



BCONSULT

Occupational Certificate

CREDITS OR LOANS OFFICER

NQF Level 4 | SAQA ID 101676 | 124 Points | 12 Months

Occupational Certificate:

Credits or Loans Officer – NQF Level 4

SAQA ID: 101676 | Credits: 124 | Duration: 12-month | QCTO Learnership

1. Course Overview

The Occupational Certificate: Credit or Loans Officer (SAQA Qualification ID: 101676) is a nationally registered occupational qualification on the Occupational Qualifications Sub-Framework (OQSF) at NQF Level 4, with a minimum of 124 credits. The qualification prepares learners to operate competently as Credit or Loans Officers within regulated credit environments such as banks, micro-finance institutions, and other lending organisations.

A Credit or Loans Officer is responsible for promoting credit products, assessing and evaluating credit and loan applications, and managing and maintaining credit portfolios. The qualification integrates foundational knowledge, practical skills, and structured workplace experience, ensuring that qualifying learners are able to perform their roles in compliance with organisational policies and legislative requirements governing the credit industry.

This qualification is particularly suited to individuals currently working in the credit or micro-finance sector without formal qualifications, as well as new entrants seeking a nationally recognised occupational qualification in the financial services environment.

2. Learning Outcomes

The qualification aims to develop learners who can competently support lending operations by promoting credit products, assessing creditworthiness, and managing credit portfolios in a professional, compliant, and customer-focused manner.

3. A Qualified Learner Will Be Able To:

- Promote and sell credit and loan products to individuals, groups, and business entities.
- Assess and evaluate individual, group, and business credit applications to determine financial viability and risk.
- Apply appropriate credit evaluation methodologies and regulatory requirements during credit decision-making.
- Manage and maintain the quality of credit and loan portfolios, including identifying and addressing portfolios at risk.

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- Apply customer service and problem-solving techniques to manage client queries, complaints, and repayment challenges.
- Ensure compliance with organisational policies and legislative requirements within the credit environment.

Entry Requirements

- **NQF Level 3 qualification with Mathematical Literacy.**
Recognition of Prior Learning (RPL):
- RPL for access to the qualification and/or the external integrated summative assessment may be granted in accordance with the **QCTO RPL Policy**.
- Accredited providers and approved workplaces may recognise relevant prior learning and work experience against the specified access requirements.

4. International Comparability

The Occupational Certificate: Credit or Loans Officer compares favourably with similar qualifications and occupational practices in the **United States, New Zealand, and Australia**.

- In the **United States**, loan officers perform comparable functions related to credit evaluation, customer advising, and loan processing, supported by regulatory training and licensure requirements.
- In **New Zealand**, the *New Zealand Certificate in Financial Services (Level 4)* provides similar lending and credit knowledge, although it places less emphasis on structured credit portfolio management.
- In **Australia**, the *Certificate IV in Credit Management* aligns with many of the core competencies of this qualification, though it includes broader debt recovery components.

Overall, the South African qualification aligns well with international practice and is strengthened by its **structured workplace experience and occupational focus**, ensuring applied competence within regulated credit environments.

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5. Occupational Trainer – NQF Level 4 Certification

- **Qualification Title:** Occupational Certificate: Credit or Loans Officer
- **SAQA Qualification ID:** 101676
- **NQF Level:** Level 4
- **Sub-Framework:** Occupational Qualifications Sub-Framework (OQSF)
- **Qualification Type:** Occupational Certificate
- **Assessment Quality Partner (AQP):** BANKSETA

6. Potential Career Opportunities

Qualifying learners may access employment opportunities in roles such as:

- Credit Officer
- Loans Officer
- Micro-Finance Officer
- Credit Assessment Officer
- Lending Consultant
- Credit Portfolio Administrator

The qualification also provides articulation opportunities into further learning within the **banking, financial services, and credit management** fields.

7. Learning Options

This qualification may be offered by **QCTO-accredited providers** through various delivery models, including:

- Full-time or part-time classroom-based learning
- Blended learning (theoretical instruction combined with workplace learning)
- Workplace-based learning with structured work experience
- Modular delivery aligned to knowledge, practical skills, and work experience components
- Recognition of Prior Learning (RPL) for access and credits

To be awarded the qualification, learners must successfully complete all **knowledge modules, practical skill modules, and work experience modules**, and pass the **external integrated summative assessment** conducted through the relevant QCTO Assessment Quality Partner.

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