

Consumer Credit (Micro-credential)  
Level 5 course

# Unlocking excellence in consumer credit

*Setting the gold standard for responsible  
lending, compliance and consumer.*

In partnership with:



FINANCIAL SERVICES FEDERATION

Strategi Institute, in partnership with the Financial Services Federation proudly offers the Consumer Credit (Micro-credential) Level 5 course. This course is an absolute game-changer for professionals working in consumer credit lending.

Strategi Institute is the training provider of choice for many corporates and individuals in the financial and professional services sector.

We are an NZQA category 1 training provider actively operating in the financial services industry. You would be partnering with the best from a quality perspective.



## For organisations

For organisations with employees operating in this highly regulated sector, this course is an invaluable opportunity to catapult their skillset to new heights, equipping them with the competence, knowledge and skill required for responsible lending practices. It also demonstrates to the regulator your commitment to staff training and compliance, leading to improved lending outcomes and an improved bottom line.



## For individuals

For individuals navigating the consumer credit landscape, this course transforms your professional toolkit, opening doors to career growth and exciting opportunities. Don't miss the chance to shape your future in this field.



# What you will gain from this course

## ... Build professional credibility ...

Elevate your professional standing by gaining recognition for your expertise in responsible consumer credit lending. This in-depth course doesn't just address legal aspects but also underscores the importance of treating borrowers fairly and ethically, with special attention to safeguarding those in vulnerable circumstances.

## ... Career advancement ...

A deeper understanding of responsible and ethical consumer credit lending will set you apart in the eyes of prospective employers in both the bank and non-bank sectors. Enhance your career prospects and unlock exciting opportunities.

## ... Compliance ...

Successfully completing this course demonstrates your commitment to excellence in lending. It provides you with a recognised qualification tailored to your lending role, meeting the consumer credit training requirements of most lending institutions. Stay compliant and excel in your profession with this course.







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## Course breakdown: Eight key modules

In this comprehensive course delve into eight essential topics:

- Legislative framework:** Gain a comprehensive understanding of the intricate web of legislation governing consumer credit provision in New Zealand, and how it applies in your interactions with borrowers.
- Stakeholders in consumer credit:** Explore the diverse landscape of stakeholders within the consumer credit sector, including regulators, various credit providers, consumer advocacy groups, and dispute resolution services. Uncover how these entities can impact your role as a lender.
- Credit Contracts and Consumer Finance Act 2003 (CCCFA):** Master the fundamental legislation that shapes consumer credit provision in New Zealand and how it applies to your role.
- Responsible lending:** Navigate the Responsible Lending Code and discover how it offers crucial guidance for fulfilling your lender responsibilities. Learn how to align with lender responsibility principles in your daily operations.
- Disclosure requirements:** Appreciate the significance of providing borrowers with pertinent information to empower their decision-making. Explore when and how to make disclosures and what these disclosures must encompass.
- Identifying repayment difficulties:** Acquire the skills to recognise signs of borrowers facing repayment challenges. Understand your obligations as a lender and learn how to support borrowers during these trying times, including the ins and outs of the hardship process.
- Credit-related insurance:** Understand credit-related insurance products and their potential benefits when sold responsibly. Discover how they can offer valuable protections to borrowers.
- Credit reporting:** Dive into the intricacies of credit reporting, from understanding various credit report types to the information they contain. Explore who can access a credit report and the rights borrowers have to modify the information on their credit reports.

	<b>Course length</b> 16 weeks (part-time)
	<b>Delivery method</b> Online learning
	<b>Fees</b> FSF members: \$750 plus GST Non-members: \$1,200 plus GST
	<b>NZQA credits and CPD hours</b> 17 credits, 40 CPD hours

Registration is as easy as clicking the button below and completing the online application form.

[Register now](#)





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Disclaimer: While every care has been taken to supply accurate information, errors and omissions may occur. Accordingly, Strategi Limited and Strategi Institute Limited accept no responsibility for any loss caused as a result of reliance on the information supplied.



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