

Certificate in Home Loan Finance (CeHLF)

The Institute of Financial Services – Malta will once again be offering a course leading to the Certificate in Home Loan Finance, a leading 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 certification has been designed to enable participants 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, participants should be able to demonstrate their aptitude in two main parts:

Part 1 – Knowledge and Understanding (i) in legislation, regulation, enforcement and compliance in Malta; (ii) 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 2 – Application (Case Studies) (i) demonstrate an ability to analyse consumers circumstances and suitable home loan solutions taking account of any existing arrangements, (ii) demonstrate an ability to apply suitable home loan solutions to specific consumers circumstances, (iii) holistic paper will test analysis, synthesis and evaluation.

Tuition Services & Fees

The tuition fee is € 757.00, inclusive of 60 hours of tutor class-room based contact, course material and additional notes to support the students studies. Lectures are held once weekly. Tuition is led by an expert practitioner and is structured in a way to assist the candidate to develop competence to sit for examination. The course of study starts in November and lasts till June, with examinations held in July.

Method of Application

Candidates who wish to apply and register for this programme of tuitions need to fill in their details on the application form provided at the rear of this page at the earliest to ascertain booking, as classes may be limited in size in order to enhance further the students learning experience. Candidates will be selected on a first come first served basis.

Registration for this course will close on Friday, 30th September 2011. Kindly fill in your details and submit application either by mail on ifs Malta, 60, G'Mangia Hill, Pieta PTA 1316 or by email on info@ifsmalta.org

CeHLF Tuition ad Registration

I wish to register for the following modules and tuition support for CeHLF (including study material):

Tuitions Introduction to Financial Services Environment & Products [__] € 757
Financial Services & Regulation
Law Regulating House Loans, Policy Practice and Markets
House Loan Application
House Loan Payment Methods & Products
House Loan Arrears and Post-Completion

Personal	
Name & Surname: _____	ifs Membership _____
Date of Birth: ____/____/____	I.D. No.: _____ E-mail: _____
Home Address: _____ _____	
Telephone: _____	Mobile: _____
Office	
Office Address: _____	
Office Tel: _____	Office E-mail: _____
I hereby certify that the information given above is true and correct:	
_____	_____
Signature	Date

Refund Policy: Full refund is provided prior to start of course. No refund once the course has started.

Membership: Registration entitles you to become a full registered local member of the **ifs Malta**. This membership is free and valid for a maximum period of twelve months, after which the Committee will evaluate and consider whether to extend such membership for another fixed period or for an indefinite period of time. Renewal of membership is valid for an additional twelve month period. The local membership is subject to review by the Committee at any time.

Data Protection Notice: the Institute holds and processes your personal data in order to give you the full benefits of being a student; for administration purposes and to inform you of any future ifs events, services and other related information. In instances where employers sponsor their employees for all or parts of the course/s, ifs Malta is bound to inform such employers upon the performance and results of their relevant employees if any assessment parts are carried out. ifs Malta does not sell or give your personal data to any other third party. In the eventuality that ifs Malta would need to give any personal data to a third party, you will on a case by case basis, be duly informed and you will also be given the opportunity to refuse that such data be given. You have the right to request access to and rectification of, the personal data concerning you that is held by ifs Malta.