

ST0185 Level 3 Financial Services Customer Adviser Assessment Plan

Introduction

This Apprenticeship Assessment Plan (AAP) sets out the requirements for the assessment of the Level 3 financial services customer adviser apprenticeship. It should be read in conjunction with the General Requirements for Apprenticeship Assessment. Where there is conflict between this AAP and the General Requirements, this AAP takes precedence. Assessment organisations must also comply with the relevant regulatory framework for apprenticeship assessment.

It is important that the assessment of apprentices is proportionate, valid, and provides reliable evidence of an apprentice's attainment of the relevant knowledge and skills. As such, assessment organisations must design assessments to ensure:

- employers have confidence that the apprentice has reached the expected performance standard
- apprentices are sufficiently secure in their knowledge and skills, so that they could demonstrate their competence in different contexts (for example, a different workplace)

Assessment Outcomes

The assessment outcomes group and summarise the knowledge and skills that must be demonstrated in assessments. All assessment outcomes must be assessed.

Knowledge and skills statements in **bold** are mandatory and must be assessed in every version of the assessment that is made available.

Assessment Outcome	Mapping
AO1: Customer engagement, communication, and relationship management Engages with customers and colleagues to identify needs, build inclusive relationships, recognise vulnerability, resolve dissatisfaction, and support appropriate outcomes using effective communication, active listening, questioning techniques and collaborative working practices.	K6, K7*, K14* S3*, S4*, S5*, S6*, S7, S11*

Assessment Outcome	Mapping
<p>AO2: Regulation, governance, and ethical practice</p> <p>Applies legal and regulatory frameworks, professional standards, organisational policies and risk governance principles to day-to-day activities by working within authority, escalating appropriately, and considering conduct, sustainability and ethical responsibilities.</p>	<p>K3, K4, K5, K13</p> <p>S1, S2</p>
<p>AO3: Digital systems, data protection, and security</p> <p>Uses organisational digital systems and emerging technologies to support customer service while handling information securely, complying with data protection and cyber-security requirements, and supporting customers to access digital solutions.</p>	<p>K8, K9, K10, K16</p> <p>S8*, S9, S14</p>
<p>AO4: Business awareness, performance and continuous improvement</p> <p>Applies understanding of the financial services environment, organisational strategy, team roles and workflow expectations to plan workload, contribute to service improvements, and develop personal competence through ongoing learning.</p>	<p>K1, K2, K11*, K12, K15</p> <p>S10*, S12, S13*</p>

(*) Knowledge and skills statements which offer opportunities to develop functional English and maths are identified with an asterisk.

Assessment requirements

Assessment organisations must set apprenticeship assessments. Assessment organisations should consider how technology and digital tools can support innovation and efficiency.

Assessment organisations must design apprenticeship assessments to include a **professional discussion**.

Any additional assessment(s) must be selected from the following list of methods to ensure the assessment outcomes are met in full:

- **portfolio of evidence**

- **work-based project**
- **report**
- **presentation**
- **question and answer session**
- **knowledge test**
- **case study**

Apprentices may be assessed at any appropriate point during their apprenticeship programme.

Assessments may be designed to allow a centre or training provider to mark assessments. The Assessment organisation is responsible for ensuring all assessments are sufficiently reliable and valid, and for the accuracy of any centre or training provider marking.

Performance descriptors

Performance descriptors describe the level of performance required to achieve a pass or distinction grade. Assessment organisations must design assessments that align with these descriptions.

Please note: where the table below refers to financial services, this also includes the insurance industry.

Performance Category	Pass Descriptor	Distinction Descriptor
Applied Knowledge	Demonstrates sound application of financial services knowledge, facts, procedures, and ideas across routine and non-routine tasks, completing work to an acceptable standard within familiar but sometimes complex work contexts.	Applies a thorough understanding of financial services knowledge, facts, procedures, and ideas to manage and resolve routine and non-routine tasks with discernment and skill in familiar but sometimes complex work contexts.
Applied Skills	Identifies and applies appropriate financial services skills, methods, and procedures to complete tasks and address challenges with a reasonable degree of autonomy and effectiveness, working within	Selects and integrates appropriate financial services skills, methods, and procedures proactively and resourcefully to complete tasks and address challenges effectively and with minimal oversight

	set parameters across routine and non-routine activities.	across routine and non-routine activities.
Regulatory and Procedural Awareness	Applies legislation, regulation, professional standards, and organisational procedures relevant to the role, without error, with some depth of insight and adaptability when working within own authority.	Demonstrates refined judgement in interpreting legislation, regulation, professional standards, and organisational procedures, confidently navigating nuanced issues in practice while working within defined authority.
Communication and Collaboration	Participates effectively in team environments and demonstrates effective communication and customer service skills that support service delivery, contributing constructively to interactions with customers and colleagues.	Communicates persuasively and adapts confidently to different customers, colleagues, and team dynamics, taking initiative in delivering customer and colleague interactions that enhance service delivery outcomes.
Information Use and Decision Making	Accurately identifies and applies relevant financial services information from appropriate sources to understand customer needs and make informed decisions in familiar, but sometimes complex, work situations.	Evaluates diverse and sometimes conflicting financial services information from appropriate financial services sources, using insight and sound judgement to interpret customer needs and make well-reasoned decisions that enhance outcomes or efficiency in familiar, but sometimes complex, work situations.
Responsibility and Autonomy	Takes responsibility for initiating and completing financial services tasks within set parameters and works collaboratively with colleagues to ensure tasks are delivered to expected standards, operating with a reasonable degree of autonomy.	Pre-emptively addresses the need for tasks to be initiated within set parameters, demonstrating accountability and responsiveness to emerging priorities or risks, and supporting others to achieve agreed team outcomes.