to contact the AICM's Chief Executive Officer for consideration and due intervention, as necessary, in order to reach an objective solution to the matter in dispute.

#### *Step 4: Resolution by Arbitration*

Should the matter remain unresolved following Step 3, the AICM's Chief Executive Officer may appoint an independent arbiter to review the dispute and suggest an amicable solution.

#### *Step 5: Resolution by External Authority*

Should the matter remain unresolved following Step 4, the client may seek the advice of an independent authority that is skilled in dispute resolution processes.

#### *Step 6: Written Statement Provided*

Each applicant will be provided with a written statement of the appeal outcomes, including reasons for the decision.

Students who are not satisfied by the compliant resolution proposed by AICM may contact the Australian Skills Quality Authority (ASQA) [www.asqa.gov.au](http://www.asqa.gov.au) .

## Assessment and Training

### Learner Rights and Responsibilities

- Learners are to be provided with support and assistance in completing their assessments.
- They must advise their assessor or AICM Learning Services promptly if they experience any difficulties or problems.
- Learners must complete the assessment process if they are seeking a qualification or a Statement of Attainment
- Learners will be provided with feedback on each assessment as to whether they are competent or not yet competent. If not yet competent, they are to be given advice on how competence may be achieved.
- All assessments must be submitted online.
- Learners must request in writing (email: [education@aicm.com.au](mailto:education@aicm.com.au) ) for an assessment submission extension time (when needed).

Learners who do not submit an assessment within 12 months of completing the training component of their course must provide evidence confirming that they have maintained the currency of their skills, knowledge and expertise.

No final assessments will be accepted in any circumstances if more than two years have passed since the learner completed their training.

Learners must inform AICM of any change or update to personal details. These include although not limited to:

- Change of address
- Change of name
- Change of email address **(this is one of the most important details that we keep on file. If we do not have your current and correct email address you will not receive important notifications, updates, reminders or email messages. We rely on learners to provide us with the correct contact details.)**



All learners are required to:

- Behave courteously and with consideration to their fellow learners and trainers.
- Promptly advise their Trainer if they are experiencing any difficulties or problems in attending training sessions, completing assessments or of any other issues they may have. AICM Learning Services provides a welfare and guidance referral service.
- Advise the AICM Office if they are delayed or unable to attend a training program.
- Complete attendance records.

AICM Learning Services reserves the right to exclude learners who do not behave courteously and with consideration to their fellow learners and trainer(s).

It would be appreciated if all learners participate in strategies to provide feedback on the training program and services.

## **Supported learning**

Sometimes life becomes complicated and this impacts upon your learning. AICM understands that personal and work commitments will on occasion be overwhelming if this happens please contact AICM. You will be provided with support and assistance and if your difficulties are outside AICM's expertise alternate support services will be suggested.

Please do not hesitate to be in contact and all communication will be in confidence.

Learners who have any condition, such as a physical or learning disability, or skills deficit, which may make it difficult to undertake a learning program or may require reasonable adjustment, should notify the AICM Office as soon as possible.

## **Appeals process**

If a student is dissatisfied with an assessment outcome a second assessment maybe requested provided the request for a second assessment is made in writing (an email is appropriate) addressed to the National Training Manager.

The National Training Manager will appoint an independent assessor who has not had previous interaction with the learner and who has relevant qualifications and experience in relation to the unit being assessed to conduct the second assessment. If the student remains dissatisfied by the outcome of the second assessment the matter will be referred to the Board of AICM Learning Services for resolution.

## **Class size**

AICM Learning Services RTO classes are limited to a maximum of 15 learners whether online or face-to-face. Any proposed increase in class size must be referred to the National Training and Marketing Manager.

## Venues

AICM Learning Services training is provided in locations which are selected on the following criteria:-

- ease of access by public transport and private vehicle.
- conform to the relevant Occupational Health & Safety requirements.
- equipped with all necessary training equipment, for example: data projectors, laptops, whiteboard, and screens.

As a general principle, major hotels or office based training centres are utilised.

## Qualification Completion Requirements

The maximum course duration for any qualification is 36 months from the date of enrolment. All units of competence required for a qualification must be completed within this timeframe.

## Traineeships

### What is a traineeship?

Traineeships can be a useful mechanism to support an organisation's professional development of new and existing staff. Traineeship funding is not limited by age.

However traineeship funding is subject to other eligibility requirements.

### Commencing an apprenticeship

If you are considering accessing traineeship funding you should initially consult with the Apprenticeship Centre of your choice. The Apprenticeship Centre will determine eligibility and advise which qualification(s) is available for funding.

Currently depending upon the state or territory in which the potential trainee works and resides the funding may be available:

FNS30415 Certificate III in Mercantile Agents - NSW, Victoria, Queensland, SA, NT & ACT

FNS40115 Certificate IV in Credit Management is not currently listed for traineeships.

FNS51515 Diploma of Credit Management – Queensland and ACT

Please note this information is indicative only and subject to change and state and territory regulation.

## Selecting a Training Provider

Once eligibility has been determined you need to select a Registered Training Organisation (RTO) to provide the training. AICM Learning Services is well placed to undertake this role have delivered traineeships for over five years.

## Incentive Payment

Currently eligible participants attract an incentive payment for their employer of up to \$4,000.

This is paid to the employer in two instalments the first one of \$1,500 three months after commencing the traineeship and \$2,500 when the traineeship is completed.

The minimum completion period is 12 months.

The delivery of a traineeship requires an RTO to do more than just provide training. Trainees must be monitored and require ongoing assessment.

The cost for providing an in house traineeship is available on application however it is recommended that there are a minimum of seven learners.

## Apprenticeship Centres

You are able to select the Apprenticeship Centre of your choice. For your information only AICM Learning Services has worked effectively with the following Apprenticeship Centres.

Kindly note that this list is not exhaustive or proscriptive:

<p><b>NSW/ACT</b></p> <p><b>Australian Business Limited</b> <b>Apprenticeship Centre</b> 14/140 – 142 Arthur Street, North Sydney NSW 2060 Phone: 1300 652 236</p> <p><b>Website:</b> <a href="http://www.apprenticeshipcentre.com.au">www.apprenticeshipcentre.com.au</a></p> <p><b>Tasmania</b></p> <p><b>Jobnet</b> 432 Elizabeth Street, North Hobart TAS 7000 Phone: 1 300 367 776</p> <p><b>Website:</b> <a href="http://www.jobnet.org">www.jobnet.org</a></p>	<p><b>Victoria</b></p> <p><b>VECCI Apprenticeships Services</b> 486 Albert Street, Melbourne VIC 3002 Phone: 1 300 365 336 Mobile: 0407 520 881</p> <p><b>Website:</b> <a href="http://www.vecci.org.au">www.vecci.org.au</a></p> <p><b>Western Australia</b></p> <p><b>CCI</b> 180 Hay Street, East Perth WA 6892 Phone: 1 300 422 492</p> <p><b>Website:</b> <a href="http://www.cciwa.com">www.cciwa.com</a></p>
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<p><b>South Australia</b></p> <p><b>Apprenticeship and Traineeship Centre</b></p> <p>136 Greenhill Road, Unley SA 5061</p> <p>Phone: 08 – 8300 0255</p> <p><b>Website:</b> <a href="http://www.australianapprenticeships.gov.au">www.australianapprenticeships.gov.au</a></p>	<p><b>Queensland</b></p> <p><b>Busy at Work</b></p> <p>Unit 1, 31 Amy Johnson Place, Eagle Farm QLD 4009</p> <p>Phone: 07 – 3215 6545</p> <p><b>Website:</b> <a href="http://www.busyatwork.com.au">www.busyatwork.com.au</a></p>
<p><b>National Arrangements</b></p> <p>National employers who would like to organise traineeships across more than one state may contact:</p>	
<p><b>Australian Apprenticeships Alliance</b></p> <p>Cate Quirk National Business Development Manager Level 15, 140 Arthur Street, NORTH SYDNEY NSW 2060</p> <p>Mobile: 0400 455 639 Fax: (02) 99572323</p> <p>Email: <a href="mailto:cate.quirk@australianapprenticeshipsalliance.com.au">cate.quirk@australianapprenticeshipsalliance.com.au</a></p> <p>Web site: <a href="http://www.australianapprenticeshipsalliance.com.au">www.australianapprenticeshipsalliance.com.au</a></p>	

## Continuous Improvement

AICM Learning Services is committed to continuous improvement of our training and assessment strategies. An essential part of achieving continuous improvement is feedback from learners and employers. You are encouraged to give feedback on your learning experience.

## Privacy

AICM is committed to protecting your privacy. From 21 December 2001, AICM has been bound by the National Privacy Principles as set out in the *Privacy Act 1988* (Cth).

The following is information the *Privacy Act* requires us to communicate to all members and non-members of AICM. It is recommended that you keep this information for future reference. All AICM staff and contractors must adhere to the provisions of the AICM privacy policy.

Personal information held by AICM may include:

- Name
- Address
- Telephone Number
- Email
- Facsimile Numbers
- Employer's Name
- Employer's address
- Qualifications
- Date of birth
- Country of birth

This information is required to be collected for the purpose of reporting and auditing requirements. If this personal information is not provided, then there may be delays in responding to queries, the provision of qualification and/or nationally recognised Statement of Attainment or other AICM services. AICM will only collect personal information which is necessary for its functions and activities. AICM staff must provide information concerning education and training services to people who prefer to remain anonymous. However, enrolment and participation in a training program or recognition program requires the identification of the individual.

### How AICM collects personal information

AICM collects personal information from the individual directly.

### How AICM uses your personal information

Your personal information may be used in order to:

- Provide the educational, professional and membership services you require;
- Inform you of ways the services to you could be improved;
- Research and develop our services and;
- Gain an understanding of your education and training requirements in order to provide you with better services.

Your personal information is also collected to promote and market other services which AICM believes may be of interest to you. If you do not wish to be contacted regarding other services please call AICM National Office on 02 9906 4563.

## **When do we disclose your personal information**

AICM may disclose personal information to government bodies such as the Australian Skills Quality Authority as provided for in the *National Vocational Education and Training Regulation Act (Cth) 2011* and to contractors engaged from time to time to provide educational, professional or membership services.

AICM will only transfer information overseas with the individual's consent.

## **Access, Accuracy and Secure Storage**

Individuals may request and be provided with access to their personal information. All learners must be advised of their rights under this policy at the commencement of a course. Requests for access should be made in writing and will, wherever possible, be granted as soon as possible. The individual making the request must be able to confirm their identity prior to the disclosure of any personal information. AICM undertakes to treat this personal information in a confidential and secure manner to maintain this information's accuracy and completeness. AICM recommends that you promptly advise of any changes in your personal information such as your name and address and in particular your email address.