



CERTIFICATE SUPPLEMENT (*)



SWEDEN

1. CERTIFICATE TITLE

Yrkeshögskoleexamen

Bank-och försäkringsrådgivare

2. TRANSLATION OF CERTIFICATE TITLE

Higher Vocational Education Diploma

Banking and Insurance Adviser

This translation has no legal status.

3. SKILLS AND KNOWLEDGE PROFILE

The holder of this document has

- Knowledge of the role of banks and insurance companies in society.
- Knowledge of the role and responsibilities of the adviser and insurance broker.
- Knowledge of business acumen and customer needs analysis.
- Knowledge of financial instruments, loans and credit and the micro-, macro- and financial economy.
- Knowledge of regulations in banking and insurance business, consumer law and the law of tort.
- Skills in performing the services offered by banks, financial institutions and insurance companies to individuals, companies and organisations.
- Skills in interpreting and applying laws and regulations governing the insurance and financial markets.
- Skills in interpreting and explaining the terms and conditions of insurance, financial instruments, various services and packaged products as well as loans and credits.
- Skills in suggesting and explaining appropriate financing of capital needs and understanding its impact on profitability and financial balance.
- Skills in identifying, evaluating and analysing a customer's financial situation based on their needs and wishes.
- Skills in proposing appropriate measures based on a customer needs analysis.
- Skills in accounting, financial statements, tax returns and tax calculations.
- Competence to qualify to work in customer-oriented activities in the banking and insurance sector.
- Competence to independently perform customer-oriented services in banking and insurance.
- Competence to carry out their duties in accordance with good consultancy and insurance brokering practice.
- Competence to maintain good business acumen and good customer service.
- Competence to act professionally so that quality is ensured in the work and product.
- Competence to perform tasks through the application of relevant methods, theory models and subject theory knowledge.
- Competence to perform their duties in accordance with applicable standards/legislation.

4. PROFESSIONS AVAILABLE FOR THE HOLDER OF THE CERTIFICATE

Banking and Insurance Adviser, Adviser and Credit Officer, Claims Adjuster, Brokerage Assistant, Personal Adviser and Administrator

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 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 available at: <http://europass.cedefop.europa.eu>

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