

<b>1. TITLE OF THE CERTIFICATE (DE) <sup>(1)</sup></b>
<b>Lehrabschlussprüfungszeugnis Finanzdienstleistungskaufmann/Finanzdienstleistungskauffrau</b>
<sup>(1)</sup> in original language

<b>2. TRANSLATED TITLE OF THE CERTIFICATE (EN) <sup>(2)</sup></b>
<b>Certificate of Apprenticeship 'Financial Services Trader' (f/m)</b>
<sup>(2)</sup> This translation has no legal status.

<b>3. PROFILE OF SKILLS AND COMPETENCES</b>
<p><b>Specialist areas of competence:</b></p> <p><b>Customer acquisition and customer advice</b> The financial services trader has knowledge of the legal requirements of the money and insurance industry in order to carry out his/her tasks efficiently. He/she can take appropriate measures to acquire new customers and handles customer enquiries independently. The financial services trader recognises the needs of customers and advises them on the choice of products and services on the basis of his/her knowledge of forms of financing, securities transactions, pricing, etc. In any case, this includes advice on investments, financing and insurance (e.g. financial investment, borrowing, accident insurance). He/she always responds to customer questions and answers them competently. On the basis of the collected customer information and in accordance with legal and operational requirements, the financial services trader prepares a suitable offer and provides information on the corresponding conditions and legal terms of the products. Finally, he/she assists the customer in the application process and checks the applications.</p> <p><b>Customer support</b> The financial services trader carries out portfolio maintenance with existing contracts by amending, adjusting or terminating contracts in accordance with legal and operational requirements. The financial services trader documents damage reports in accordance with operational requirements and assesses the insurance cover on the basis of contractual principles or arranges for the facts to be checked by third parties. Complaints and claims can be handled by the financial services trader in accordance with legal and operational requirements.</p> <p><b>Office management</b> The financial services trader fulfils a variety of tasks within the scope of operational communication. This includes, in particular, letter or e-mail correspondence, where he/she takes care of the text design in accordance with internal specifications (e.g. corporate design). He/she undertakes schedule management and organises discussions, meetings and business trips. The financial services trader also handles the incoming and outgoing mail. He/she uses the equipment of his/her work area competently. In addition, the financial services trader carries out tasks within the scope of data preparation (working with statistics and key figures).</p> <p><b>Interdisciplinary areas of competence:</b></p> <p><b>Working in an operational and professional environment</b> The financial services trader has basic knowledge of the operational range of services and of business, economic and ecological connections in order to organise and carry out his/her activities efficiently and sustainably. He/she acts self-competently, socially and methodically within the operational structure and process organisation and works on the tasks assigned to him/her in a solution-oriented manner appropriate to the situation based on his/her understanding of intrapreneurship. In addition, he/she communicates in a manner appropriate to the target group, also in English to suit the job, and acts in a customer-oriented manner.</p> <p><b>Quality oriented, safe and sustainable work</b> The financial services trader applies the principles of operational quality management and is involved in the further development of operational standards. He/she reflects on his/her own approach and uses the knowledge gained from this in his/her area of responsibility. The financial services trader observes the legal and operational regulations for his/her personal safety and health at work and acts appropriately in the event of accidents and injuries. Within the scope of his/her area of responsibility, he/she considers significant ecological effects of his/her activity and therefore acts in a sustainable and resource-saving manner.</p>

**Digital work**

The financial services trader selects and efficiently uses the most suitable digital equipment, operational software and digital forms of communication for his/her tasks within the framework of the legal and operational requirements. He/she digitally obtains the internal and external information necessary for the processing of tasks. The financial services trader acts purposefully and responsibly based on his/her digital competence. This includes in particular the sensitive and secure handling of data in compliance with legal and operational requirements (e.g. General Data Protection Regulation).

**4. RANGE OF OCCUPATIONS ACCESSIBLE TO THE HOLDER OF THE CERTIFICATE <sup>(3)</sup>****Range of occupations:**

Employment including in banks, insurance companies and investment consultants

<sup>(3)</sup> if applicable

**(\*) Explanatory note**

This document has been developed with a view to providing additional information on individual certificates; it has no legal effect in its own right. These explanatory notes refer to the Decision (EU) 2018/646 of the European Parliament and of the Council of 18 April 2018 on a common framework for the provision of better services for skills and qualifications (Europass).

More information on Europass is available at: <http://europass.cedefop.europa.eu> or [www.europass.at](http://www.europass.at)

5. OFFICIAL BASIS OF THE CERTIFICATE	
<b>Name and status of the body awarding the certificate</b> Lehrlingsstelle der Wirtschaftskammer  (Apprenticeship Office of the Economic Chamber; for the address, see certificate)	<b>Name and status of the national/regional authority providing accreditation/recognition of the certificate</b>  Bundesministerium für Arbeit und Wirtschaft (Federal Ministry of Labour and Economy)
<b>Level of the certificate (national or international)</b>  NQF/EQF 4 ISCED 35	<b>Grading scale / Pass requirements</b>  Overall performance: Pass with Distinction Good Pass Pass Fail
<b>Access to next level of education/training</b> Access to the <i>Berufsreifeprüfung</i> (i.e. certificate providing university access for skilled workers) or a vocational college for people under employment. Access to relevant courses at a <i>Fachhochschule</i> (i.e. university level study programme of at least three years' duration with vocational-technical orientation); additional examinations must be taken if the educational objective of the respective course requires it.	<b>International agreements</b> Between Germany, Hungary, South Tyrol and Austria, international agreements on the mutual automatic recognition of apprenticeship-leave examinations and other vocational qualifications have been concluded. Information on equivalent apprenticeship occupations can be obtained from the Federal Ministry of Labour and Economy.
<b>Legal basis</b> 1. Training regulation for financial services trader BGBl. II (Federal Law Gazette) No. 56/2020 (company-based training), examination regulation of the commercial-administrative apprenticeship occupations BGBl. II (Federal Law Gazette) No. II 203/2021 2. Curriculum framework (education at the vocational school for apprentices) 3. The present apprenticeship trade replaces the apprenticeship trade for financial services trader (training regulation BGBl. II [Federal Law Gazette] No. 270/2006), which expired as of 30.04.2020.	

6. OFFICIALLY RECOGNISED WAYS OF ACQUIRING THE CERTIFICATE
1. Training in the framework of the given training regulation for financial services trader and of the curriculum of the vocational school for apprentices. Admission to the final apprenticeship examination upon completion of the apprenticeship period specified for the apprenticeship trade concerned. The final apprenticeship examination aims to establish whether the apprentice has acquired the skills and competences required for the respective apprenticeship trade and is able to carry out the activities particular to the learned trade herself/himself in an appropriate manner. 2. Admission to the final apprenticeship examination in accordance with Article 23 (5) of the <i>Berufsausbildungsgesetz</i> (Vocational Training Act). An applicant for an examination is entitled to sit the final apprenticeship examination without completing a formal apprenticeship training if she/he has reached 18 years of age and is able to prove acquisition of the required skills and competences by means of a relevant practical or an on-the-job training activity of appropriate length, by attending relevant courses etc.
<b>Additional information:</b>  <b>Entry requirements:</b> successful completion of 9 years of compulsory schooling  <b>Duration of training:</b> 3 years  <b>Enterprise-based training:</b> Enterprise-based training comprises $\frac{4}{5}$ of the entire duration of the training and focuses on the provision of job-specific skills and competences according to Article 2 of the training regulation, BGBl. II (Federal Law Gazette) No. 56/2020, enabling the apprentice to exercise qualified activities as defined by the profile of skills and competences specified above.  <b>Education at vocational school:</b> School-based education comprises $\frac{1}{5}$ of the entire duration of the training. The vocational school for apprentices has the tasks of imparting to apprentices the basic theoretical knowledge, of supplementing their enterprise-based training and of widening their general education in the framework of subject-oriented part-time instruction.  <b>More information</b> (including a description of the national qualification system) is available at: <a href="http://www.zeugnisinfo.at">www.zeugnisinfo.at</a> and <a href="http://www.edusystem.at">www.edusystem.at</a>  <b>National Europass Center:</b> <a href="mailto:europass@oead.at">europass@oead.at</a> Ebendorferstraße 7, A-1010 Wien; Tel. + 43 1 53408-684