



CERTIFICATE SUPPLEMENT (*)



SWEDEN

1. CERTIFICATE TITLE

Kvalificerad Yrkeshögskoleexamen
Bank- och försäkringsrådgivare

2. TRANSLATION OF CERTIFICATE TITLE

Advanced Higher Vocational Education Diploma in
Bank and Insurance Adviser

This translation has no legal status

3. SKILLS AND KNOWLEDGE PROFILE

The holder of this document has

- Knowledge of the roles of banks and life insurance companies in society.
- Knowledge of business acumen and customer needs analysis, savings, loans and payments, macroeconomics, the financial system, the capital market, various placement tools, valuable documents and funds, and legislation on financial advice.
- Knowledge of insurance types, private, property and company insurance, including Risk Management, following legislation and agreements.
- Knowledge of sales, professional ethics and morality.
- Knowledge of accounting, law and taxation.
- Skills to conduct services offered by banks, financial institutions and insurance companies.
- Skills to interpret laws that regulate insurance and financial markets.
- Skills to understand micro and macroeconomics.
- Competence to provide customer-oriented services in the banking and insurance field, in roles such as salesperson, customer advisor, customer service, claims adjuster, broker's assistant and administrator, along with associated services within IT and administration.
- Competence to apply the relevant theoretical models and knowledge.
- Competence to understand how global changes can affect the profession its content.

4. PROFESSIONS AVAILABLE FOR THE HOLDER OF THE CERTIFICATE

Personal Advisor, Claims Adjuster, Administrator, Assistant Broker and Salesperson

5. OFFICIAL STATUS OF THE CERTIFICATE

Name and address of the awarding institution	Name and address of the public authority issuing awarding entitlement to education providers
	The Swedish National Agency for Higher Vocational Education Box 145, 721 05 Västerås Sweden www.myh.se
Diploma level (national or international designation)	Grading scale
SEQF/EQF:	Fail (Icke godkänt - IG) Pass (Godkänt - G) Pass with Distinction (Väl godkänt - VG)

6. OFFICIALLY RECOGNISED MANNER OF OBTAINING THE DIPLOMA

Description of vocational education and training received	Per cent of whole programme (%)	Length (weeks)
• College/education centre		weeks
• Placement – Learning in a work environment		weeks
Total teaching/study duration resulting in diploma		weeks
Further information		
The Higher Vocational Education Diploma requires a minimum of a Pass (Godkänt) in all courses. Five HVE credits correspond to one week of full-time studies.		
A Higher Vocational Education Diploma is awarded if the study programme comprises a minimum of 200 Higher Vocational Education credits (HVE credits).		
An Advanced Higher Vocational Education Diploma is awarded if the study programme comprises a minimum of 400 HVE credits, at least one quarter of programme time is spent on student placement, and the student has completed an independent project.		
Entry requirement is successful completion of upper secondary education.		
For more information on higher vocational education, please visit the website of the Swedish National Agency for Higher Vocational Education: www.myh.se		

(*) Explanatory notes

This document is intended to provide additional information about the specified diploma and has no legal status in itself. It is based on Council Resolution 93/C No. 49/01 of 3 December 1992 on the transparency and clarity of qualifications, Council Resolution 96/C 224/04 of 15 July 1996 on the transparency and clarity of vocational education certificates, and the European Parliament and Council Recommendation 2001/613/EC of 10 July 2001 on mobility within the Union of students, persons undergoing vocational training, volunteers, teachers and educators.

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