



1. TITLE OF THE CERTIFICATE (HU)

54-343-01 Pénzügyi termékértékesítő (bank, befektetés, biztosítás)

2. TRANSLATED TITLE OF THE CERTIFICATE (EN)

Financial product salesperson (banking, investment, insurance)
(THIS TRANSLATION HAS NO LEGAL STATUS)

3. PROFILE OF SKILLS AND COMPETENCES

A typical holder of the certificate is able to:

- sell and broker banking and investment products;
- perform client acquisition and customer relations tasks;
- inform customers about banking and investment products and sell these products to them;
- perform active banking operations;
- prepare decisions and carry out transactions pertaining to active banking operations;
- open and manage credit accounts;
- perform credit monitoring activities;
- perform passive banking operations;
- receive commission on term deposits;
- manage current accounts, cash/valuables, bills of exchange and collection orders;
- manage cash flow;
- complete and evaluate aptitude and fitness tests;
- open securities and customer accounts, perform account operations and close accounts;
- accept and manage investment mandates;
- perform supplementary administrative activities and central back-office tasks;
- broker insurance products;
- inform customers about the insurance company, the insurance policy and the related financial services;
- assess insurance needs and analyse insurance requirements;
- Compare competing insurance products and insurance companies;
- participate in bidding and contract management;
- represent the client;
- offer lawful, professional and client-oriented consulting services;
- conduct committed, efficient and polite professional communication;
- participate in marketing activities, contribute to product development;
- use IT and telecom solutions;
- broker the products of an insurance company or the non-competing insurance products of several insurance companies (in case of an agent) or simultaneously broker the competing insurance products of several insurance companies (in case of multiple agents) inform customers about the insurance company, the insurance policy and the related financial services;
- assess insurance needs, analyse insurance requirements, participate in bidding and contract management;
- represent the insurance company (in case of an agent) or the current insurance company (in case of multiple agents);
- conduct committed, efficient and polite professional communication;
- cooperate in financial planning;
- use IT and telecom solutions;
- perform currency exchange;
- perform administrator, cashier, money handler and depository manager tasks;
- recognize banknotes and check their authenticity and tradability;
- identify clients and record their details.

4. RANGE OF OCCUPATIONS ACCESSIBLE TO THE HOLDER OF THE CERTIFICATE

3612 Administrator in financial institutions
3613 Stock market and financial agent, broker
3621 Insurance agent, administrator
4211 Bank teller
4213 Pawnshop administrator and money lender
4123 Financial, statistical, insurance administrator
4225 Information officer for customer service centre

(*) Explanatory notes:

This document is designed to provide additional information about the specified certificate and does not serve as a legal certificate of vocational qualification. The format of the description is based on the following documents:

Council Resolution 93/C 49/01 of 3 December 1992 on the transparency of qualifications; Council Resolution 96/C 224/04 of 15 July 1996 on the transparency of vocational training certificates, and Recommendation 2001/613/EC of the European Parliament and of the Council of 10 July 2001 on mobility within the Community for students, persons undergoing training, volunteers, teachers and trainers.

More information on transparency is available at: <http://europass.cedefop.europa.eu/>

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5. OFFICIAL BASIS OF THE CERTIFICATE

<p>Name and status of the institute issuing the certificate</p>	<p>Name and status of the national/regional authority providing accreditation/recognition of the certificate</p> <p>Ministry for National Economy</p>																																										
<p>Level of the certificate (national or international)</p> <p>Level of vocational qualification according to the National Qualification Register: 54 advanced vocational qualifications, which require the completion of the secondary school leaving exam and may be obtained primarily in formal education</p> <p>ISCED2011 code: 4</p> <p>NQF level: 5</p> <p>EQF level: 5</p>	<p>Grading scale / Pass requirements</p> <p>Five -grade: 5 excellent 4 good 3 satisfactory 2 pass 1 fail</p>																																										
<p>Certificate number: PT K</p> <p>Serial number: 123456</p> <p>Certificate issue date: 2023.10.02</p>	<p>Results achieved at the examination and their proportion expressed in percentage in the complex mark</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">Central written examination</td> <td style="width: 50%;">Sales of banking, investment and market products</td> <td style="width: 10%; text-align: center;">5</td> <td style="width: 20%; text-align: center;">12.00</td> </tr> <tr> <td>Central written examination</td> <td>Selling insurance market products, perform insurance technology tasks</td> <td style="text-align: center;">5</td> <td style="text-align: center;">12.00</td> </tr> <tr> <td>Central written examination</td> <td>Operating as an independent insurance broker</td> <td style="text-align: center;">5</td> <td style="text-align: center;">8.00</td> </tr> <tr> <td>Central written examination</td> <td>Carrying out special administrative tasks and performing banknote inspection, banknote examination tasks</td> <td style="text-align: center;">5</td> <td style="text-align: center;">8.00</td> </tr> <tr> <td>Oral examination</td> <td>Selling banking market products, investment market products and insurance market products</td> <td style="text-align: center;">5</td> <td style="text-align: center;">22.00</td> </tr> <tr> <td>Oral examination</td> <td>Performance of special administration tasks</td> <td style="text-align: center;">5</td> <td style="text-align: center;">3.00</td> </tr> <tr> <td>Practical examination</td> <td>Banking customer relations and communication</td> <td style="text-align: center;">5</td> <td style="text-align: center;">14.00</td> </tr> <tr> <td>Practical examination</td> <td>Insurance customer relations and communication</td> <td style="text-align: center;">5</td> <td style="text-align: center;">14.00</td> </tr> <tr> <td>Practical examination</td> <td>Performance of banknote recognition, banknote examination</td> <td style="text-align: center;">5</td> <td style="text-align: center;">7.00</td> </tr> <tr> <td colspan="2">Result achieved at the complex vocational examination, expressed in grades.</td> <td style="text-align: center;">5</td> <td></td> </tr> </table>			Central written examination	Sales of banking, investment and market products	5	12.00	Central written examination	Selling insurance market products, perform insurance technology tasks	5	12.00	Central written examination	Operating as an independent insurance broker	5	8.00	Central written examination	Carrying out special administrative tasks and performing banknote inspection, banknote examination tasks	5	8.00	Oral examination	Selling banking market products, investment market products and insurance market products	5	22.00	Oral examination	Performance of special administration tasks	5	3.00	Practical examination	Banking customer relations and communication	5	14.00	Practical examination	Insurance customer relations and communication	5	14.00	Practical examination	Performance of banknote recognition, banknote examination	5	7.00	Result achieved at the complex vocational examination, expressed in grades.		5	
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<p>Access to next level of education/training</p> <p>To higher education</p>	<p>International agreements</p>																																										
<p>Other information concerning the vocational training process</p>																																											

Legal basis

Act CLXXXVII of 2011 on Vocational Training

Decree No. 29/2016 (VIII.26.) of the Ministry of National Economy on the Amendment of Decree No. 27/2012 (VIII.27.) of the Ministry of National Economy on the professional and examination criteria of professional qualifications falling within the competence of the Minister of National Economy.

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6. OFFICIALLY RECOGNISED WAYS OF ACQUIRING THE CERTIFICATE

Description of vocational education and training received	Percentage of total programme %	Duration (hours/weeks/months/years)
School-/training centre-based	Theory: 70 % Practice: 30 %	
Workplace-based		
Accredited prior learning		
Total duration of the education/training leading to the certificate		2 years

Entry requirements:

- secondary school leaving examination

Vocational requirement modules:

- 11504-16 Performance of basic economic activity
- 10137-12 Banking customer relations and communication
- 10142-16 Insurance customer relations and communication
- 10138-16 Tasks related to banking, investment and insurance law
- 10136-12 Sales of banking market products
- 10140-16 Selling products of the investment market
- 10141-16 Sales of insurance market products
- 10143-16 Performance of insurance technology tasks
- 10144-16 Operation of an independent insurance brokerage firm
- 10146-16 Performance of special administration tasks
- 10139-16 Performance of banknote recognition, banknote examination
- 11499-12 Employment II
- 11498-12 Employment I

This certificate supplement was prepared on the basis of the instruction for filling in the Certificate Supplement published on the homepages of the National Reference Point and the National Europass Centre.

National Reference Point – NSZFH – <http://nrk.nive.hu>

Head of Examination Organiser:
Issue date: 2023.10.02

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