

## Credit intermediation: distance learning with training platform and exam (presential)

### GOALS

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The objective of this training course is:

To offer you an overview of the different aspects of: Credit Intermediation

- General principles;
- Consumer credit;
- Mortgage credit;

To allow you to acquire the professional knowledge as stipulated in chapters V and VI of the Royal Decree of 26/10/2015 implementing Title 4, Chapter 4 of Book VII of the Code of Economic Law; To prepare you for a successful taking of an exam in accordance with the knowledge requirements in this subject matter.

After completing the course and successfully taking an exam (presential), you will receive a certificate.

### SUMMARY

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Category:

- Credits

Difficulty level:

Basic

Certification type:

E-learning - distance learning

Price:

- Member: € 160.00
- Non member: € 180.00
- Partner BZB: € 160.00
- Incompany: custom tailored, prices on demand

### INTENDED AUDIENCE

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The training course is intended for anyone who requires a general knowledge of credits professionally and/or for those who need a certificate proving their professional knowledge, such as:

- Credit intermediaries;
- Members of the statutory management body of the intermediaries;
- Effective managers of credit intermediaries;
- The persons responsible for the distribution (PRD) for a credit intermediary in consumer or mortgage credit or for a creditor who exercises the business of credit intermediation;
- Persons responsible for distribution for an agent in ancillary position (consumer credit);
- Persons in contact with the public (PCP);

- Persons in contact with the public for an agent in ancillary position (consumer credit).

## FOREKNOWLEDGE

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**Basic level:** No specific prior knowledge is required for this course.

## CONTENT

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### CONTENT

The programme is composed of three modules:

#### **Module 1 - General principles of credit Intermediation (mandatory) - (43 pages)**

- The Belgian financial landscape
- Laws that have an impact on the financial sector
- Contractual law
- Consequences of the matrimonial property regime on credit Protection of privacy

#### **Module 2 - Consumer credit (optional) - (58 pages)**

- Credit-related matter: payments
- The securities Book VII of the Code of Economic Law Purpose and area of application
  - Pre-contractual protection of the customer
  - Identification and verification data
  - Conclusion of the Early Repayment agreement
  - Non-execution of the credit agreement
  - Admittance to the activity of the creditors and credit intermediaries.
  - Supervision and sanctions

#### **Module 3 - Mortgage credit (optional) - (74 pages)**

- Area of application
- The securities
- Legislation concerning mortgage credit Provisional deed of purchase
  - Costs
  - NBB and central register for credits
  - Interest rates and modalities for repayment Guarantees
  - Release and early repayment Codes of Conduct
  - Fiscal aspects
  - Access to the activity Supervision and sanctions

### TRAINING COURSE CONTENT

After registration and payment, you are given access to our digital learning platform. There you will find the following items:

- Syllabi: each module has a syllabus, the content of which corresponds to the final attainment targets of the associated exam;
- [How much time must I allow for studying the manuals?](#)
- Exercises: exercises are available for each module to test the knowledge that you have acquired of the course material and to prepare you for the exam;
- Planning tool: this provides an overview of all the possible exam sessions which you can use to schedule your exam yourself;
- Certificate: after the successful completion of your exam, you can print your certificate here.

**REGISTRATION PROCEDURE :** How do you get started with this training course?

1. You register for this exam/retake via the 'register' button. Please use the same e-mail address for each new registration.
2. In the last step for the registration form, you can choose to pay either online or by bank transfer. Once you have received a registration confirmation, we will send you the invoice by e-mail.
3. After payment of the invoice, your registration will be processed further in our system and you will receive an e-mail with your personal activation link to our digital learning platform. Our digital learning platform includes syllabi, exercises, exam and certificate.
4. On our digital learning platform you can choose a date on which you want to take the exam. All modules must be taken on the same date.

## EXAM INFORMATION

### Structure

Each different module has a separate exam. Each exam per module consists of 20 multiple choice questions (no guessing correction). An exam session lasts a maximum of 3 hours. It takes about 30 minutes to complete a module. Thus the system allows you to take the 3 exams in one exam session. To succeed, you must achieve a minimum score of 60% per module.

### Dates

The exam dates are only available on your own account within our digital learning platform. You will be given access to our digital learning platform after the payment and processing of your registration. Syllabi and exercises are made available to you as soon as we have received your payment. We schedule a number of exam moments each week. You indicate yourself when you wish to take the exam. You can change the chosen date free of charge up to 5 calendar days before the exam.

### Results

If your result is **positive**, you will find a certificate accredited by the FSMA on your own account within our digital learning platform proving that you have passed the exam (indicated per module) and which demonstrates that you have the required technical knowledge.

If you **fail to pass one or more modules of the exam**, you can register for a resit via the website. When doing so, it is important to use the same e-mail address that you used for your initial registration.

When choosing a new date, a waiting period of 15 days needs to be respected. This period of 15 days commences on the day following the date of the exam for which you were not successful. For example: if you took an exam on 1 September, you can retake it on a date after 16 September.

If you only wish to register for the exam, the price is €120 per module. In that case, please register by e-mail: [info@febelfin-academy.be](mailto:info@febelfin-academy.be)

### Practical information

**Exam location:** Febelfin Academy, Phoenix gebouw - Koning Albert II-laan 19 1210 Brussels

### Price:

- Member (including syllabus, exercise platform and exam): €160
- Non-member (including syllabus, exercise platform and exam): €180
- Partner (BZB/Fedafin - including syllabus, exercise platform and exam): €160
- Resit: €45

De prices are set for the total package (3 modules), regardless of the exams that you wish to take.

## METHODOLOGY

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An '**E-learning - distance learning**' is 100% self-study. It is a learning method in which each participant processes the learning content

individually, at their own pace, which is presented in the form of a syllabus prepared by the teacher. This is provided in a digital format (PDF) via the MyFA learning platform, possibly supplemented with an exercise platform.

**Teaching materials:**

Syllabi + digital exercise platform