

## Assessment Plan

### Motor Finance Specialist – Level 3

#### SUMMARY

This Assessment Plan covers the Motor Finance Specialist apprenticeship that has been developed by the employers with input from the participating Professional / Trade Bodies and Training Providers.

The apprenticeship contains 2 roles in a core and options structure. Both roles provide information in relation to aspects of Motor Finance for an Intermediary (Retailer/Broker) or their customer – primarily offering and/or administering finance packages to customers buying vehicles. Typical job titles for these roles include Dealer Support, Finance and Insurance Manager, Customer Adviser, Business Manager, Account Manager. The two options are:

- **Motor Finance Specialist (Finance Company)** who works for a finance company providing services to the Intermediary (Retailer / Broker) and their customers.
- **Motor Finance Specialist (Retailer Consultant)** who liaises directly with the end user customer within an Automotive Retailer business. An Automotive Retailer provides sales of New or Used motor cars, vans or motorcycles.

Further details on both roles are contained within the Standard.

The focus of the apprenticeship is primarily on individuals who are new to the role or are progressing on their career journey through the organisation. The purpose of the end point assessment is to assess whether the apprentice has met the requirements of the standard.

Within this, the assessment should:

1. Have maximum relevance to the real job that the apprentice is doing to truly test full competence in the role
2. Integrate with Business As Usual processes wherever possible e.g. performance management, personal development
3. Add value to the apprentice's journey, both during and at the end of the apprenticeship so that this is seen as helping them build not only competence in the role, but also a career in the organisation wherever possible
4. Give assurance to the employer that the apprenticeship is being delivered in a consistent and appropriate manner

The major components of the apprenticeship, as it evolves throughout the period, and the roles of each of the major parties are shown in the diagram below. The timings and content are an example, assuming a typical 18 month apprenticeship. Within this are contained the development of organisation specific knowledge, the skills and behaviours required to do the role, any on-programme assessment that the employer chooses to do, the gateway and the end point assessment.

Month	Apprentice	Employer	Training Provider	End Point Assessment Organisation
0	Understand job role and apprenticeship commitment	Deliver induction training and understands role in apprenticeship	Explain apprenticeship, roles, timetable and commitments. Completes ESFA admin req'ts	
1-12	Works to role objectives / KPIs / training plan Develops Knowledge, Skills, Behaviours	Manages as any other employee inc Performance Management via monthly 1to1s etc Supports and coaches	Monitors progress; identifies gaps; delivers apprentice learning and support as required. Completes ESFA admin reqts Supports and trains	
3-12				
13-14	Continues building required Knowledge, Skills, Behaviours	'Gateway' to end point assessment: Employer and TP review progress and agree whether Apprentice has achieved competency levels required vs the standard. Employer makes decision on readiness.		
14-15	Apprentice, Employer and TP work together prepare for the 2 elements of End Point Assessment (Assignment and Structured Interview).			Works with Employer to ensure practical approach to End Point Assessment.
15-17	Completes Assignment and sends to End Point Assessment Organisation. Prepares for Structured Interview.			Assesses Assignment. Prepares for Structured Interview.
18	Takes part in Structured Interview	Informs apprentice of result.	Completes ESFA admin requirements	Conducts Structured Interview. Decides grade. Informs employer of result.

**Gateway (yellow in the diagram above)** - The decision as to whether the apprentice is ready to move on to the end-point assessment will be made by the employer with the support of the Training Provider based on their monitoring of the apprentice's progress against the requirements of the standard. Prior to attempting the end-point assessment, the apprentice will need to have achieved Level 2 Maths and English

**End point Assessment** (green in the diagram) – this contains 2 components which are described in more detail in the next section:

- An Assignment that is completed by the apprentice after the Gateway and demonstrates, through a range of evidence, that the apprentice has met the knowledge and skills listed in Appendix 1
- A Structured Interview that focuses primarily on the behaviours and skills of the Standard (as listed in Appendix 1), testing the competence of the apprentice in the softer aspects of the role.

Assessment Method	Area Assessed	Assessed by	Grading
<b>Assignment</b>	Primarily Knowledge and some Skills (see Appendix 1)	End-point Assessment Organisation	Fail / Pass / Distinction
<b>Structured Interview</b>	Primarily Behaviours and Skills, with some Knowledge (see Appendix 1)	End Point Assessment Organisation	

## END POINT ASSESSMENT

### 1. What is being assessed

The Learning Outcomes, including the assessment criteria, and the assessment method for each area of knowledge, skill and behaviour within the Standard are attached in Appendix 1. This forms the basis for the End Point Assessment Organisation to develop their detailed Assessment Tools. These will be held by the End Point Assessment Organisation.

The end point assessment will be synoptic and cover all of the knowledge, skills and behaviours included in the Standard. Some knowledge will be evidenced implicitly through the skills demonstrated by the apprentice, e.g. use of systems and processes required to do the role demonstrates the requisite knowledge.

### 2. How will assessment be carried out

The focus of the end point assessment is on the apprentice being able to demonstrate competence in the role and meet the assessment criteria set out in Appendix 1, illustrating this through the work that they have done. It takes place in the last circa 3 months of the apprenticeship, once the apprentice has met the Gateway criteria, and consists of the assessment methods described below.

The detailed content and structure of these methods will be provided by the End Point Assessment Organisation to ensure consistency across all apprentices. The End Point Assessment Organisation will have overall responsibility for the arrangements of the End Point Assessment and will work with the employer / training provider to ensure a practical approach. The employer, with the support of the training provider where appropriate, will work with the apprentice to agree how the apprentice goes about completing the components of the end point assessment and will facilitate preparation for the end point assessment. The employer/ training provider do not have a role in the formal end point assessment or decision.

The methods of assessment will build up a cumulative picture of how well the apprentice has met the requirements of the Standard, using the assessment criteria contained in the Appendix. We have given weightings to show the relative importance of the assessment methods in the previous table. The End Point Assessment Organisation will ensure the outcome is consistent and robust.

#### 2.1. Assignment

The apprentice will complete an Assignment after the Gateway and this will be set by the End Point Assessment Organisation during the End Point Assessment phase of the apprenticeship. The structure will ensure that the Assignment covers the Knowledge and Skills of the Standard and the Specialist Option that are highlighted in the Assessment Method column of Appendix 1. It will consist of a number of standard questions about the apprentice's work, covering the required Knowledge and Skills of the Standard that the apprentice will have to answer.

The End Point Assessment Organisation will prepare and hold a bank of questions that covers the required Knowledge and Skills. There should be 14 questions in each Assignment (including 3 for the chosen Option) completed by an apprentice and the question bank should be reviewed by the End Point Assessment Organisation at least once in the 3 year life of this Assessment Plan.

The apprentice should be presented with 14 questions covering the Knowledge and Skills listed in Appendix 1. The questions should clearly target specific Knowledge / Skills in the Standard – this will make it easier for the apprentice to understand what they are being asked and also simplify assessment. Where possible, questions should focus on the higher order skills, enabling the apprentice to demonstrate the supporting knowledge within their answer. For example, the answer to the following possible question, whilst focused on the Customer

Service skill, should enable the apprentice to demonstrate that they have the required product and regulatory knowledge:

‘Explain how you have understood customer needs and met those needs in the course of your work. Your answer should include details of the product(s) involved and the regulatory / legislative requirements that you had to meet’.

The Assignment will require the apprentice to describe how they have applied their knowledge to deliver the services required by the role as stated in the Standard and outlined in the example above.

The apprentice will have a maximum of two months in which to complete the written Assignment, which should be 3500 words long, with a 10% tolerance. It will then be submitted to the End Point Assessor for a fully independent assessment. It will be marked before the Structured Interview is conducted.

## **2.2. Structured Interview**

The Structured Interview will be conducted after the End Point Assessor has reviewed and marked the Assignment. It will normally take place within two weeks of the Assignment being marked. The purpose of the Structured Interview is to explore those areas of the Standard that were not intended to be covered in the Assignment, as set out in Appendix 1. The main focus will be firstly on the Behaviours (for example Adaptability, Resilience), secondly on the Skills (for example face to face evidence of communication skills, how well the apprentice works with other people) and thirdly on the Knowledge (for example their organisation’s culture,) contained within the Standard.

To ensure consistency of approach, the End Point Assessor will be provided with a standard bank of questions. These questions will cover the specific Knowledge, Skills and Behaviours identified in Appendix 1. They will be created by the End Point Assessment Organisation as part of the Assessment Tools, along with the protocols of how to conduct the Structured Interview. There should be 14 questions in each Structured Interview carried out with an apprentice and each question should focus on a maximum of two components of Knowledge, Skill or Behaviour listed in Appendix 1. The question bank should be reviewed by the End Point Assessment Organisation at least once in the 3 year life of this Assessment Plan.

The Structured interview is expected to last 60 minutes, with a 10% tolerance.

The Structured Interview may be carried out face to face, typically at the employer’s premises, or remotely using e.g. video conference or Skype, depending on numbers and locations of apprentices.

The combination of Assignment and Structured Interview builds a cumulative picture of performance against the Standard. They require apprentices to demonstrate the application of knowledge, skills and behaviours in an integrated manner to deliver the required outcomes, enabling the End Point Assessor to make an holistic judgement about how well the apprentice meets or exceeds the Standard.

### 3. Who carries out the assessment and makes the final judgment

The end point assessment will be carried out by the End Point Assessment Organisation. The Employer and Training Provider may have a role in facilitating preparation for the assessment, but they do not play any part in the decision of the grade to be awarded. Their respective roles are as follows:

Assessor	Role
<b>Employer</b>	<ul style="list-style-type: none"> <li>Brings a view of the apprentice from working with them in the workplace through the apprenticeship and therefore has greatest clarity about whether the apprentice is fully competent in the workplace.</li> <li>While consulting others, such as the training provider and apprentice, makes the final decision to put the apprentice through the gateway to commence the end-point assessment</li> <li>Plays no part in the End Point Assessment itself</li> </ul>
<b>Training Provider</b>	<ul style="list-style-type: none"> <li>Brings a view of the apprentice from supporting them through the apprenticeship to the Gateway decision</li> <li>Brings greater understanding of the assessment process than the employer and hence broader view on competence to the Gateway decision</li> <li>Provides advice and guidance to both employer and apprentice on the assessment process</li> <li>Plays no part in the End Point Assessment itself</li> </ul>
<b>End Point Assessment Organisation's Assessor</b>	<ul style="list-style-type: none"> <li>Brings a completely independent view to the end point assessment as they have had no engagement with the apprentice until now</li> <li>Reviews the Assignment independently and scores against the assessment criteria</li> <li>Conducts the Structured Interview alone and scores against the assessment criteria</li> <li>Makes the final decision on the grade to be awarded to the apprentice</li> </ul>

It is the End Point Assessment Organisation that will make the final judgment on the grade to be awarded to the apprentice, whether Fail, Pass or Distinction. There will be a right of appeal against this decision as outlined in Section 5. To ensure that any end point assessor is competent they will be adequately skilled in the assessment process (see next section) and will also have to meet certain criteria which will include:

- Minimum 5 years experience working in motor finance, automotive management, or financial services plus familiarity with the role covered by the apprenticeship.
- Current CPD activity that shows they are up to date with current developments in the sector that have occurred within the last 3 months
- No conflict of interest or current relationship with the apprentice, employer or training provider.

It is strongly recommended that the End Point Assessment Organisation has:

- Sound understanding of the sector and the assessment requirements for this Standard, together with the expertise to administer the Assessment Tools required.
- Capability to deliver assessments at the scale and with the levels of service required, giving confidence to the employer that this is a core part of their business.
- Geographical coverage required.
- Access to Assessors with the background specified above
- Robust verification and quality assurance processes that can ensure the end point assessment is of the required standard.

Any organisation is eligible to deliver assessment services against this standard, by meeting the requirements of the ESFA's Register of End Point Assessment Organisations. Individual employers must select an organisation from that Register to deliver assessment services for this Standard, however it is strongly recommended that they meet the criteria described above.

#### 4. Independence

Within our assessment approach, independence is achieved through the end point assessment being carried out by the End Point Assessment Organisation. Their Assessor will make a synoptic assessment of each apprentice's work, including the grade to be awarded, on the basis of evidence supplied in the Assignment and the Structured Interview. See also comments about the Assessors and End Point Assessment Organisation in Section 3 above.

#### 5. Grading

The End Point Assessment Organisation will make the decision on the grade to be awarded to the apprentice based on their scoring of the two components of the End Point Assessment, the Assignment and the Structured Interview. The apprentice will be awarded a Fail, Pass or Distinction for each assessment method and for the overall apprenticeship. In order to gain a Pass the apprentice must achieve a Pass in each method – this represents full competence against those particular Knowledge, Skills or Behaviours in the Standard. In order to achieve an overall Distinction, a distinction must be achieved in each of the methods. The Distinction is designed to recognise the small proportion of apprentices who are seen as outstanding employees, regularly going beyond what is required to be competent in the role and seen as having greatest potential for the future.

The apprentice who achieves a Distinction can be described in broad terms as:

- Consistently exceeding the performance standards set for the role (both what is delivered and how it is delivered)
- Going beyond what is expected at this level
- Able to perform well in difficult situations or when under pressure
- Being seen as a role model by others
- Able to work upwards as well as with peers
- Showing they understand the wider context of the work they are doing

The following table shows the combination of assessment method grades to determine the overall grade:

Overall Grade	Assignment	Structured Interview
Distinction	Distinction	Distinction
Pass	Pass	Pass
Fail	The apprentice has not achieved a minimum of a Pass in both methods	

The table below outlines the criteria that will be applied for each assessment method. Detailed guidance will be developed by the End Point Assessment Organisation. It is based on the following principles:

- All Pass criteria need to be achieved – in achieving this the apprentice will be demonstrating all Knowledge, Skills and Behaviours in the standard
- Distinction builds on the Pass criteria

End Point Element	Distinction Criteria	Pass Criteria	Fail Criteria
Assignment	<p>The apprentice will be deemed to have achieved a Distinction if they meet the Pass criteria and also the additional criteria below:</p> <ul style="list-style-type: none"> <li>• Shows how they meet challenging customer needs (internal or external) and delivers solutions to meet those challenging needs</li> <li>• Demonstrates how they take personal initiative to consistently exceed required quality, standards and targets</li> </ul>	<p>The apprentice will be deemed to have Passed the assignment if they meet all of the criteria below:</p> <ul style="list-style-type: none"> <li>• Demonstrate that they meet all the knowledge and skill requirements set out for the Assignment in Appendix 1</li> <li>• Demonstrate understanding of relevant products and customer benefits</li> <li>• Demonstrate understanding of regulatory, compliance and tax rules for the products they support</li> <li>• Show how they deliver excellent service that meets customer needs (internal or external) and delivers fair customer outcomes</li> <li>• Show how they meet the required quality, standards and targets for the role</li> </ul>	<p>The apprentice will be deemed to have Failed the Assignment if they do not provide evidence to meet all the knowledge and skill requirements set out for the Assignment in Appendix 1, or if they fail to meet any one or more of the criteria below:-</p> <ul style="list-style-type: none"> <li>• Fails to demonstrate understanding of the required products, regulatory/compliance/tax rules or processes they must use</li> <li>• Cannot demonstrate that they are providing excellent service to customers</li> <li>• Cannot show how they are meeting the required standards for the role</li> </ul>

		<b>Finance Company Option</b> <ul style="list-style-type: none"> <li>Demonstrate understanding of the relevant 'back office' operational processes</li> </ul> <b>Retailer Consultant Option</b> <ul style="list-style-type: none"> <li>Demonstrate understanding of the relevant finance products, how to structure them and create customer solutions</li> </ul>	
Structured Interview	<p>The apprentice will be deemed to have achieved a Distinction if they meet the Pass criteria and also the additional criteria below:</p> <ul style="list-style-type: none"> <li>Illustrate how they have communicated effectively with senior management</li> <li>Show how they have remained effective and delivered results when under pressure</li> <li>Show how they have taken a leadership role when required</li> </ul> <b>Finance Company Option</b> <ul style="list-style-type: none"> <li>Demonstrate how they have provided insight for solutions to non – standard situations</li> </ul>	<p>The apprentice will be deemed to have Passed the Structured Interview if they meet all of the criteria below:</p> <ul style="list-style-type: none"> <li>Demonstrate that they meet all the knowledge, skill and behaviour requirements set out for the Structured Interview in Appendix 1</li> <li>Explain how their role fits within their organisation and how it impacts / benefits customers</li> <li>Show how they have communicated effectively, using a range of media, at all required levels of the organisation</li> <li>Show how they have supported colleagues</li> </ul>	<p>The apprentice will be deemed to have Failed the Structured Interview if they do not provide evidence to meet all the knowledge, skill and behaviour requirements set out for the Structured Interview in Appendix 1, or if they fail to meet any one or more of the criteria below:-</p> <ul style="list-style-type: none"> <li>Cannot provide examples of meeting challenging business needs</li> <li>Fails to demonstrate the communication skills required</li> <li>Cannot demonstrate how they have supported colleagues</li> <li>Cannot explain the importance of integrity and ethical behaviour in their role</li> </ul>

	<b>Retailer Consultant Option</b> <ul style="list-style-type: none"> <li>Show how they have handled complex customer objections and found mutually acceptable solutions.</li> </ul>	<ul style="list-style-type: none"> <li>and collaborated to achieve results</li> <li>Explain and contextualise integrity and ethical behaviour within their role</li> <li>Show how they meet challenging business needs</li> </ul> <b>Finance Company Option</b> <ul style="list-style-type: none"> <li>Show how accurate analysis of customer information enables them to reach an appropriate decision / recommendation</li> </ul> <b>Retailer Consultant Option</b> <ul style="list-style-type: none"> <li>Show how their customer listening and understanding has enabled them to match products to customer needs / requirements and how this has created benefits for the customer.</li> </ul>	
--	---	---	--

In the event of a resit or a retake being required, then a fail on one of the assessment methods will require that assessment method to be repeated. If both assessment methods are failed, then the entire End Point Assessment must be repeated. A resit or a retake is at the employer's discretion. The maximum grade available for an apprentice who retakes / resits is a Pass, unless exceptional circumstances apply. This decision on the permissible maximum grade sits with the End Point Assessor's discretion. An exceptional circumstance could be (but is not limited to) for instance the apprentice falling ill during the assessment method. It is therefore important that an apprentice is not progressed through the Gateway until the employer and training provider are confident that they are ready for the End Point Assessment.

In the event of an appeal against the grade awarded, the End Point Assessment Organisation will carry out a further review of the evidence to confirm or modify the grade in line with their standard procedures.

## QUALITY ASSURANCE - Internal

The responsibility for the robustness of the assessment process is held by the End Point Assessment Organisation. The overall responsibilities of the End Point Assessment Organisation are summarised below:

- Ensures there are robust processes in place to deliver assessments to the required standard and that they are appropriate, consistent and valid for the sector
- Develops processes to ensure the content of the assessment is the apprentice's own work
- Develops and maintains a set of Assessment Tools that are used by all to carry out assessments
- Provides assessors that meet the requirements set out in this Plan
- Trains and certifies all individual assessors to be able to assess consistently against the Standard
- Applies robust quality assurance and verification processes to the assessments e.g. use of standard formats, moderation and standardisation of scoring, oversight of assessment
- Runs at least annual standardisation events to ensure consistency between their assessors
- Runs the initial appeal process for any appeals that arise from grading decisions

The End Point Assessment Organisation will create and then maintain the Assessment Tools to ensure continuing robustness (independent, consistent, valid), working with the Employers as appropriate.

The assessment methods described previously are designed to produce assessment outcomes that are consistent and reliable, allowing fair and proper comparison between apprentices employed in different types and sizes of organisations. At the core of this will be the set of Assessment Tools that are used by all assessors and will be a part of the training that assessors receive. The End Point Assessment Organisation will create and hold the tools and materials to be used in assessment based on this Plan.

All assessors will be required to have the skills and experience outlined in Section 3. They will be trained and approved by the End Point Assessment Organisation to ensure that they are capable of using the tools developed for assessment in a fair and consistent manner to make reliable judgments.

The End Point Assessment Organisation will provide robust validation and quality assurance processes (e.g. use of standard formats, moderation and standardisation of scoring, oversight of assessment) to ensure that all assessments are robust, that they assess fully against the Standard, are undertaken consistently and to the same standard and that the individuals carrying out the assessment have the requisite skills and industry experience. These will be developed as part of the Assessment Tools to ensure that they are consistent across all apprentices. Immediate and appropriate action will be taken where any quality concerns are identified.

## QUALITY ASSURANCE – External

External quality assurance of the end point assessment for this apprenticeship standard will be undertaken by the Institute for Apprenticeships.

## IMPLEMENTATION

Whilst the major focus of this Plan is to ensure that it delivers robust and high quality assessments that accurately assess competence against the Standard, the practicalities of implementation have been carefully considered in the light of the proposed number of apprenticeships and geographic coverage. At this early stage we expect approximately 150 - 200 apprentices in the first year. We expect this to grow substantially to around 1500 p.a. in future years due to three main factors – the impact of the Apprenticeship Levy; apprenticeships becoming more established in the sector with stronger links to career paths; increased regulation bringing a need for greater structure.

The main factors that will make our approach implementable and cost effective at the numbers of apprentices anticipated are:

- The use of well proven assessment methods that will allow robust determination of competence without requiring a large number of components.
- The use of existing assessment expertise, assessment tools, robust QA processes to give impartial assessment without the need to develop everything from scratch and incur additional costs in the assessment.
- The ability for assessors to conduct the assessment remotely where this is most appropriate, hence not incurring any travel time or costs.
- The use of on-line methods of recording, creation and submission wherever possible.

We are confident that this approach can be used in organisations of any size within the sector, in part through flexing the role of the Training Provider to deliver more of the training in smaller organisations that do not have their own training resources. This will ensure the totality of the learning, on-programme assessment and guidance on the end point assessment can be delivered.

As this Standard is new, we have no direct evidence of the costs of delivering this assessment approach. However, we believe that up to 15% of the costs (funding band 8) will be spent on assessment.

## Appendix 1 – Assessment Methods

### Core Competencies – applicable to both options:

Knowledge	What is required	Components	Assessment Method
Market Awareness	<p>How brands and finance companies offer their products, their criteria and how regulation affects the sales of Motor Finance funding.</p> <p>How the full portfolio of products can facilitate or affect the sales of vehicles.</p>	How brands and finance companies offer their products.	Assignment
		The criteria for each relevant product, including and how regulation affects the sales of Motor Finance funding.	Assignment
		How the full portfolio of products can facilitate or affect the sales of vehicles.	Assignment
Motor Finance Products	<p>The range of types and structures of vehicle funding and related products, their features/benefits and how they may apply to customers e.g. ownership / non-ownership products; extended / cosmetic warranty; paint protection.</p>	The range of types and structures of vehicle funding and related products, their features/benefits	Assignment
		How they may apply to customers	
Regulatory, Taxation and Compliance	<p>The regulatory and legislative environment for Motor Finance and the impact of this on their role.</p> <p>How the principles of legislation, taxation and VAT could affect the choice of funding method used by the customer. The detailed regulation, tax and compliance rules for the products that they support.</p>	The regulatory and legislative environment for Motor Finance and the impact of this on their role.	Assignment
		How the principles of legislation, taxation and VAT could affect the choice of funding method used by the customer.	Assignment
		The detailed regulation, tax and compliance rules for the products that they support.	Assignment
Business Awareness	<p>Their organisation's business strategy, culture and role within the Motor Finance sector. How their own role fits within the wider organisation and Motor Finance industry.</p> <p>How their role impacts and benefits the customers of their organisation.</p>	Their organisation's business strategy, culture and role within the Motor Finance sector.	Structured Interview
		How their own role fits within the wider organisation and Motor Finance industry.	Structured Interview
		How their role impacts and benefits the customers of their organisation.	Structured Interview

Systems and processes	The detail of all systems and processes used in the role together with the standards to be met, including IT tools.	The detail of all systems and processes used in the role, including IT tools.	Assignment
		The standards to be met	Assignment

Skills	What is required	Components	Assessment Method
Customer Service	Deliver excellent service, meeting customer needs and delivering fair customer outcomes e.g. producing quotations or reports. Handle a range of situations including dealing with complaints appropriately.	Deliver excellent service, meeting customer needs and delivering fair customer outcomes.	Assignment
		Handle a range of situations including dealing with complaints appropriately.	Assignment
Delivering results	Deliver work that meets required quality, standards and targets, using the required systems and processes. Take the initiative to meet challenging individual and team performance measures in line with organisation policy, values, standards and legal/regulatory requirements.  Plan and manage own workload effectively, responding to changes when necessary.	Deliver work that meets required quality, standards and targets, using the required systems and processes.	Assignment
		Take the initiative to meet challenging individual and team performance measures in line with organisation policy, values, standards and legal/regulatory requirements.	Assignment
		Plan and manage their own workload effectively, responding to changes when necessary.	Assignment
Communication	Demonstrate good interpersonal skills, communicating effectively and appropriately with all stakeholders e.g. customers, Intermediary staff / management and Finance Company teams. Use a range of media to communicate well e.g. phone, email, letter, face to face, social media.	Demonstrate good interpersonal skills, communicating effectively and appropriately with all stakeholders.	Structured Interview
		Use a range of media to communicate well.	Structured Interview
Team working and collaboration	Consistently support colleagues and collaborate to achieve results. Build and maintain strong working relationships with colleagues and clients e.g. sales teams, customer service teams and all levels of management. Is aware of own role within team and impact on others.	Consistently support colleagues and collaborate to achieve results.	Structured Interview
		Build and maintain strong working relationships with colleagues and clients.	Structured Interview
		Is aware of own role within team and impact on others.	Structured Interview

Personal Development	Proactively plans and records their own development in both current role and career through a range of methods e.g. workplace learning, professional courses. Seek feedback and act on it to improve their performance. Build their own capability through ownership of their own development, in consultation with their manager. Keep up to date with relevant changes.	Proactively plan and record their own development in both current role and career through a range of methods.	Assignment
		Seek feedback and act on it to improve their performance.	Assignment
		Build their own capability through ownership of their own development, in consultation with their manager. Keep up to date with relevant changes.	Assignment

Behaviours	What is required	Components	Assessment Method
Integrity	Truthful, sincere and trustworthy in their actions. Shows integrity by doing the right thing, in line with employer policies/legislation/compliance etc. Maintains appropriate confidentiality at all times.	Truthful, sincere and trustworthy in their actions. Shows integrity by doing the right thing, in line with employer policies/legislation/compliance etc.	Structured Interview
		Maintains appropriate confidentiality at all times.	Structured Interview
Commitment and Enthusiasm	Demonstrates enthusiasm and dedication. Willing to suggest / share new ideas and opportunities for change.	Demonstrates enthusiasm and dedication.	Structured Interview
		Willing to suggest / share new ideas and opportunities for change.	Structured Interview
Adaptability	Accepts changing work priorities and patterns when new jobs need to be done and adapts to business change.	Accepts changing work priorities and patterns when new jobs need to be done	Structured Interview
		Adapts to business change.	Structured Interview
Resilience	Displays energy and enthusiasm in the way they go about their role, dealing positively with setbacks when they occur. Stays positive under pressure.	Displays energy and enthusiasm in the way they go about their role	Structured Interview
		Deals positively with setbacks when they occur. Stays positive under pressure.	Structured Interview

There are additional specific competencies for the two options as shown below:

**Additional Finance Company Competencies:**

<b>Knowledge</b>	<b>What is required</b>	<b>Components</b>	<b>Assessment Method</b>
Operational Processes	The detail of relevant operational processes e.g. underwriting, payouts, dealer support. The finance company “back office” functions of collections, customer service, finance, dealer development and sales support etc, together with how their role interfaces with them  How legislation and the wider finance sector affects the market and creates product portfolios in the Motor Finance Sector.	The detail of relevant operational processes	Assignment
		The finance company “back office” functions of collections, customer service, finance, dealer development and sales support etc, together with how their role interfaces with them	Assignment
		How legislation and the wider finance sector affects the market and creates product portfolios in the Motor Finance Sector	Assignment
Business Understanding	The Finance Company role in the lifecycle of a vehicle / customer.  The Intermediary (as customer) and/or end customer requirements to maintain controls over cash-flow, performance and achievements of targets in order to ensure the Motor Finance department is a critical income / cost centre.	The Finance Company role in the lifecycle of a vehicle / customer.	Assignment
		The Intermediary (as customer) and/or end customer requirements to maintain controls over cash-flow, performance and achievements of targets in order to ensure the Motor Finance department is a critical income / cost centre.	Assignment
<b>Skills</b>	<b>What is required</b>	<b>Components</b>	<b>Assessment Method</b>
Analysis and Decision making	Analyse a range of information contained in applications, comparing them against relevant criteria to reach an appropriate decision / recommendation. Identify non-standard situations and escalate when required. Produce relevant management / regulatory reports.	Analyse a range of information contained in applications, comparing them against relevant criteria to reach an appropriate decision / recommendation.	Structured Interview
		Identify non-standard situations and escalate when required.	Structured Interview
		Produce relevant management / regulatory reports.	Structured Interview
Continuous improvement	Identify opportunities to improve work practices. Take ownership of	Identify opportunities to improve work practices.	Assignment

	specific changes through to implementation where appropriate..	Take ownership of specific changes through to implementation, where appropriate.	Assignment
--	--	--	------------

**Additional Retailer Consultant Competencies:**

<b>Knowledge</b>	<b>What is required</b>	<b>Components</b>	<b>Assessment Method</b>
Funding Product Benefits	The detail of relevant finance products, how to structure them and create solutions that meet customer needs for private and/or business users. The legislative / compliance requirements and how to explain the customer's contractual obligations.	The detail of relevant finance products, how to structure them and create solutions that meet customer needs for private and/or business users.	Assignment
		The legislative / compliance requirements and how to explain the customer's contractual obligations.	Assignment
Business Understanding	The requirements to maintain controls over cash-flow, performance and achievements of targets in order to ensure the Motor Finance department is a critical income / cost centre.	The requirements to maintain controls over cash-flow, performance and achievements of targets in order to ensure the Motor Finance department is a critical income / cost centre.	Assignment
Buying / Selling Behaviours	Why customers buy, what motivates them to buy and typical types of customers	Why customers buy, what motivates them to buy and typical types of customers.	Assignment
<b>Skills</b>	<b>What is required</b>	<b>Components</b>	<b>Assessment Method</b>
Consultative Selling	Demonstrate good customer listening and understanding skills to match product features to their needs and requirements, in order to create benefits for the customer. Follow and maintain processes to ensure compliance whilst enabling customers to make informed decisions.  Demonstrate they can follow a defined sales process.	Demonstrate good customer listening and understanding skills to match product features to their needs and requirements, in order to create benefits for the customer.	Structured Interview
		Follow and maintain processes to ensure compliance whilst enabling customers to make informed decisions.	Structured Interview
		Demonstrate they can follow a defined sales process.	Structured Interview