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Mortgage Broking

Learning
resources
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About Mortgage Broking

Working in the area of mortgage advice requires specialist technical knowledge and skills defined in the Professional Map. The scope of the work covered in your role will be determined by the organisation in which you work and the area of personal finance in which you operate.

This section outlines the Mortgage Broking competency standards for each of the four professional bands, together with links to relevant CPD learning, qualification units and other learning to help you prioritise and access your skills development.

The bands

The Professional Map is structured into 4 bands of experience, each describing the different level of impact professionals have in the work they do.

	Band 1	Band 2	Band 3	Band 4
Typical job roles	Front line staff, administrative and entry level roles	First line managers, team leaders, regulated and specialist roles	Middle managers, and senior technical roles	Senior leaders and business owners
Nature of work	Tactical, focusing on the day to day	Operational, with some complexity	Complex, with challenging requirements	Strategic, with a significant level of complexity and challenge
Sphere of influence	Line manager, immediate colleagues and customers/clients	Managers, colleagues, customers/clients and external professionals	Wider range of stakeholders, both internal and external	Senior stakeholders from across the profession, customers, suppliers and regulators
Focus of activity	Deliver immediate and short-term outcomes	Directly create short-term value, contribute to longer-term value	Create medium to long-term value	Create long-term value
Focus of thinking	Gather and use information	Contribute to the thinking and analysis of information	Critically question information and evaluate it to make informed judgements and decisions	Develop evidence-based thinking, using qualitative and quantitative data to shape the future activity
Focus of knowledge	Knowledge of the principles of personal finance	Broad understanding of personal finance practice	Deeper understanding of the concepts of personal finance, with specialism in a functional area	Deep technical knowledge in an area, or an excellent understanding of the broader environment
Where time is spent	Customer/client services, providing information, handling data, following procedures	Issue identification, analysis and evaluation, proposal and delivery of solutions to agreed standards, and within agreed limits	Understanding the wider business context and risk, bringing strands of activity together, innovating	Developing strategies and plans, making complex judgements, considering the organisation and sector position
Breadth of focus	Team	Department	Area or responsibility/Organisation	Organisation/Profession/Wider society

Band 1

Competency standards

- I know the mortgage intermediary's role, duties and responsibilities when acting as an agent of the client or of the lender or product provider
- I describe the main types of mortgage and the regulatory and legal environment relating to mortgages
- I understand the house-buying process, the legal cycle, the key parties involved and their requirements and roles
- I understand the different factors that affect property values and the implications for consumers and mortgage lenders
- I understand the process of assessing client eligibility
- I know the principles and implications of different forms of additional security that may be taken to support a mortgage application
- I prepare straightforward information for analysis by a mortgage intermediary, using template forms and reports

Band 1 learning resources

Member CPD	Assess corporate e-learning	Training and courses	Qualification units
	Regulation Mortgage Products The home buying and finance raising process Residential property and the economic environment Advice and sales process	For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	Mortgage advice (CF6)

Band 2

Competency standards

- I describe the property and mortgage market and the economic context for giving mortgage advice
- I explain the rules and regulations governing the sale of mortgage related protection products
- I undertake accurate and thorough client fact finding
- I evaluate information provided by clients to identify lenders, products and services that best meet both the real and perceived needs of the client
- I explain and calculate the options open to borrowers
- I produce accurate solutions for clients, carrying out research, due diligence and relevant analysis
- I explain the implications, rights and remedies for the borrower and the lender of non-payment of the mortgage and associated products
- I understand the risks associated with debt consolidation for the client and the implications for mortgage lenders
- I liaise with lenders and product providers and other relevant third parties
- I select and recommend lenders and product providers, following my organisation's procedures and compliance guidance
- I draft reports, ensuring information is collated, recommendations are researched and generated in line with my organisation's compliance standards
- I ensure clients understand the different fees and charges they will pay for and how these add value to them

Band 2 learning resources

Member CPD	Assess corporate e-learning	Training and courses	Qualification units
The 15 Minute Mortgage Discovery Meeting	Regulation The home buying and finance raising process Advice and sales process Post-completion issues Residential property and the economic environment	For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	Mortgage advice (CF6) Advanced mortgage advice (R07)

Band 3

Competency standards

- I explain the principles, procedures, costs, regulatory requirements and legal implications associated with raising additional money, transferring, amending and redeeming mortgages
- I evaluate the circumstances of clients with complex requirements to understand their needs and suitability and analyse, identify and advise on lenders products and services to meet them
- I understand financial solutions that are appropriate to the client's stage of life and refer them to specialists where required
- I use my knowledge of lenders, products, product providers and market requirements and suitability to identify optimal solutions
- I help my clients progress transactions by guiding them through the process from offer to completion
- I proactively consider the ongoing needs and suitability of my clients and make appropriate recommendations
- I analyse the results of product performance and I compare criteria before utilising these to the best advantage when identifying solutions for clients
- I apply fair, clear and transparent fees for the services provided by my firm and any associated charges (product, valuation and conveyancing), ensuring clients understand how these breakdown and add value to them

Band 3 learning resources

Member CPD	Assess corporate e-learning	Training and courses	Qualification units
Self build & rural property	Advice and sales process	For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	Advanced mortgage advice (R07)
Lifetime Mortgages – Strategies for Managing Wealth	Post-completion issues		
SMP Roadshow On-demand			
Referral Management Masterclass			

Band 4

Competency standards

- I take responsibility for analysing the lenders and products available for recommendation across my organisation
- I consider emerging regulatory and legislative changes and recommend appropriate action to the services, lender and product ranges offered by my organisation
- I assess future complex needs and service requirements of clients and I proactively respond to these
- I develop comprehensive bespoke solutions for clients with complex needs and proactively oversee the ongoing management of their affairs
- I organise comprehensive administration guidance for clients who have complex requirements where appropriate
- I design fair, clear and transparent fees for services provided by my firm, taking into account product, valuation and conveyancing charges, and ensuring they are consistent with delivering good client outcomes

Band 4 learning resources

Band 4			
Member CPD	Assess corporate e-learning	Training and courses	Qualification units
Government closes tax loophole on second homes		For more details on CII Training, please visit our website: www.cii.co.uk/learning/training/	
Later Life Lending - Raising the Standard			
What can specialist lending really offer my client?			

Member CPD

Here you will find links to Member CPD available related to this competency.

Webinar: [Self build & rural property](#)

Webinar: [Lifetime Mortgages – Strategies for Managing Wealth](#)

Webinar: [SMP Roadshow On-demand](#)

Webinar: [Referral Management Masterclass](#)

Article: [Government closes tax loophole on second homes](#)

Webinar: [Later Life Lending - Raising the Standard](#)

Webinar: [The 15 Minute Mortgage Discovery Meeting](#)

Webinar: [What can specialist lending really offer my client?](#)

Assess is the Corporate Learning Management System from CII, including hundreds of digital learning units on technical insurance, regulatory and compliance content, together with a wide range of wider business skills.

If you already have an Assess licence through your employer, you should be able to access the following modules relevant to this competency.

If your organisation does not have an Assess licence and would be interested in acquiring one, you can sign up for a free trial here: ciigroup.wufoo.com/forms/k17wqe99089pcpi/

Here you will find Assess corporate e-learning listed under the Learning by bands section in one place.

Mortgage Assess for Qualified Advisers

[Mortgage Products](#)

[Regulation](#)

[The home buying and finance raising process](#)

[Residential property and the economic environment](#)

[Advice and sales process](#)

[Post-completion issues](#)

Training and courses

The diversity of our course programme and breadth of corporate services makes us a one stop-shop training provider. We work in partnership with employers to develop relevant and cost-effective training solutions that are driven by business needs and deliver lasting results.

CII Training

For more details on CII Training, please visit our website:

www.cii.co.uk/learning/training/

Here you will find all Qualification units listed under the Learning by bands section in one place.

If you are a current member you can also view non-printable PDFs of each study text here:

www.cii.co.uk/learning/support/cii-study-texts (PIN required to login).

Diploma in Financial Planning

Advanced mortgage advice (R07): <https://www.cii.co.uk/learning/qualifications/unit-r07/>

Certificate in Financial Planning

Mortgage advice (CF6): <https://www.cii.co.uk/learning/qualifications/unit-cf6/>