



Legislation and Compliance Qualifications & Courses

Brochure



EXPERIAN BUSINESS SKILLS INSTITUTE

Moving your future forward through the power of knowledge

Learning can be incremental, or it can be instantaneous! Whether you are wanting to quickly upskill yourself or your employees through short modular learning, or are looking for longer-term accredited training, the Experian Business Skills Institute has the courses and learning method you want.

About BSI

Experian's Business Skills Institute helps our learners and clients move their futures forward through the education, training and development of their most valuable assets - their knowledge and careers.

**BSI was developed from the need for a training provider
for professionals and companies in Africa and beyond.**

Our training institute comprises of professional staff who are specialised in training, learning methodology and business skills. BSI is a resource for smart and inquisitive individuals or companies wanting to instil confidence in their abilities, processes and service.

Our Offerings

BSI offers students and professionals of all ages and companies of all sizes digital, blended and in-class skills training, qualifications, learnerships, skills programmes, short courses and workshops across a wide range of business skills topics to meet their career needs and move their futures forward.

**Classroom-Based/
Face-to-Face Instruction**

Virtual Instructor-Led Training

Blended Learning

Online Courses

Customised Courses

Learnerships

Our accredited qualifications and learnerships give learners the necessary business tools to build long and successful careers. After completing our short, digital courses, learners can action what they've just learnt making them effective, valuable and productive from the get-go!

Credit and Banking Skills

Debt Recovery Skills

**Debt Review /
Counselling Skills**

Legislation and Compliance

**Business and
Entrepreneurship Skills**

**Leadership and
Management Skills**

Accounting and Financial skills

**Office Management
and Administration**

Compliance Training

LEGAL & COMPLIANCE QUALIFICATIONS

Compliance Officer Training Programme

(Occupational Certificate: Compliance Officer, SAQA ID: 91671, Level 6, 240 Credits)

Qualification Overview

Most industries are highly regulated including the banking and financial services sectors. To ensure compliance to applicable industry legislation and regulations, all organisations need to employ a qualified and experienced Compliance Officer that can provide compliance services to their organisations to assist management with discharging their duties in terms of legislative and regulatory compliance. This qualification is aimed at individuals who want to become and register as Compliance Officers with the Compliance Institute Southern Africa (CI). Learners will gain valuable knowledge, practical skills as well as workplace experience with regards to compliance risk management frameworks, the regulatory universe, compliance risk management plans, compliance monitoring and reporting.

Learning Outcomes

- Design and implement compliance risk management frameworks.
- Define, assess, maintain and advise on the regulatory universe.
- Develop and facilitate the compilation of and review compliance risk management plans.
- Conduct compliance monitoring.
- Compile and submit internal and external compliance reports.
- Interact with industry regulators, supervisors and stakeholders.

LEGAL & COMPLIANCE SHORT COURSES AND SKILLS PROGRAMMES**Compliance Practice**

Having a holistic view of compliance practice ensures that learners can understand how each of the components relating to compliance work together. In this 2 Part course, learners will firstly learn about the regulatory environment and requirements as well as what a typical risk management process and compliance programme looks like. Learners will also be introduced to the compliance risk identification, analysis and assessment processes before moving on to Part 2 of the course. In the second part of the course, learners are taught the skills required to practice compliance risk management, monitoring and reporting as well as the importance of compliance related recordkeeping and the compilation of a compliance manual. Finally, learners are introduced to the other important aspects of compliance practice including training, complaints handling and outsourcing the compliance function.

Change Management in a Compliance Environment

In a world with continuously changing legislation, it is important for those working in companies to understand how to approach and prepare for these changes. Understanding how to manage change in relation to compliance is integral in terms of supporting the business and ensuring the business is not held liable for any legal contraventions.

All in One Compliance Course for Debt Counsellors

No matter how big or small your business, the risk and cost of noncompliance for credit providers, debt counsellors and payment distribution agents are simply too big to ignore. Experian BSI now offers compliance training which will focus on the requirements as set out in the National Credit Amendment Act of 2014, ensuring that these individuals are able to maintain compliance effectively. Developed in line with the Department of Trade and Industry's prescribed requirements, Experian BSI's programme will address financial management, business management, customer service, debt counselling, economics, governance and compliance, accounting and bookkeeping. This all-in-one compliance training programme will ensure that debt counsellors and their employees are fully trained, allowing you to integrate the necessary insight, practical skills and contextual understanding in your day-to-day operations.

Enterprise Risk Management

Risk in business represents a multi-billion Rand industry. From prediction and prevention to management and control, risk has a substantial impact on a company's bottom line and reputation. Learners will gain a significant advantage by learning to understand and manage risk frameworks, processes and methodologies.

Compliance Principles

While compliance is a complex subject; it needn't be overly complicated. This course takes learners through the principles of corporate governance, the governance of the compliance function in a company as well as the importance of its independence and status. It further discusses compliance governance structures, frameworks, strategies and methodologies as well as the role of information systems in compliance. The course also elaborates on compliance charters and policies, the various stakeholders in the compliance process including their roles and responsibilities and finally the compliance marketing and awareness approaches.

Consumer Protection Act Workshop

Due to consumers being unfairly treated, a greater emphasis has been put on consumer rights and thus the CPA came into effect. The law is intended among other things to regulate the way business relate with consumers, how they market their products and services, the rights that consumers have. It is therefore important for every business to familiarise itself with the provisions of the law and make necessary adjustments to ensure compliance. Failure to comply with the provisions of the Act can result in financial penalties for businesses as well as imprisonment. The aim of this 1 day workshop is to educate business owners / directors and their employees on what the Consumer Protection Act means for their business as well as how to comply to the Consumer Protection Act.

**All in One Compliance Course
for Credit Providers**

No matter how big or small your business, the risk and cost of non-compliance for credit providers, debt counsellors and payment distribution agents is simply too big to ignore. We offer compliance training which will focus on the requirements as set out in the National Credit Amendment Act of 2014, ensuring that these individuals are able to maintain compliance effectively. Developed in line with the Department of Trade and Industry's prescribed requirements, the course addresses financial management, business management, customer service, economics, governance and compliance, risk and fraud management.

**Financial Advisory and Intermediary Services
(FAIS) Compliance Training (Regulatory Exam 1)**

The financial industry is required to be compliant with the FAIS Act. Experian BSI's course will familiarise you with the specific provisions of the legislative framework regulating the finance environment. You will learn about the purpose of the act, the roles and responsibilities of the key individual and the representative in terms of the FAIS Act, managing the rendering of services under supervision and how to comply to the regulatory environment in which the financial service provider functions.

**National Credit Amendment Act Workshop
& Online Course**

An assessment of the effectiveness of the National Credit Act (NCA) conducted by the dti in 2012 concluded that while the NCA is an excellent piece of legislation, there were a few gaps that needed to be addressed for it to reach its full potential, and that the provision of credit needed to be improved. There was also an urgent need to stem rising over-indebtedness in South Africa. At the end of 2014, the Amendments to the NCA were published and underwent a draft and feedback process, and while released in 2014, only came into effect on Friday, 13 March 2015. The National Credit Amendment Act (NCAA) is thought to potentially have the most significant impact on the credit industry since the NCA as we knew it, was implemented in June 2007. In this course, you will learn about the history of the credit industry in SA since 2005 when the NCA was first introduced, up to and including all the amendments brought about by the NCAA.

National Credit Act Workshop

Our NCA workshop will introduce and familiarise you with the specific provisions of the legislative framework regulating the credit arena. You will learn the purpose and objectives of the Act, consumer's rights, how not to give credit recklessly as well as the different fees that you may charge under the Act. You will also learn about the requirements for collections, the much-debated debt counselling process and how it affects your business.

**National Credit Act - Credit Life
Regulations Online Course**

Credit life insurance provides cover in the event of you having outstanding debt when you pass away. It usually also pays out if you are disabled or retrenched. Globally, it is by far the most common form of long-term insurance by a number of policies sold, although it can be a short-term insurance product, too. In terms of the National Credit Act (NCA), credit life cover is mandatory, and therefore a credit provider can insist that you have a credit life insurance policy for the duration of a credit agreement. This course will explain the impact of recent NCA amendments, enabling you to better understand how credit life insurance works, as well as rights of the consumer.

**Project Management in a
Compliance Environment**

Across multiple industries, project management is a key skill that can have a significant impact on a company. Understanding how to build and lead teams; manage multiple moving parts such as planning, budgeting and execution; and to coordinate various stakeholders is integral to achieve project goals. In the compliance environment, precise project management is important to ensure projects and businesses are aligned with legislative requirements. This course introduces the learners to the concept of project management, its principles and phases in the process as well as the roles and responsibilities of various stakeholders.

Financial Advisory and Intermediary Services (FAIS) Compliance Training (Regulatory Exam 5)

The financial industry is required to be compliant with the FAIS Act. Experian BSI's course will familiarise you with the specific provisions of the legislative framework regulating the finance environment. You will learn about the roles and responsibilities of the representative, the importance of complying with FICA and other relevant anti-money laundering legislation as it applies to financial service providers.

Financial Intelligence Centre Act (FICA) Compliance Workshop

Our FICA compliance workshop is a guide to the legislation around the prevention of organised crime and protection against terrorism. The workshop will enable you to understand key money laundering and terror financing offences along with the money laundering and terror financing control institutions in South Africa. The workshop also includes other relevant information pertaining to the requirements of record keeping and compliance management obligations and all relevant legislation is included along with the Guidance Notes issued by the Financial Intelligence Centre.

Financial Intelligence Centre Act (FICA) Online Awareness Programme

Our FICA Awareness Online Course enables the learner to understand the provisions of the act and the internal rules applicable for compliance. It focuses on the aim and purpose of the Act, regulatory bodies and other role-players involved within the Act and money laundering control services. This online course also includes other relevant information pertaining to the requirements for customer identification, keeping records, reporting and access to information.

Generic Management in a Compliance Environment

In any industry, legislation is the cornerstone on which many key business functions and business processes are built. Correctly managing the compliance function of a business is integral to ensuring that a company doesn't contravene legislation. In this course, you will learn about the management of the compliance functions, its resources as well as the performance measurement processes relating to compliance.

Protection of Personal Information Act Introductory Online Programme

The Protection of Personal Information Act (POPIA) has been making news headlines since it was signed into law and published in the Government Gazette (nr GG 37067) in November 2013. With the appointment of an Information Regulator three years later, the commencement date for POPIA Regulations is imminent. Any business responsible for processing personal information, even if this is limited to your HR Department, is impacted by POPIA. In particular those in the financial services field will be significantly affected and need to closely examine their data processing and storage policies and procedures. This online course aims to create an awareness in everyday work activities for the data user and not so much as to be responsible for compliance, but to understand why data users should adhere to the requirements set out by POPIA for the processing of personal information. This course can also be completed in a workshop format.

National Credit Act - Rates and Fees Online Course

This course explains the impact of the NCA pricing limitations amendments, enabling credit providers and their staff to better understand how credit agreements work, the rights of the consumer, as well as how to calculate the cost of credit.

National Credit Act: Debt Relief Bill Online Course

The principal objective of the National Credit Act, 34 of 2005 (NCA), is to promote a fair, transparent, responsible and accessible credit market, all the while protecting the interest of consumers. It also aims to encourage consumers not to financially overextend themselves, and that credit providers not lend to consumers who are not able to pay back in a timely fashion. Unfortunately, even with the protection offered by the NCA, we have seen reckless unsecured lending result in financial crisis for so many South Africans. The dti and NCR have taken many steps to try and alleviate this crisis for its citizens. The Act has been amended a few times to close any loopholes that have become evident over the past 10 years. These amendments have all taken us one step closer to eradicating reckless credit and predatory lending practices. This online course is aimed at educating credit providers and debt counsellors the proposed amendments to the NCA seeking debt relief for financially strapped South Africans. The draft National Credit Bill of 2018 was released on 24 November 2017 for public comment, and this course will take the learner through the background to the changes, and explain each of the proposed amendments in greater detail to promote understanding of the impact this could have on the credit industry.

Legal Framework for Consumer Credit Management

Learn the basics of the credit industry and get an overview of the concept “credit management”. This includes the relevant terms used, the legislation (National Credit Act, Debt Collectors Act, Insolvency Act, and other related laws etc.), the benefits and disadvantages of the different types of credit, the specific requirements and the impact of the legislation on all aspects of granting credit like applications, assessments, credit decisions and administering the credit agreement.

National Credit Act - Affordability Regulations Workshop & Online Course

The 2015 publication of the National Credit Amendment Act, as well as the Regulations that included the new Affordability Assessment Guidelines, has made South Africa's credit arena one of the most regulated worldwide. Experian BSI offers a comprehensive workshop to guide credit providers in implementing the Affordability Assessment Regulations to ensure that consumers are only able to borrow according to what they can afford. This course will assist credit providers in taking all the reasonable steps to combat over indebtedness, protect the consumer and build a sustainable business. This workshop is also available as an online course.

ACCREDITATIONS AND MEMBERSHIPS

- **BANKSETA (557033):** Our accreditation with BANKSETA enables us to deliver national qualifications and various registered skills programmes and short courses on Levels 2 to 5 on the NQF, for stakeholders in this sector. Our qualifications include the National Certificate in Microfinance Level 3 (23453); the Further Education and Training (FET) Certificate: Microfinance Level 4 (23433); the FET Certificate in Banking Level 4 (20185); National Certificate in Banking Level 5 (20186); and a National Certificate in Generic Management: Banking Level 5 (59201:96100).
- **FASSET (A585000003):** We are accredited for the FET Certificate: Debt Recovery (49021) on NQF Level 4.
- **SERVICES SETA (3974):** Our Management Development Skills Programme is approved through the Services SETA.
- **QCTO (SDP/1228/17/00325):** We are accredited for the Occupational Certificate: Compliance Officer (91671) on NQF Level 6.
- **Institute of Certified Bookkeepers (ICB) (300973):** We have full accreditation with the ICB for qualification programmes in Accounting, Public Sector Accounting, Office Management, Small Business Financial Management, and Entrepreneurship.
- **The Institute of Credit Management (ICM):** We have full accreditation with the ICM, which is a professional body providing the syllabi and curricula for all training institutions who present qualifications in credit management. Consequently, our accreditation allows us to deliver the ICM National Certificate in Credit Management (Parts 1-5).
- **The National Credit Regulator (NCR):** We are one of the few training service providers approved by the NCR to provide debt counsellor training in South Africa. The NCR is responsible for the regulation of the South African credit industry, under the ambit of the National Credit Act (NCA) 34 of 2005.

Why Choose Us:

- Focus on quality
- Range of training delivery platforms
- Qualified and expert training practitioners
- Ability to deliver training nationally and abroad
- Proven track record of results and experience

Where We Operate

We provide our skills training and development services across Africa. In-class training can be held at your offices, a suitable training venue or one of our own in-house training venues in Stellenbosch and Bryanston, South Africa. Understanding the need for remote learning in Africa and beyond, we have also offer online courses and virtual classrooms.