

## **Certificate in Home Loan Finance (CeHLF)**

### **The Qualification**

The Certificate in Home Loan Finance (CeHLF) is a qualification updated to cater for the needs of the financial services environment in Malta. The key focus of the certificate is the different characteristics of home loan financing and mortgage advice that are of particular relevance to the Maltese market.

This certificate has been designed to enable candidates to attain and maintain competence in becoming proficient in providing mortgage solutions and advice within the Maltese regulatory and ethical framework. In so doing one will be able to:

- Analyse consumers circumstances
- Apply mortgage solutions
- Identify consumers needs and make suitable recommendations
- Understand the advice process and the different types of mortgage solutions

At the end of the course of study candidates should be able to demonstrate their aptitude in two main parts:

### **Part I – Knowledge and Understanding**

- In legislation, regulation, enforcement and compliance in Malta
- Identifying consumers' needs, demands and recommend suitable and affordable home loan solutions, using their knowledge and understanding of:
  - the advice process;
  - the Maltese finance industry, and the regulatory and ethical framework for giving advice on home loans;
  - the different types of home loan solutions and the criteria for determining their suitability and affordability.

### **Part II – Application – Case Studies**

- Demonstrate an ability to analyse consumers' circumstances and suitable home loan solutions taking account of any existing arrangements
- Demonstrate an ability to apply suitable home loan solutions to specific consumers' circumstances.
- The holistic paper will test analysis, synthesis and evaluation.

## **Syllabus**

The approach taken is modular and subject based, rather than statute based.

### *Subject Matter covered:*

#### *Module 1*

Unit 1: Introduction to Financial Services Environment & Products  
Unit 2: Financial Services & Regulation

#### *Module 2*

Unit 3: Law Regulating House Loans, Policy practice and Markets  
Unit 4: House Loan Application  
Unit 5: House Loan Payment Methods & Products  
Unit 6: House Loan Arrears and Post-Completion

#### *Module 3*

Assessment of Mortgage Advise Knowledge covered in Units 1-6

## **Method of Assessment**

Candidates will have to sit for a two-hour written examination. The examination paper has two sections:-

Part I – 25 questions all compulsory (one line answers) (2 marks each).

Part II – 2 out of 3 case studies to be answered in an essay format (25 marks each).

Candidates must satisfy the examiner in both sections to pass the examination. That is they must obtain at least 25 marks in each part.

## **Tuition Services**

IFS-Malta will be running the course which consists of 60 hours of classroom-based lectures. Lectures are held once weekly. Tuition is delivered by an expert practitioner and is structured in such a way that will assist the candidate to develop competence to sit for the examination.

The course of study will be spread over an academic year November – June with examinations held in July. The CeHLF course costs **€757**.

## **Method of Application**

Candidates who wish to register for this qualification need to apply at the Institute. For further details kindly email: [info@ifsmalta.org](mailto:info@ifsmalta.org) or telephone the IFS-Malta on 21240335.

**Education Committee**  
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