



A

MODERN APPRENTICESHIP

IN

Providing Financial Services at SCQF Levels 5 and 6

FRAMEWORK DOCUMENT
FOR
SCOTLAND

Skills for Justice

February 2021

Skills for Justice
1st Floor, Unit C Meadow Court
Business Park, 4 Hayland Street,
Sheffield, S9 1BY.



Amendments to this framework **examples**

Version	Date of Change	Amendment	Comments
1.1	30 th March 2021	Addition of LIBF Level 3 Certificate in Retail and Digital Banking (CertRDB) to the Level 6 Enhancements section	Approved by AAG electronically.

This framework document is a controlled document. The latest version can be found on the Skills Development Scotland website here:

<https://www.skillsdevelopmentscotland.co.uk/what-we-do/apprenticeships/modern-apprenticeships/modern-apprenticeship-frameworks/>

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Modern Apprenticeships in Scotland

What are Modern Apprenticeships?

Modern Apprenticeships offer those aged over 16 paid employment combined with the opportunity to train for jobs at craft, technician and management level.

Who develops them?

Modern Apprenticeships are developed by Sector Skills Councils (SSCs). SSCs consult with employers and key partners in their sector to produce a training programme, which meets the needs of employers.

Who are they for?

Modern Apprenticeships are available to employees aged 16 or over. Employees need to demonstrate to their employer that they have the potential to complete the programme.

What's in a Modern Apprenticeship?

In Scotland, there are more than 70 different Modern Apprenticeship Frameworks and they are all designed to deliver a training package around a minimum standard of competence defined by employers through SSCs. There are four different levels of Apprenticeship in Scotland: SCQF 5 (SVQ 2), SCQF 6/7 (SVQ 3), SCQF 8/9 (SVQ 4) and SCQF 10 (SVQ 5). They all contain the same 3 basic criteria:

- A relevant SVQ (or alternative competency based qualifications)
- Core Skills
- Industry specific training

Details of the content of this specific Modern Apprenticeship are given in the next section.

Modern Apprenticeships in Providing Financial Services

The financial services sector remains one of the most important industries in Scotland and the rest of the UK. Financial services contributed £8.8 billion to the Scottish economy in 2010 – more than eight per cent of Scottish onshore economic activity.¹ The sector directly employs 85,000 people in Scotland and a further 100,000 indirectly – around seven per cent of total Scottish employment.² The UK is widely recognised as a global leader in financial services. Scotland's vibrant financial sector is an important contributor to this strong UK position, and also benefits from its global reputation.

Scotland is internationally recognised as the most important UK financial centre outside London and the South East, with a breadth of services including global custody, asset servicing, banking, investment management, corporate finance, general / life assurance and pensions. Scotland's banking sector has experienced significant difficulties, although recent announcements of expansion and investment plans by financial services companies have buoyed prospects for the future, for example, Tesco Bank; Virgin Money and HSBC all plan to create new jobs in Scotland.³

Financial services remain a vital contributor to the overall success of the economy of Scotland as a whole. This is due not only to its importance in terms of employment and direct contribution to output, but also because of the impact the banking sector has on private sector growth.

In 2005, the government, together with the industry and the trade unions, published a Strategy for the Financial Services Industry in Scotland. This set out an ambitious vision for an innovative, competitive and thriving financial services industry, underpinned by world class infrastructure and universally acknowledged as a leader on the global stage.

A First Year Implementation Plan was published alongside the Strategy. The first Annual Report was published on May 15, 2006.

On 29 June 2012, the Financial Services Advisory Board (FiSAB) published the 2012 e-digital Annual Report of the Strategy. This sets out:

- A summary of achievements.
- Comparative data on the progress made by the financial services industry in Scotland.
- An outline of future thinking.

The *Strategy for the Financial Services Industry in Scotland* aims to deliver the vision of:⁴

Effective partnership working across the public and private sectors has delivered progress across all areas. The *Strategy for the Financial Services Industry in Scotland* sets out a vision which aims to define the environment that will ensure Scotland is home to an innovative, competitive and thriving financial services industry.

The aim is delivered across many policy areas and by a diverse range of groups and organisations, many of whom are not directly connected to the financial services industry. For example, our teachers, transport and communications professionals as well as supply chain companies all contribute to ensuring Scotland is a prime location in which to do business.

The FiSAB partnership ensures that these activities provide the most conducive environment to sustain the financial services industry.

¹ See ONS Regional accounts at www.ons.gov.uk/ons/rel/regional-accounts

² All data from *Regional Contribution of UK Financial and Professional Services*, The City UK, January 2013

³ <http://www.scotland.gov.uk/Topics/Business-Industry/finance>

⁴ <http://www.scotland.gov.uk/Publications/2012/06/9145/3>

Work is focused on the three *Strategy* pillars:

- **People:** strengthening Scotland's world-class workforce
- **Profile:** enhancing Scotland's image, identity and profile as a preferred location for financial investment
- **Infrastructure:** ensuring a fully conducive and supportive business environment

This seventh Annual Report reviews key activities which FiSAB and its delivery partners* have implemented in the last year. It also outlines a broader range of work currently underway across Scotland to support the *Strategy* pillars. This year's report highlights ongoing activities in delivering financial education and workforce development; promoting Scotland's significant offering as a prime location for doing business; and ensuring Scotland has a world-class infrastructure to support its businesses.

**FiSAB's delivery partners are the Scottish Government (SG), Scottish Enterprise (SE), Scottish Development International (SDI), Skills Development Scotland (SDS), Scottish Financial Enterprise (SFE) and The Financial & Legal Skills Partnership (FLSP).*

Scotland's strengths have been recognised by some of the world's largest financial organisations. Many have chosen to base large operations here.

Scotland's proud history in financial services stretches back over 300 years. Today Scotland is one of Europe's leading financial centres and the Scottish industry remains innovative and competitive.

The most recent quarterly gross domestic product (GDP) data show Scotland's financial industry growing by 0.5 percent in 2010 compared to 2009. In comparison, output in the Scottish economy as a whole grew by 0.8 percent and output in the UK financial services industry fell by 4.5 percent over the year.

Scotland's financial services industry provides:

- **Critical mass** – the UK's most complete financial services centre outside London, covering the whole country
- **Infrastructure** – a strong support network of professional advisers and suppliers
- **Profitability** – competitive costs mean investment in Scotland is a low risk option
- **Experienced staff** – eight percent of the Scottish workforce directly or indirectly employed in the financial sector, creating a flexible and motivated workforce
- **Industry expertise** – network of industry experts provide support to the financial services industry
- **Government support** – supportive political environment
- **Global Outlook** – access to European and US markets as well as the rest of the UK

Financial services skills and expertise

Our tradition of financial services expertise means a highly skilled and flexible workforce is in place. Our first rate academic system, with over 270,000 students in the central belt alone, produces thousands of graduates with relevant qualifications every year. ⁵Scotland's Centres of Excellence provide academic support for Scotland's financial services industry

⁵ Source:- Scottish Development International - <http://www.sdi.co.uk/sectors/financial-services/sub-sectors.aspx>

International Financial Services District Glasgow

The International Financial Services District is a purpose built centre of excellence for financial services, cementing Glasgow's reputation as a world-class destination for the industry. The district has transformed a derelict area of Glasgow into a modern financial services hub, attracting some of the biggest international financial services companies.

'In Scotland, there's an awful lot more than just number-crunching jobs,' says Alan Thornburrow, Chief Executive of Scottish Investment Operations; a professional body that promotes the industry and helps develop skills and qualifications.⁶

Existing qualifications in Scotland tended to be stand-alone professional qualifications that assessed knowledge. With this Modern Apprenticeship, both knowledge and competence is assessed, ensuring full competence of the individual.

The value of the Modern Apprenticeship framework in Scotland is that it acts as an officially recognised training programme that assess both knowledge and competence for new and existing employees in the financial services sector through both professional qualifications and an SVQ.

The framework has pathways in the following areas at SCQF Levels 5 and 6:-

- Banking;
- General Insurance;
- Investment Operations;
- Financing and Credit;
- Life, Pensions and Investment;
- Administration for Mortgage and/or Financial Planning;
- Customer Payments for Financial Services and Products.

An additional pathways at Level 6 are available in Debt Collections, Financial Planning and Pensions Administration.

This framework will be available at Levels 5 and 6 and is relevant for the following job roles:

SCQF Level 5

Insurance Underwriting Administrators;
Claims Handling Administrators;
Broking Administrators;
Banking Cashiers;
Banking Call Centre Advisers;
Investment Information Administrators.

SCQF Level 6

Trainee Underwriter;
Trainee Claims Official;
Trainee Broker or Sales Representative;
Senior Bank Cashiers;
Senior Customer Advisers;
Foreign Currency Advisers;
Administration Supervisors;

⁶ Source - <http://www.myworldofwork.co.uk/the-finance-industry>

Investment Technicians/Supervisors;
Pension Team Leaders,
Paraplanners

The purpose of this framework is to train insurance underwriters, claims and broking staff, banking cashiers/call centre advisers, investment operators, pension administrators, financial advice and mortgage support staff and those involved in debt collections.

The Modern Apprenticeship can act as an entry programme for new entrants into the sector with nationally accredited qualifications, and helps employers assess the skill levels of their staff which in turn helps them win business and provides consumer confidence.

The framework helps employer retention and provides the variety of skills which provides a combined training programme assessing both knowledge and competence.

There is clear demand for this framework from employers across the financial services sector such as RBS, Lloyds Banking Group, Standard Life, Airdrie Savings Bank, AON, AXA Insurance, Cunningham Lindsey, Barclays, HSBC, Bank of New York Mellon, Santander and others.

There has also been marketing activity for this framework through:

Employers - <https://www.rbsbankyoubuild.com/school-leavers/apprenticeships>

<http://www.santanderjobs.co.uk/apprenticeships.asp>

<http://www.lloydsbankinggroupapprentices.com/the-apprentice-programme/>

<http://www.jobs.barclays.co.uk/apprenticeships-and-work-experience/>

Professional Bodies - <http://www.discoverrisk.co.uk/about-risk/news.aspx>

Training providers - <http://www.limelightcareers.co.uk/employer-zone/apprenticeships/>

There is clear demand for this framework based up on the uptake figures below. The framework is also valued by the sector due to the wide range of sub sectors engaged with it, i.e. Banking, Insurance and Investments.

This nationally recognised programme ensures the transferability of individuals skills across the sector and making its value worthwhile to the sector and the economy.

Recent registration and certification data can be found below:-

SCQF Level 5 Modern Apprenticeship in Providing Financial Services

Registration 2017/18 = 157

Achievements 2017/18 = 31

SCQF Level 6 Modern Apprenticeship in Providing Financial Services

Registration 2017/18 = 336

Achievements 2017/18 = 164

Summary of Framework

Diagram showing the contents of the SCQF Level 5 Modern Apprenticeship in Providing Financial Services

Mandatory outcomes

SVQ or alternative competency based qualification

- *The following must be achieved:*

- SVQ in Providing Financial Services – SCQF Level 5 – 26-37 Credits – GP2Y 22

Core Skills

- Information and Communication Technology SCQF Level 4 SQA Ref: F42E 04
- Numeracy SCQF Level 4 SQA Ref: F42A 04
- Communication SCQF Level 4 SQA Ref: F426 04
- Problem Solving SCQF Level 4 SQA Ref: F42J 04
- Working with others SCQF Level 4 SQA Ref: F42N 04

The Information and Communication Technology and Numeracy Core Skills are required to be separately certificated at SCQF Level 4.

The Communication, Problem Solving and Working with Others Core Skills have been mapped to the mandatory units of the SVQ – please refer to the mapping document on the FLSP website here:-

<http://www.financialskillspartnership.org.uk/skills-resources/using-apprenticeships>

Enhancements – at SCQF Level 5

One of the following must be taken: -

This qualification is credit rated: -

IFS Level 2 Certificate in Personal Finance – SCQF Level 5

Here are all other enhancements available: -

Units 1 and 5 of the Level 2 S/NVQ Customer Service

Level 2 Certificate in Customer Service

Level 2 BTEC Certificate in Principles of Customer Service

Level 2 BTEC Award in Customer Service

2 Mandatory Units of the SQA Level 2 NVQ Certificate in Customer Service

2 Mandatory Units of the SQA Level 2 SVQ in Customer Service

CII Level 2 Award in the Foundation Insurance

CII Level 2 Award in Life & Pensions foundations

CISI Level 3 Certificate for Introduction to Securities & Investment

CCNQ Level 2 Award in Introduction to Financial Services Call Centres

PMI Level 2 Award in Pensions Essentials
NOCN Level 2 Award for Working in the Debt Collection Industry
CISI Level 2 Award in Fundamentals of Financial Services
OCR Level 2 Award in Business Banking

Or pass one exam from the following: -

CII Level 3 Award in London Market Insurance
CII Level 3 Certificate in Mortgage Advice
CII Level 3 Award in Financial Administration
CII Level 3 Certificate in Regulated Financial Operations
CII Level 3 Certificate in Equity Release
CII Level 3 Certificate in Financial Services
CII Level 2 Award in Life and Pensions Foundations
CCNQ Level 3 Certificate in Professional Banking
CBI Professional Banker Certificate
IFS Level 3 Certificate in Business Banking and Conduct
IFS Level 3 Certificate in Financial Administration and Planning
IFS Level 3 Certificate in Regulated Equity Release
IFS Level 3 Certificate in Mortgage Advice & Practice
IFS Level 3 Certificate in Retail Banking Conduct of Business
Edexcel Level 3 Certificate in Insurance Claims Handling
IFS Level 3 Certificate in Financial Studies
IFS Level 3 Diploma in Financial Studies
IFS Level 3 Certificate in Regulated Complaints Handling
IFS Level 3 Certificate for Financial Advisers
Edexcel Award in Lloyd's and London Market Insurance
CBI Mortgage Advice & Practice Certificate
PMI Level 3 Certificate in Pensions Essentials
Kaplan Level 3 Certificate in Pensions Administration
CISI Level 3 Certificate in Investment Operations

Optional Outcomes

Additional SVQ Units/Qualifications/Training

There is no requirement for optional outcomes in this framework.

Diagram showing the contents of the SCQF Level 6 Modern Apprenticeship in Providing Financial Services

Mandatory outcomes

SVQ or alternative competency based qualification

- The following must be achieved:

- SVQ in Providing Financial Services at SCQF level 6 - 35 – 60 credits GP30 23

Please note: For apprentices following the general insurance pathway, apprentices are required to complete 2 insurance units to entitle them to 10 CII credits.

Core Skills

- Information and Communication Technology SCQF Level 5 SQA Ref: F42F 04
- Numeracy SCQF Level 5 SQA Ref: F42B 04
- Communication SCQF Level 5 SQA Ref: F427 04
- Problem Solving SCQF Level 5 SQA Ref: F42K 04
- Working with others SCQF Level 5 SQA Ref: F42P 04

The Information and Communication Technology and Numeracy Core Skills are required to be separately certificated at SCQF Level 5.

The Communication, Problem Solving and Working with Others Core Skills have been mapped to the mandatory units of the SVQ – please refer to the mapping document on the FLSP website here:-

<http://www.financialskillspartnership.org.uk/skills-resources/using-apprenticeships>

Enhancements – at SCQF Level 6

One of the following must be taken: -

Units 7 and 8 of the Level 3 S/NVQ Customer Service

Level 3 Certificate in Customer Service

Level 3 BTEC Award in Customer Service

Level 3 BTEC Certificate in Principles of Customer Service

2 Mandatory Units of the SQA Level 3 NVQ Diploma in Customer Service

2 Mandatory Units of the SQA Level 3 SVQ in Customer Service

CISI Level 3 Certificate for Introduction to Securities & Investment

Edexcel Level 3 Award in Lloyd's and London Market Insurance

IFS Level 3 Certificate in Financial Studies

IFS Level 3 Diploma in Financial Studies

IFS Level 3 Certificate in Regulated Complaints Handling

CII Level 3 Award in London Market Insurance

CII Level 3 Certificate in London Market Insurance
CII Level 3 Certificate in Mortgage Advice
CII Level 3 Award in Financial Administration
CII Level 3 Certificate in Regulated Financial Operations
CII Level 3 Certificate in Equity Release
CII Level 3 Certificate in Investment Operations
CII Level 3 Certificate in Financial Services
CII Level 3 Certificate in Regulated Financial Services Operations
CII Level 3 Certificate in Insurance
CII Level 4 Certificate in Paraplanning
CII Level 4 Diploma in Regulated Financial Planning
CCNQ Level 3 Certificate in Professional Banking
CBI Professional Bankers Certificate
IFS Level 3 Certificate in Business Banking and Conduct
IFS Level 3 Certificate in Financial Administration and Planning
IFS Level 3 Certificate in Regulated Equity Release
IFS Level 3 Certificate in Mortgage Advice & Practice
IFS Level 3 Certificate in Retail Banking Conduct of Business
Edexcel Level 3 Certificate in Insurance Claims Handling
IFS Level 3 Certificate in Regulated Complaints Handling
IFS Level 3 Certificate for Financial Advisers
Edexcel Award in Lloyd's and London Market Insurance
CBI Mortgage Advice & Practice Certificate
PMI Level 3 Certificate in Pensions Essentials
Kaplan Level 3 Certificate in Pensions Administration
CISI Level 3 Certificate in Investment Operations
ICAS Investment Accounting Diploma (IAD)
LIBF Level 3 Certificate in Retail and Digital Banking (CertRDB)

Optional Outcomes

Additional SVQ Units/Qualifications/Training

There is no requirement for optional outcomes in this framework.

The SCQF Level 5 Framework

The mandatory and optional content of the SCQF Level 5 Modern Apprenticeship in Providing Financial Services is as follows:

Mandatory Outcomes

SVQ(s)/ CBQs

Each apprentice is required to achieve the following Qualification:

- SVQ in Providing Financial Services at SCQF level 5 –GP2Y 22 - 26-37 Credit points

Learners can choose from the following pathways:-

- Banking,
- Insurance,
- Customer Payments for Financial Products and Services,
- Investment Operations,
- Life-Pensions & Investments,
- Finance & Credit and
- Administration for Mortgage & Financial Planning.

Scottish Vocational Qualifications (SVQs) are work-based qualifications, which are based on National Occupational Standards of competence drawn up by representatives from each industry sector. SVQs are made up of units – normally between six and ten – which break a job down into separate functions reflecting the different kinds of activities of a job. SVQs are available at five levels – although most are at SCQF level 5 and level 6. When someone has achieved an SVQ, there is a guarantee that they have the skills and knowledge needed to do their job. All Scottish Modern Apprenticeships must contain a relevant SVQ or equivalent qualification.

Core Skills

Each apprentice is required to achieve the following core skills:

At SCQF Level 5

- | | |
|--|---------------------------------|
| • Information and Communication Technology | SCQF Level 4 - SQA Ref: F42E 04 |
| • Numeracy | SCQF Level 4 - SQA Ref: F42A 04 |
| • Communication | SCQF Level 4 SQA Ref: F426 04 |
| • Problem Solving | SCQF Level 4 SQA Ref: F42J 04 |
| • Working with others | SCQF Level 4 SQA Ref: F42N 04 |

The Information and Communication Technology and Numeracy Core Skills are required to be separately certificated at SCQF Level 4.

The Communication, Problem Solving and Working with Others Core Skills have been mapped to the mandatory units of the SVQ – please refer to the mapping document on the FLSP website here:- <http://www.financialskillspartnership.org.uk/skills-resources/using-apprenticeships>

Core Skills are skills and abilities which everyone needs in their work. This is true for every job in every workplace. Core Skills also feature in National Qualifications such as Standard Grades and Highers and from 2000, Scottish candidates have been issued with a Core Skills profile on their Scottish Qualifications Certificate. Candidates who have already been certificated as

achieving Core Skills at the levels given above – either in the workplace or at school or college - do not need to repeat these Core Skills as part of the Modern Apprenticeship Framework.

Enhancements – SCQF Level 5

Each apprentice is required to achieve one enhancement.

Enhancements in the financial services sector are generally professional qualifications which are offered by industry recognised professional bodies which provide the apprentice with the relevant knowledge required for the Modern Apprenticeship and their job role.

One of the following must be taken:-

- Units 1 and 5 of the Level 2 S/NVQ Customer Service
- Level 2 Certificate in Customer Service
- Level 2 BTEC Award in Customer Service
- Level 2 BTEC Certificate in Principles of Customer Service
- 2 Mandatory Units of the SQA Level 2 NVQ Certificate in Customer Service
- 2 Mandatory Units of the SQA Level 2 SVQ in Customer Service
- CII Level 2 Award in the Foundation Insurance Test
- CII Level 2 Award in Life & Pensions foundations
- CISI Level 3 Certificate for Introduction to Securities & Investment
- CCNQ Level 2 Award in Introduction to Financial Services Call Centres
- IFS Level 2 Certificate in Personal Finance – SCQF Level 5
- PMI Level 2 Award in Pensions Essentials
- NOCN Level 2 Award for Working in the Debt Collection Industry
- CISI Level 2 Award in Fundamentals of Financial Services
- OCR Level 2 Award in Business Banking

Or pass one exam from the following:-

- CII Level 3 Award in London Market Insurance
- CII Level 3 Certificate in Mortgage Advice
- CII Level 3 Award in Financial Administration
- CII Level 3 Certificate in Regulated Financial Operations
- CII Level 3 Certificate in Equity Release
- CII Level 3 Certificate in Financial Services
- CII Level 2 Award in Life and Pensions Foundations
- CCNQ Level 3 Certificate in Professional Banking
- CBI Professional Bankers Certificate
- IFS Level 3 Certificate in Business Banking and Conduct
- IFS Level 3 Certificate in Financial Administration and Planning
- IFS Level 3 Certificate in Regulated Equity Release
- IFS Level 3 Certificate in Mortgage Advice & Practice
- IFS Level 3 Certificate in Retail Banking Conduct of Business
- Edexcel Level 3 Certificate in Insurance Claims Handling
- IFS Level 3 Certificate in Financial Studies
- IFS Level 3 Diploma in Financial Studies
- IFS Level 3 Certificate in Regulated Complaints Handling
- IFS Level 3 Certificate for Financial Advisers
- Edexcel Award in Lloyd's and London Market Insurance
- CBI Mortgage Advice & Practice Certificate
- PMI Level 3 Certificate in Pensions Essentials
- Kaplan Level 3 Certificate in Pensions Administration
- CISI Level 3 Certificate in Investment Operations

The SCQF Level 6 Framework

The mandatory and optional content of the SCQF Level 6 Modern Apprenticeship in Providing Financial Services is as follows:

Mandatory Outcomes

SVQ(s)/ CBQs

Each apprentice is required to achieve the following Qualification:

- SVQ in Providing Financial Services at SCQF level 6 – GP30 23 SCQF Credit points 34 – 59 credits

Please note: For apprentices following the general insurance pathway, apprentices are required to complete 2 insurance units to entitle them to 10 CII credits.

Learners can choose from the following pathways:-

- Banking,
- Insurance,
- Investment Operations,
- Life-Pensions & Investments,
- Finance & Credit,
- Debt Collections,
- Financial Planning
- Pension Scheme Administration and
- Administration for Mortgage & Financial Planning.

Scottish Vocational Qualifications (SVQs) are work-based qualifications, which are based on National Occupational Standards of competence drawn up by representatives from each industry sector. SVQs are made up of units – normally between six and ten – which break a job down into separate functions reflecting the different kinds of activities of a job. SVQs are available at five levels – although most are at level 5 and level 6. When someone has achieved an SVQ, there is a guarantee that they have the skills and knowledge needed to do their job. All Scottish Modern Apprenticeships must contain a relevant SVQ or equivalent qualification.

Core Skills

Each apprentice is required to achieve the following core skills:

At SCQF Level 6

- | | |
|--|---------------------------------|
| • Information and Communication Technology | SCQF Level 5 - SQA Ref: F42F 04 |
| • Numeracy | SCQF Level 5 - SQA Ref: F42B 04 |
| • Communication | SCQF Level 5 SQA Ref: F427 04 |
| • Problem Solving | SCQF Level 5 SQA Ref: F42K 04 |
| • Working with others | SCQF Level 5 SQA Ref: F42P 04 |

The Information and Communication Technology and Numeracy Core Skills are required to be separately certificated at SCQF Level 5.

The Communication, Problem Solving and Working with Others Core Skills have been mapped to the mandatory units of the SVQ – please refer to the mapping document on the FLSP website here:-

<http://www.financialskillspartnership.org.uk/skills-resources/using-apprenticeships>

Core Skills are skills and abilities which everyone needs in their work. This is true for every job in every workplace. Core Skills also feature in National Qualifications such as Standard Grades and Highers and from 2000, Scottish candidates have been issued with a Core Skills profile on their Scottish Qualifications Certificate. Candidates who have already been certificated as achieving Core Skills at the levels given above – either in the workplace or at school or college - do not need to repeat these Core Skills as part of the Modern Apprenticeship Framework.

Enhancements – SCQF Level 6

Each apprentice is required to achieve one enhancement.

Enhancements in the financial services sector are generally professional qualifications which are offered by industry recognised professional bodies which provide the apprentice with the relevant knowledge required for the Modern Apprenticeship and their job role.

One of the following must be taken:-

- Units 7 and 8 of the Level 3 S/NVQ Customer Service
- Level 3 Certificate in Customer Service
- Level 3 BTEC Certificate in Principles for Customer Service
- Level 3 BTEC Award in Customer Service
- 2 Mandatory Units of the SQA Level 3 NVQ Diploma in Customer Service
- 2 Mandatory Units of the SQA Level 3 SVQ in Customer Service
- CISI Level 3 Certificate for Introduction to Securities & Investment
- Edexcel Level 3 Award in Lloyd's and London Market Insurance
- IFS Level 3 Certificate in Financial Studies
- IFS Level 3 Diploma in Financial Studies
- IFS Level 3 Certificate in Regulated Complaints Handling
- CII Level 3 Award in London Market Insurance
- CII Level 3 Certificate in London Market Insurance
- CII Level 3 Certificate in Mortgage Advice
- CII Level 3 Award in Financial Administration
- CII Level 3 Certificate in Regulated Financial Operations
- CII Level 3 Certificate in Equity Release
- CII Level 3 Certificate in Investment Operations
- CII Level 3 Certificate in Financial Services
- CII Level 3 Certificate in Regulated Financial Services Operations
- CII Level 3 Certificate in Insurance
- CII Level 4 Certificate in Paraplanning
- CII Level 4 Diploma in Regulated Financial Planning
- CCNQ Level 3 Certificate in Professional Banking
- CBI Professional Bankers Certificate
- IFS Level 3 Certificate in Business Banking and Conduct
- IFS Level 3 Certificate in Financial Administration and Planning
- IFS Level 3 Certificate in Regulated Equity Release
- IFS Level 3 Certificate in Mortgage Advice & Practice
- IFS Level 3 Certificate in Retail Banking Conduct of Business
- Edexcel Level 3 Certificate in Insurance Claims Handling
- IFS Level 3 Certificate in Regulated Complaints Handling
- IFS Level 3 Certificate for Financial Advisers
- Edexcel Award in Lloyd's and London Market Insurance
- CBI Mortgage Advice & Practice Certificate
- PMI Level 3 Certificate in Pensions Essentials
- Kaplan Level 3 Certificate in Pensions Administration

CISI Level 3 Certificate in Investment Operations
ICAS Investment Accounting Diploma (IAD)
LIBF Level 3 Certificate in Retail and Digital Banking (CertRDB)

Optional Outcomes

There is no requirement for optional outcomes in this framework.

Registration and certification

This Scottish Modern Apprenticeship is managed by Skills for Justice (Enterprises) on behalf of Financial Skills Partnership. The SSC is the first point of contact in Scotland for any enquiries in relation to the Framework. Contact details:

Skills for Justice
1st Floor, Unit C Meadow Court Business Park, 4 Hayland Street, Sheffield, S9 1BY.
Tel:- 0114 284 1930
Email:- Certification@sfjuk.com

Email:- Certification@skillsforjustice.com

The SSC will register all Scottish Modern Apprentices undertaking this Framework. **All Modern Apprentices must be registered with the SSC within 4 weeks of starting their apprenticeship.** Registration can be made by completing the Sample Training Plan and Sample Training Agreement in Appendix 3 and sending these to the above address or completing the online registration system (MA Online, www.maonline.org.uk). In the case of MAs which receive funding it is acceptable for the Skills Development Scotland Training Plan to be used on the condition that it includes all relevant information as set out in the MA Training Plan.

The SSC will issue a Modern Apprenticeship Certificate of Completion to those Modern Apprentices who have completed the mandatory outcomes of the Framework. Before a certificate is issued, training providers must submit evidence to the SSC that the mandatory outcomes have been achieved. This will normally be in the form of photocopies of certificates from awarding bodies.

Requests for registration and certification should be made to the SSC at the address above.

SSC Service level

The SSC undertakes to confirm the registration of candidates in writing within 4 weeks of receipt of the relevant Training Plan and Training Agreement. Each candidate will be issued with a unique registration number.

The SSC also undertakes to issue Certificates of Completion within 4 weeks of receipt of the appropriate evidence that a candidate has completed the outcomes as stated in the Training Plan.

Recruitment and selection

The recruitment and selection of Modern Apprentices is primarily the responsibility of the employer. However, the following guidance is given:

- Employees may enter a Modern Apprenticeship from the age of 16. There is no upper age limit.
- The Modern Apprenticeship is designed to attract high quality people to the industry. Achievement of academic qualifications is one way of assessing the suitability of applicants. However it should be stressed that no persons should be deterred from applying for a Modern Apprenticeship because of a lack of formal educational qualifications. As well as traditional qualifications such as Standard Grades and Highers, employers should also be aware of newer vocational qualifications or vocational activity undertaken outwith an academic institutions, such as volunteering activity.
- The following factors may also influence the selection process:
 - performance during a formal interview process
 - references
 - relevant work experience
 - trial observation period.
- Employers should be aware of the nature, relevance and quality of foreign qualifications and make appropriate allowances concerning entry requirements.
- In order to promote and maintain the high status of the Modern Apprenticeship within the industry all literature distributed for recruitment purposes should emphasise the high standards of achievement expected of the candidate.
- Employers may wish to contact the SSC for advice and guidance on recruitment and selection.

There are no formal entry requirements for this Framework. However many employers will expect a high standard of literacy and numeracy e.g. good grade Standards / Nationals or Highers or a proven ability to work at this level, such as experience gained through employment or voluntary work.

It is essential that there is a rigorous initial assessment process. Whilst the FLSP does not prescribe the use of any particular assessment and diagnostic tools, those used must be fit for purpose with regard to measuring literacy and numeracy skills.

Furthermore, assessing an applicant's suitability for working within the sector with regard to personal attitudes, attributes and behaviours is recommended.

Good practice in initial assessment has identified that it must include as a minimum:

diagnosis of individuals' abilities and support needs in basic and core skills;
assessment of abilities and support needs in relation to knowledge qualifications;
occupational/aptitudinal assessment;
attitudinal assessment;
assessment of prior experience and qualifications.

In addition, it must include discussions with individuals about their ambitions and motivations.

As a guide, the industry feels that those wishing to become apprentices require the following skills and attributes:

- self motivation to succeed within the industry;
- self discipline and enthusiasm;

- initiative;
- capacity to develop organisational skills;
- potential to complete the qualifications;
- willingness to learn and apply that learning in the workplace;
- willingness to work with due regard to health and safety;
- willingness to adapt to different work roles;
- capacity to cope in busy conditions;
- willingness to communicate with a range of people;
- numeracy and literacy.

Successful recruitment practices will ensure that apprentices with the potential to complete the framework are placed on the programme. Where this potential has not been demonstrated they should be placed on pre-entry programmes.

The FLSP encourages providers and employers to accept alternatives to qualifications when entering onto this Apprenticeship to ensure equality of access for people with learning difficulties. These alternatives include volunteering, employment, portfolio of evidence and non-accredited courses.

Equal opportunities

Modern Apprenticeships should ensure that there is equality of opportunity for all and any barriers (real or perceived) are addressed to support anyone seeking to enter employment to undertake the Modern Apprenticeship.

All MAs supported by Skills Development Scotland must conform to any contractual requirements on equal opportunities. All employers of Modern Apprentices should have an Equal Opportunities policy statement.

Health and Safety

All aspects of health and safety at work must be recognised within the delivery of this Modern Apprenticeship Framework and all statutory requirements be adhered to.

It is a key aspect of the induction period of the Modern Apprenticeship that apprentices are fully informed both of the regulations and that they and their employers are bound by these regulations. Modern Apprentices should be made aware of their rights and duties with regard to health and safety.

All Modern Apprentices supported by Skills Development Scotland will be required to satisfy the adequacy of SDS's Health and Safety policy and systems.

Contracts

The following three contracts are essential to the successful outcome of the Modern Apprenticeship programme:

1. Contract of employment signed by the employer and the Modern Apprentice.
2. SSC Training Agreement - this agreement outlines the basis of the modern apprenticeship, refers to the contract of employment and includes Health and Safety responsibilities.
3. SSC Training Plan - this plan outlines the selected outcomes and the expected duration of the apprenticeship. In cases where funding is offered by SDS, the SDS Training Plan will be sufficient on condition that it contains all relevant information as set out in the MA Training Plan at Appendix 2. Training Plans may be modified to reflect changing circumstances; however it is essential that the SSC is notified of any changes.

Employment status of Modern Apprentices

It is important that the sector offers genuine employment and career prospects to those people it wishes to attract through Modern Apprenticeships. Accordingly, **all apprentices must be employed for the duration of the apprenticeship.**

Terms and conditions of employment

In order to compete with other sectors offering Modern Apprenticeships, attractive packages will need to be developed by employers in the sector. The terms and conditions of employment for individual Modern Apprentices will be agreed between the employer and the apprentice and should form the contract of employment.

Training and development

Delivery

Training delivery can take many forms under the Modern Apprenticeship system. Some organisations may become approved SVQ Assessment Centres; others may join a consortium or use peripatetic assessors. Some large employers will be able to complete all the training and development in-house, but most employers will find that some of the training and development will have to take place away from the normal workplace. In particular the underpinning knowledge requirements are often more suited to delivery by outside training providers which might include:

- private training organisations
- colleges / universities
- other employers

Such knowledge could be delivered through training courses or through open/distance learning packages.

The option of sharing training and assessment resources amongst a cluster of employers (or across the divisions of a larger employer) will be particularly appealing to those firms which do not have the resources to provide all of the training and development. Assessment can be provided by these bodies, but the assessors and the training centre must be approved by the awarding bodies for the SVQ and Core Skills where appropriate.

The following training providers may seek approval to deliver the Providing Financial Services Modern Apprenticeship in Scotland:-

Standard Life
Limelight Careers
City College Norwich
Microcom Training
Learndirect
Capita
BPP
Kaplan
In Training

The SSC training plan

The plan is required to identify:

- 1 The selected Framework outcomes, specifying whether or not separate certification of the Core Skills is being sought
- 2 A summary of the Modern Apprentices accredited prior learning
- 3 A timetable for achievement of the selected Framework outcomes, linked to regular progress reviews.

The Training Plan should take into account any relevant previous training and development, education or work experience. Not all Modern Apprentices need have different plans, but many will vary. Moreover as reviews take place and circumstances change so the plan itself can be modified.

However any changes must:

- be subject to the quality provisions of Skills Development Scotland (if the MA is being financially supported)
- comply with the stipulations of this Framework
- meet the needs of the employer and apprentice.

A sample Training Plan is provided at Appendix 3 of this document, however, for those Modern Apprentices funded by SDS area office it is sufficient to submit the Skills Development Scotland Training Plan on condition that it covers the same information required in the MA Training Plan.

Consultation Process

The consultation that took place as part of this framework was the notification to all of the following stakeholders and their membership of employers in Scotland:-

Skills Development Scotland
SQA Accreditation
SQA Awarding Body
Scottish Colleges
Scottish Training Federation
Scottish Trades Union Congress (STUC)
Scottish Investment Operations
Scottish Financial Enterprise
Scottish Government's Financial Service Advisory Board

A notice was provided to these bodies to inform their membership of the review by including the notice in their newsletter or on their website. There was also a notice regarding the review on the FLSP website.

The National Occupational Standards (NOS) that underpin the SVQ, the Core Skills Signposting and credit and levelling against the SCQF of the Providing Financial Services were completed in 2012.

A review meeting also took place in June at RBS in Edinburgh. Employers, training providers, awarding organisations and SQA were all represented. Here is a list of the consultees:-

RBS
Standard Life
JHP Training
Lloyds Banking Group
Genius People
Skills solutions
Santander
Limelight Careers
Bank of New York Mellon
SQA Awarding Body
SQA Accreditation
SQA External Verifier
Chartered Banker Institute

There were comments mainly from training providers and employers as to how the framework is being used or planned to be used in Scotland.

The main outcome from the review meeting was to look at the possibility of changing the rules of combination of the SVQ, so that a wider choice of units was made available. The only other feedback from the group was that the framework is working well and that it is still fit for purpose. The SVQ amendment and the revised framework document were then distributed to the above stakeholders in Scotland as well as professional bodies such as the Chartered Insurance Institute, Chartered Banker Institute, IFS School of Finance and the Chartered Institute for Securities & Investment for further review. It was approved by them and SQA Awarding Body in October 2013.

Career progression

Following completion of the Modern Apprenticeship, candidates should be able to achieve positions in areas such as:

The progression and exit routes from the framework provide a number of opportunities in each pathway for the continuous development of learners into similar and cross sector roles and disciplines including qualifications in Banking, Insurance and Investments. There is also a progression route from the level 5 to the level 6 Modern Apprenticeship. The level 5 and level 6 SVQs are structured in a way that there are a variety of units to choose from should individuals move into different roles within the organisation.

On completion of the SCQF Level 5 Modern Apprenticeship in Providing Financial Services, individuals can progress onto the following Professional qualifications:-

- CII Certificate in Insurance
- CISI Certificate in Investment Operations
- Chartered Banker Institute Banking Certificate
- IFS School of Finance Certificate in Retail Banking
- IFS School of Finance General Insurance Certificate
- SVQ Providing Financial Services SCQF L6
- Modern Apprenticeship in Providing Financial Services SCQF L6

On completion of the SCQF Level 5 Modern Apprenticeship in Providing Financial Services, individual can progress onto the following job roles:-

- Trainee Underwriter;
- Trainee Claims Official;
- Trainee Broker or Sales Representative;
- Senior Bank Cashiers;
- Senior Customer Advisers;
- Foreign Currency Advisers;
- Administration Supervisors;
- Investment Technicians/Supervisors;
- Pension Team Leaders.

On completion of the SCQF Level 6 Modern Apprenticeship in Providing Financial Services, individuals can progress onto the following Professional qualifications:-

- CII Diploma in Insurance
- CISI Diploma in Investments
- Chartered Banker Institute Professional Banking Diploma
- IFS School of Finance Diploma in Retail Banking
- SVQ in Banking or Insurance
- Technical Apprenticeship in Banking or Insurance SCQF L8
- Degree or MA/MSc in Financial Services
- CFA Programme.

Those progressing from SCQF Level 6 from all pathways, can progress to supervisory/managerial positions and for the insurance pathway to the role of an Underwriter, Broker or Claims Manager.

Appendices

APPENDIX 1

Stakeholder Responsibilities

Many organisations and individuals share the responsibility for ensuring that the Modern Apprenticeship programme is implemented to the highest possible standard. They include:

- Awarding Bodies
- Employers
- Modern Apprentices
- Modern Apprenticeship Group (MAG)
- Sector Skills Councils (SSCs)
- Skills Development Scotland
- Training Providers

Role of the Sector Skills Councils

SSCs are responsible for developing Modern Apprenticeship Frameworks and are required to work with employers in their sectors to ensure that all Frameworks meet the needs of employers in their sectors.

For details on your sector's SSC, follow the link to the Federation for Industry Sector Skills & Standards' website <http://www.sscalliance.org/>

Role of Skills Development Scotland (SDS)

MA frameworks are used by employers as part of their workforce development to train new employees and up-skill existing members of staff. They can be (and often are) used regardless of whether financial support is available from the delivery body who currently provides a 'contribution' towards the cost of delivery. However, only approved MA Frameworks will be eligible for funding support from Skills Development Scotland who should be contacted to establish the availability and level of support for each MA Framework.

Further information is available from: <http://www.skillsdevelopmentscotland.co.uk/our-services/modern-apprenticeships.aspx>

SDS provides advice and guidance to individuals on the range of Modern Apprenticeships and training providers available. Individuals are signposted to opportunity providers who offer training in the vocational areas of interest.

Responsibilities include:

- Supporting the Modern Apprentice with ongoing Career Planning advice
- Signposting candidates to suitable vacancies
- Promoting the Modern Apprenticeship route on the Skills Development Scotland website
- Facilitating recruitment events that bring together jobseekers and opportunity providers

Role of the Awarding Bodies

A significant proportion of the Modern Apprenticeship is based on the assessment of the apprentice against SVQs/ CBQs or SVQ/ CBQ units. These qualifications are accredited by the SQA Accreditation and the Office of the Qualifications and Examinations Regulator (Ofqual) and are offered by Awarding Bodies.

It is the responsibility of the Awarding Bodies to ensure that centres are approved, that assessors and verifiers are suitably qualified, trained and monitored, and that all of the assessment criteria of the SVQs/ CBQs and SVQ/CBQ units are fully met.

Role of the Training Provider

The role of the training provider is important to the success of the Modern Apprenticeship. A training provider can be a further education college, a private or voluntary training company or in some cases the employer themselves or employer partnerships.

Training Providers are responsible for:

- Confirming an appropriate MA programme for candidates
- Agreeing the training needs of the candidates
- Agreeing roles and responsibilities for on the job training
- Agreeing where off the job training will be required and defining roles and responsibilities for this with relevant parties
- Ensuring trainee/candidate has access to the best quality training opportunities available
- Ensuring that the Modern Apprentices and employers fully understand the principles and processes of competence-based assessment
- Registering of MA candidates with the relevant SSC (and Skills Development Scotland if appropriate)
- Compiling and agreeing assessment schedules/assessment plans
- Judging performance evidence
- Completing assessment records
- Reviewing candidates progress at regular intervals
- Submitting records and evidence for moderation
- Advising the Modern Apprentice who to approach for support, advice, encouragement and in case of complaint

Role of the Modern Apprenticeship Group (MAG)

MAG is an independent group drawn from key stakeholders involved in the management and delivery of the Apprenticeship programme in Scotland.

MAG is responsible for:

- Approval and re-approval of Modern Apprenticeship Frameworks
- De-approval of Modern Apprenticeship Frameworks
- Encouraging best practice across Modern Apprenticeship Frameworks and sectors

Role of the Employer

Employers' responsibilities include:

- Paying all Modern Apprentices in accordance with company policy and in line with current legislation
- Agreeing roles and responsibilities for on the job training
- Agreeing where off the job training will be required and define roles and responsibilities for this with relevant parties
- Highlighting opportunities for the Modern Apprentice to demonstrate competence
- Meeting with Trainers, Assessors, Verifiers and the Modern Apprentices to review progress
- Witnessing candidate performance and verifying evidence
- Releasing Modern Apprentices for college/off-the-job training in line with training plan
- Ensuring the experience, facilities and training necessary to achieve the outcomes of the training plan
- Supporting and encouraging Modern Apprentices and rewarding achievement

- Taking responsibility for the Health & Safety of Modern Apprentices.

Role of the Modern Apprentice

Modern Apprentices have the same responsibilities to their employer as any other employee. In addition they have a range of commitments to their training programme.

Modern Apprentices' responsibilities include:

- Observing the company's terms and conditions of employment
- Agreeing a training/development plan with all parties involved
- Undertaking development in line with agreed training plan
- Attending meetings with trainers, assessors and verifiers as required
- Attending college/off-the-job training where required
- Providing evidence of competence
- Developing a collection of evidence (portfolio) and retain ownership of this throughout
- Behaving in a professional manner throughout.

APPENDIX 2

Modern Apprenticeship Centres (MACs)

Modern Apprentices may only be registered through organisations approved by the SSC to deliver this Framework. Such approved organisations are called Modern Apprenticeship Centres (MACs)

The MAC may be the employer of the apprentice or a separate organisation such as a training provider, further education college, a private or voluntary training company or in some cases the employer themselves or employer partnerships.

In order to be approved, organisations must make a formal application to the SSC, seeking approval and establishing that the centre satisfies the following criteria:

Either

- 1 be approved by an appropriate Awarding Body as a centre for the assessment of the relevant SVQ/ CBQ (and Core Skills if these are being separately certificated)

or

- 2 be capable of demonstrating a contractual relationship with another approved centre for the assessment of those units for which the MAC does not have approval from an appropriate Awarding Body.

In addition

The SSC will maintain a database of MACs for the delivery of the Framework within Scotland, which will be available to employers and others.

Organisations wishing to become MACs who have yet to obtain the necessary Awarding Body approval for assessment should first contact the Awarding Body direct.

Organisations wishing to be accredited with the Scottish Quality Management System - <http://www.mentor.org.uk/sqms.htm> SQMS (or other appropriate quality system) should contact Skills Development Scotland.

In addition to the assessment of the Modern Apprentice against the relevant standards set by the selected Framework outcomes, the MAC has responsibility for:

- Entering into a formal training agreement with the employer and Modern Apprentice
- Registering Modern Apprentices as candidates for the relevant SVQ/ CBQ (s) and other selected units with the appropriate Awarding Body
- Registering Modern Apprentices with the SSC
- Applying for the final 'Certificate of Completion' on behalf of Modern Apprentices
- Informing the SSC of any material alterations to Modern Apprentices' training plans or desired changes to the selected Framework outcomes.

APPENDIX 3



MODERN APPRENTICESHIP SAMPLE TRAINING AGREEMENT

This Training Agreement is entered into by:

Name of Employer:	
Name of Modern Apprentice:	
Name of Modern Apprenticeship Centre:	

The **Employer’s responsibilities** are to:

- 1 employ the modern apprentice subject to the employer’s usual terms and conditions of employment;
- 2 provide the modern apprentice with the facilities, training and work place opportunities necessary to achieve the selected Framework outcomes specified in the apprentice’s personal training plan;
- 3 pay the modern apprentice an agreed salary which reflects the obligations of the employer and the opportunities for the apprentice;
- 4 in the event of the employer becoming unable to retain the modern apprentice after completion of the apprenticeship, to use reasonable endeavours to secure employment elsewhere;
- 5 in the event of the apprenticeship being terminated prematurely by either the employer or modern apprentice for any reason other than dismissal for unsatisfactory performance or misconduct, to use reasonable endeavours to secure employment and continuation of this apprenticeship elsewhere;
- 6 operate a formal Health and Safety policy and undertake the necessary legal and contractual responsibilities for health and safety of the modern apprentice; and
- 7 operate an Equal Opportunities policy which meets all legal requirements.

The **Modern Apprentice’s responsibilities** are to:

- 1 work for the employer in accordance with the agreed terms and conditions of employment;
- 2 undertake training, attend courses if required, keep records, and take assessments to be determined by the employer and/or Modern Apprenticeship Centre, and carry out such work as may be required in order to achieve the selected Framework outcomes specified in the apprentice’s personal training plan;
- 3 be diligent, punctual, behave in a responsible manner and in accordance with the requirements of Health and Safety legislation relating to the apprentice’s responsibilities as an individual; and
- 4 promote at all times the employer’s best interests.

The **Modern Apprenticeship Centre’s responsibilities** are to:

- 1 agree the content of the modern apprentice’s personal training plan as confirming that the selected Framework outcomes and training plans meet the criteria of this modern apprenticeship
- 2 contract with the employer to provide the training and assessment necessary to enable the modern apprentice to achieve the selected Framework outcomes specified in the apprentice’s personal training plan; and
- 3 use its best endeavours to ensure that the employer provides the modern apprentice with the facilities, training and work place opportunities necessary to achieve the selected Framework outcomes specified in the apprentice’s personal training plan.

This agreement to be signed by all parties:

Employer		Date:
Modern Apprentice <i>(or Parent/Guardian, if under 18)</i>		Date:
Modern Apprenticeship Centre		Date:



MODERN APPRENTICESHIP TRAINING PLAN

The Modern Apprenticeship Centre

Name:
Address:
Telephone:
Contact:

The Modern Apprentice

Full name:
Home address:
Work address:
Date of birth:

The Employer

Name:
Address:
Telephone:
Contact:

Skills Development Scotland office

Name:
Address:
Telephone:
Contact:

Framework selected outcomes

Mandatory outcomes

SVQ/ CBQ Level <i>(please identify level)</i> <i>(List mandatory and optional units)</i>		Tick units being undertaken	SCQF Level	SCQF Credit Points
SVQ/ CBQ level <i>(please identify level)</i> <i>(List mandatory and optional units)</i>				
Enhancements				

Core Skills <i>(Include details of the minimum level required)</i>		Tick units being undertaken	SCQF Level	SCQF Credit Points
1	Communication			
2	Working with others			
3	Numeracy			
4	Information and communication technology			
5	Problem Solving			

Optional outcomes

Additional units (if any) <i>These are optional and should reflect the individual training needs of the Apprentice</i>		Tick units being undertaken	SCQF Level	SCQF Credit Points
	(specify unit)			

Summary of Modern Apprentices accredited prior learning:

If you require assistance in completing this form, please contact:

Skills for Justice
1st Floor, Unit C Meadow Court Business Park, 4 Hayland Street, Sheffield, S9 1BY.
Tel:- 0114 284 1930
Email:- Certification@sfjuk.com