

# The Mortgage Advice and Practice Certificate (MAPC)

The world of financial services is an increasingly regulated environment and CIOBS has launched the Regulatory Qualification Framework (RQF) to meet this challenge.

Mortgage advisers must pass 'appropriate' examinations as determined by the Financial Services Skills Council (FSSC), with this qualification meeting one of the remits of the Financial Services Authority, being to protect consumers by ensuring that only competent individuals may give advice.

Successful candidates will enhance their career prospects in the financial services sector and businesses too will gain from having staff that perform competently and professionally.

## Who will benefit from studying this qualification?

- Mortgage advisers who need to meet the 'appropriate' examination standards as prescribed by the FSSC
- Anyone working in a non-advisory role, for example in mortgage administration or other support functions

## Can I study for this qualification?

**Yes.** No prior qualifications are required.

## What subjects do I need to study?

### SUBJECTS

- UK Financial Services, Regulation and Ethics (ApEx 1)
- Mortgage Advice (ApEx 5) and Integrated Learning Outcome (H2) – this is a holistic exam, which assesses your knowledge and understanding of ApEx5 and ApEx 1.

## Will you provide me with any learning support?

**Yes, absolutely!** You will receive excellent support from us, including:-

- An email helpline
- Telephone support
- On-line mock exams
- Use of the on-line Student Forums and Chat Rooms

Additionally, Revision Notes can be purchased and Revision Courses are held regularly to assist you with exam preparation.



## Key Facts

- **Appropriate Mortgage Advice exam**
- **You can choose to study under Scots law or the law applicable to England & Wales**
- **Registration is valid for 12 months**
- **Unrivalled learning support, including email and telephone helplines, along with access to the on-line mock exam site**
- **Around 60 - 80 hours of study for each subject is recommended**



### Professional Mortgage Adviser (PMA)

The designation of PMA provides designatory letters for practitioners in the mortgage field. By becoming a PMA you demonstrate to your customers that you have the appropriate mortgage qualifications and that you are keeping your mortgage knowledge up-to-date. To get more information please go to [www.charteredbanker.com](http://www.charteredbanker.com) or call CIOBS on **0131 473 7777**.



The course has broadened my knowledge of the financial sector giving me more confidence in my current role and enhancing my future career prospects. The support and the revision courses provided by CIOBS were extremely useful and definitely helped me achieve my goal.

**Jennifer, Scottish Building Society**



## How will I be assessed?

The subjects are assessed by a final on-line examination with the following features:-

- Examination centres throughout the UK
- A pass mark of 70%
- Instant results provided at the end of each exam
- UK Financial Services, Regulation and Ethics – a two hour examination with 100 multiple choice questions
- Mortgage Advice – a three hour examination examines by 100 multiple choice questions, plus the holistic section, comprising three case studies with a further 50 multiple choice questions

## What is the cost?

- For UK Financial Services, Regulation and Ethics subject, the cost is £140
  - For Mortgage Advice, the cost is £210
  - Includes all study course books and one exam fee per subject
- All costs include all study books and one exam entry fee per subject

Before submitting an application form please consult your company intranet, or your human resources/training/l&d department/line manager to establish if you are entitled to sponsorship.

## How do I apply?

Complete the registration form and return it by post to the Institute Office with the appropriate payment. Registration forms are available for download at [www.charteredbanker.com](http://www.charteredbanker.com)

## How long do I have to complete each subject?

If the examination has not been attempted within one year of subject registration, you will need to re-register for that subject.

## What if need more information?

<b>Website</b>	<a href="http://www.charteredbanker.com">www.charteredbanker.com</a>
<b>Customer Support</b>	<b>0131 473 7777</b>
<b>Email</b>	<a href="mailto:info@ciobs.org.uk">info@ciobs.org.uk</a>

## How do I progress my studies after this qualification?

Successful candidates can progress to either a Certificate, Advanced Diploma and then the Chartered Banker programme.

