

Student Handbook

2011



Information in this publication is correct as at January 2011. Adviserlink reserves the right to limit its courses, to alter subject/course content as market needs dictate, and from time to time, to withdraw or postpone courses.

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Dear Learner

Welcome to the world of financial services vocational education and training. Whether you are commencing your career in financial services or have been in the industry for some time, it is equally important to develop and maintain your professional expertise through continuing education.

We never stop learning and every day offers new opportunities to learn something new or to see something we already know from a fresh perspective.

Adviserlink is proud to have been of service, providing quality education to the financial advisory sector for over 20 years. We continue to strive to be a leader in industry education and training and to ensure we provide appropriate learning opportunities to meet your current and future needs.

We work closely with all sectors of the industry, including professional bodies and regulators and also with our Australian counterparts, to ensure we remain ahead of the game and totally focused on your educational and compliance needs and requirements.

We welcome you to your Adviserlink programme of learning and trust you will find it a rewarding and valuable experience. Our Education Services team is looking forward to working with you to guide you along your path of continuing education and in attaining suitable industry qualifications.

Yours sincerely

David Cairns
General Manager

Shelley Hardgrave
PTE Manager

“If it’s to be it’s up to me!”

Part 1 – Introduction

Overview

Introduction

Part 1 contains information relating to:

- Adviserlink, and
 - the study options available through Adviserlink.
-

Contents

Part 1 contains the following topics.

Topic	See Page
About Adviserlink	1-2
Study Options	1-8

About Adviserlink

Background

Adviserlink Limited:

- was established in 1994 (formerly known as FPG Research)
- is widely known as the key specialist independent provider of professional education and training, to the financial services industry
- is registered as a Private Training Establishment (PTE) with the New Zealand Qualifications Authority (NZQA)
- is registered by ETITO as a Designated Assessment Organisation (DAO) accredited for the provision of training and assessment for Unit Standard (Capstone) C, and
- is a leading provider of financial services competency-based education, training and professional development.

Continued on next page

Overview, Continued

Qualification accreditations

In 2006, Adviserlink obtained NZQA course approval and accreditation under the provisions of the Education Act 1989 to deliver the Certificate in Financial Services Level 5.

In April of 2009 Adviserlink obtained NZQA accreditation and course approval to deliver the National Certificate in Financial Services Level 4.

In July of 2009 Adviserlink was the first training organisation in New Zealand to obtain NZQA accreditation and course approval to deliver the National Certificate in Financial Services (Financial Advice) Level 5.

Adviserlink also maintains close relationships with selected Australian Registered Training Organisations (RTOs) to ensure alignment and maintenance of mutually recognised courses and programmes.

Continued on next page

Overview, Continued

Professional associations and relationships

Adviserlink provides vocational education and training services to a number of Industry Professional Bodies to meet their respective membership requirements.

Adviserlink also works with an Industry Competency Advisory Group when developing new programmes or reviewing existing curriculum.

Adviserlink had long standing representation on the Financial Services Education Advisory Group with the ETITO and has been instrumental in the development of recent national qualifications for the financial services industry.

Our core competence

Adviserlink's core competence is:

- providing professional education and training for people working in the financial services industry, and
 - to enhance skill and productivity levels of our learners, so they can provide their clients with quality and professional advice through adherence to best practice principles.
-

Continued on next page

Overview, Continued

Our philosophy

Adviserlink's philosophy in business is simple:

- be alert to the changing marketplace
- be aware of our clients' professional education needs, to enable them to practice in the financial advisory profession, and
- deliver our educational services to a professional standard.

Our belief in this philosophy drives us to ensure we:

- stay in touch with market and regulatory changes
- maintain strong relationships with our key clients, and
- demonstrate a commitment to continuing professionalism in the quality of our courses and the services we deliver.

Continued on next page

Overview, Continued

Our core values

At Adviserlink we value:

- high quality design, development and delivery of professional education and growth opportunities
- the leading edge expertise of our designers, developers and facilitators
- professionalism, commitment and credibility, in all aspects of financial services training and education
- our links through strategic relationships with independent advisers, dealer groups, advisory businesses and industry corporates, to deliver continuing education and professional development opportunities to all advisers, and
- being a leader in the emerging industry environment by providing a framework for advisers to be *suitably qualified* in their chosen profession.

Continued on next page

Overview, Continued

Industry, education and qualifications

Adviserlink is committed to the enhancement of skills and knowledge in the financial services industry, through structured and recognised education and training programmes.

As such, all the courses available via Adviserlink are standards-based and have a theme of practical application. They naturally staircase on to the academic approach of tertiary institutions and higher education if required.

Adviserlink:

- is proactively involved at an industry level to develop and implement a rigorous standards based education framework for the New Zealand financial services industry, and
- adheres to the quality assurance standards of the New Zealand Qualifications Authority (NZQA).

Continued on next page

Study Options

Introduction

As an NZQA registered Private Training Enterprise (PTE), Adviserlink offers a variety of high quality training courses and professional development opportunities.

The education method that Adviserlink uses to deliver all of its Courses to its learners is

- Distance Education;

Which can be supplemented by:

- Workshops (face-to-face training)

The Courses are designed to be technically accurate, practical and relevant to industry requirements.

By utilising leading industry experts and current practitioners well versed in educational skills, Adviserlink is able to offer specialised, quality industry-based training that is aligned to industry recognised competency standards.

A full list of Adviserlink products and services can be found on our website www.adviserlink.co.nz.

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Study Options, Continued

Distance Education

Adviserlink recognises the importance of continuing education and life-long learning among financial advisers. All courses are structured in recognition of the many demands placed on busy professionals, which can make attendance at face-to-face workshops difficult.

Distance Education is the method that Adviserlink uses to deliver all of its Courses to its learners, which can be supplemented by the Workshops at the option of the Learner.

Distance Education and comprises self-paced learning which includes the provision of Course Material, telephone and email support and assessment.

The distance education programme allows a learner to study in their own time at their own pace, within the constraints of a 12 week Duration, for each Course. Learners can enrol in the distance education programme at any time. The National Certificate in Financial Services Level 4 is delivered part-time as a 12-month distance education programme only.

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Study Options, Continued

Classroom/ workshop option

Adviserlink offers all courses as skills-based workshops throughout the year, mainly in Auckland, Wellington and Christchurch.

Courses are also held in other provincial centres on request, providing there are a minimum of ten participants per course.

The classroom workshops are facilitated by qualified and experienced facilitators and/or current practitioners in the field.

Adviserlink provides professional development opportunities for all their contract facilitators, to ensure they are:

- current in their subject matter area, and
- suitably qualified to facilitate professional courses and assessments.

Classroom/ workshop confirmation

Workshops are confirmed (providing there are a minimum of ten participants) or cancelled (if the minimum number is not achieved) four weeks prior to the workshops scheduled start date.

Adviserlink reserves the right to cancel or transfer a workshop based on enrolment numbers.

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Study Options, Continued

Requirements for attending classroom/workshop course

The structure of a full classroom/workshop course requires:

- certain pre-course work to be completed prior to course commencement
 - full attendance each day of the course, and
 - successful completion of any assessments and/or examination.
-

Learning resources

The resources for each course (regardless of whether it is distance education or classroom/workshop) consist of:

- a manual
- a workbook, and
- associated tools, handouts and/or readings.

The manuals and workbooks are designed and developed with the self-directed learner in mind to ensure they are able to work confidently through the various topics.

Each course has a number of knowledge check questions and activities so the learner can self-assess their progress and learning uptake. Case studies for analysis and other learning strategies are also included.

Course materials are developed by subject matter experts in the relevant fields. They are regularly updated and reviewed to ensure all content is current and appropriate.

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Part 2 – Adviserlink Courses

Overview

Introduction Part 2 contains information relating to Adviserlink's courses.

Contents Part 2 contains the following topics.

Topic	See Page
Overview of Courses	2-2
National Certificate in Financial Services – Level 4)	2-3
National Certificate in Financial Services – Level 4))	2-6

Overview of Courses

About our courses

Adviserlink currently offers two levels of qualification for people working in the financial services industry. These are:

- National Certificate in Financial Services (Level 4), and
- National Certificate in Financial Services (Financial Advice) (Level 5).

Both qualifications are approved and accredited by NZQA under the Education Act 1989 and Adviserlink is accredited to teach them.

Open entry courses

All Adviserlink courses are open entry, although it is recommended that Learners have

- a good understanding of both spoken and written English, and
- Level 3 numeracy equivalence.

There is also a recommended order in which to complete the courses from entry-level to more advanced.

Australian Diploma in Financial Services

Adviserlink can also offer bridging components to the Australian Diploma in Financial Services for advisers working in the Australian environment who need to be RG146 compliant.

Continued on next page

National Certificate in Financial Services – Level 4

Introduction

Courses making up the National Certificate in Financial Services Level 4 (NCFS4) programme are designed to provide the necessary skill and knowledge for people working in or considering a career in the financial services industry.

Roles who would benefit from this qualification

This qualification will have particular application for people providing services in Category 2 products or working in the following roles:

- first tier banking staff
 - support staff to advisers and brokers
 - paraplanners
 - mortgage brokers
 - non-advisory staff
 - people in customer service roles, (including call centre staff and people providing a financial advisory service for some insurance products), and
 - administration, finance and marketing personnel.
-

National Certificate in Financial Services – Level 4, Continued

Associated unit standards

The National Certificate in Financial Services Level 4 is built around the unit standards required to meet the qualification criteria. Learning is designed so that people are assessed against these unit standards.

When competence is achieved, the credit value is recorded on an individual's *record of learning*, which is held on a national database. Any units and credits a learner achieves are reported to the New Zealand Qualifications Authority (NZQA).

Duration and delivery modes

The National Certificate in Financial Services Level 4 programme is designed to be completed within a one year period (part-time). It can be completed via:

- distance education
 - workshop (upon request), and
 - the Recognition of Prior Learning (RPL) assessment only process.
-

Programme overview

The NCFS4 is delivered as a fully supported distance education/on-the-job learning programme.

It has **three** compulsory courses and **one** elective course.

National Certificate in Financial Services – Level 4, Continued

Programme outline The table below shows the compulsory courses in Adviserlink's NCFS4 programme.

No	Course Title	Course Objective
1	Principles of Professional Practice (compulsory)	To provide the learner with the skills to communicate effectively and apply the principles of professional practice in a financial organisation.
2	Generic Knowledge (compulsory)	To provide the learner with generic knowledge of the products and services used in a financial services organisation.
3	Consultative Selling Skills (compulsory)	To provide the learner with the essential prospecting, client relationship and sales skills in a financial services context.
4	Effective Financial Solutions (Elective)	To provide the learner with specific knowledge as it relates to chosen areas and roles utilised in a financial services organisation. A minimum of one of the following elective course must be selected: <ul style="list-style-type: none"> • Elective 1 – Insurance (Life, Health or Fire & General) • Elective 2 – Investments (Managed Funds, KiwiSaver), or • Elective 3 – Mortgage Essentials.

National Certificate in Financial Services – Level 4)

Introduction

Courses making up the National Certificate in Financial Services Level 5 programme are designed to provide the necessary skills and knowledge for financial advisers providing financial advisory services.

These include people:

- dealing mainly in Category 1 products, or
- providing a financial planning service in the normal course of their duties.

This will encompass most *financial adviser* roles including:

- investment advisers
- insurance advisers
- financial planners
- financial advisers - may also include employees or agents of a Qualifying Financial Entity (QFE)
- mortgage advisers/brokers, and
- administration, finance and marketing personnel.

It is an advantage, though not mandatory, if potential applicants for the Level 5 National Certificate have a background or experience in business or financial services.

Continued on next page

National Certificate in Financial Services – Level 4) Continued

Programme objective

The NCFS5 programme has been designed so those people who provide a financial advisory service, (especially involving Category 1 products, as per the legislation) have the:

- necessary foundation knowledge, and
- practical and technical skills required.

To provide quality financial advice and follow professional and ethical practices in their business.

Two components

The NCFS5 offers a broad spectrum of technical skills aimed at equipping all financial advisers to perform their roles to a competent level. The NCFS5 is made up of **two main components**:

- Foundation Skills programme (core compulsory courses), and
- Electives (depending on the applicant's area of expertise or speciality).

Details on each of these components are covered on the following page.

Continued on next page

National Certificate in Financial Services – Level 4)), Continued

Foundation Skills programme

The Foundation Skills programme has the following **compulsory** courses:

- NZFS Industry Essentials (Standard Set A)
- Knowledge of the Code (Capstone B)
- Professional Practice (Capstone C)

The Foundation Skills programme covers 38 unit standard credits (out of a minimum total requirement of 50 unit standard credits).

It is not necessary to complete the Capstone courses prior to undertaking the electives, and in fact, it may be beneficial to undertake these courses as the last step in obtaining your Level 5 National Certificate.

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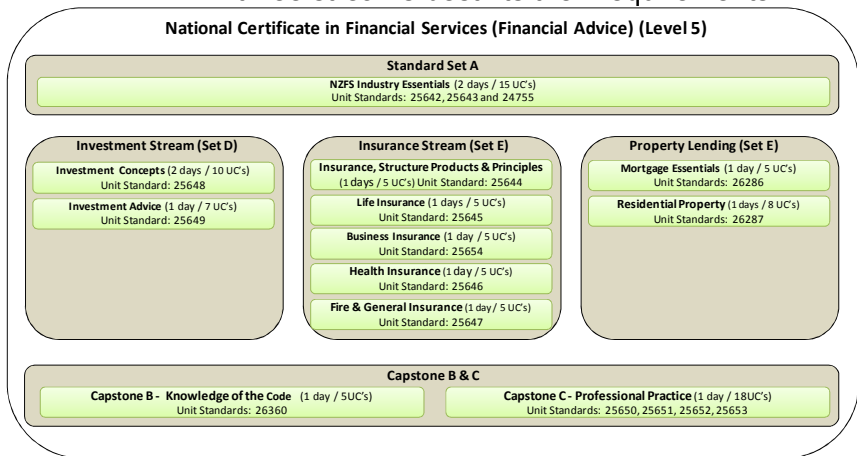
National Certificate in Financial Services – Level 4)), Continued

Electives

Once a learner has completed the Foundation Skills programme, they may select elective courses as follows:

Option	Course	[Unit Standard Credit]
Elective A (minimum of one to be selected)	Investment Concepts	10
	Insurance, Structure Products & Principles	5
	Mortgage Essentials	5
Elective B (minimum of one to be selected)	Life Insurance	5
	Business Insurance	5
	Health Insurance	5
	Fire & General Insurance	5
	Investment Advice	7
	Residential Property	8

In selecting electives, candidates may find it useful to identify which one of the following three streams best fits their requirements.



Continued on next page

National Certificate in Financial Services – Level 4)), Continued

Prerequisites There are no prerequisites for the Adviserlink Foundation Skills courses. However, there is a recommended order of completion. The table below outlines this order.

Complete...	before attempting...
NZFS Industry Essentials	<ul style="list-style-type: none"> • Electives • Capstone B, and • Capstone C.

Elective streams For the elective streams, the applicable prerequisites are as follows:

Complete...	before attempting...
Investment Concepts	Investment Advice.
Insurance, Structure Products & Principles	<ul style="list-style-type: none"> • Life Insurance, and/or • Business Insurance, and/or • Health Insurance, and/or • Fire and General Insurance.
Mortgage Essentials	Residential Property.

Duration and delivery modes The National Certificate in Financial Services (Financial Advice) (Level 5) programme is designed to be completed within a 6 to 12 month period (part-time). It can be completed via:

- distance education; and/or
- workshop, and/or
- assessment only process.

Continued on next page

National Certificate in Financial Services – Level 4)), Continued

Compulsory courses

The National Certificate in Financial Services (Financial Advice) (Level 5) includes four compulsory courses and two to four elective course options. The table below shows details of the **compulsory** courses.

No	Course Title	Course Objective and Availability
1	NZFS Industry Essentials (Standard Set A)	Provides learners with foundation knowledge of New Zealand's financial services industry and specifically covers the economic environment, operation of financial markets, legislation, regulation and codes of practice. It also provides an introduction to the advice process and covers the breadth of financial products and services, including insurance, investment and estate planning. This course is available via distance education and an optional workshop.

Continued on next page

National Certificate in Financial Services – Level 4)), Continued

No	Course Title	Course Objective and Availability
2	Knowledge of the Code (Capstone B)	<p>This course is intended to provide learners with Knowledge of the Code associated with the Financial Adviser Act 2009.</p> <p>This course is available via distance education and an optional workshop and is assessed by ETITO.</p>
3	Professional Practice (Capstone C)	<p>This course is intended to provide learners with the skills and knowledge to develop effective solutions to meet the established needs of the client and to present these recommendations in both a written (Statement of Advice) and verbal format in terms that the client can understand. It enables learners to negotiate the best outcome for the client and gain agreement to proceed to implement advice.</p> <p>This course is available via workshop study and is assessed by Adviserlink as an ETITO Designated Assessment Organisation (DAO)</p>

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National Certificate in Financial Services – Level 4)), Continued

Elective courses

The National Certificate in Financial Services Level 5 includes a number of elective course options. The table below shows the details of the **elective** course options.

Option	Course Title	Course Objective and Availability
Elective A (minimum of one to be selected)	Investment Concepts	Provides learners with the fundamental skills necessary to understand investment concepts and introduces them to investment markets, strategies and products. It provides a basis for them to evaluate investment options on behalf of investors. This course is a prerequisite to the Investment Advice course in Elective B and is available via distance education and an optional workshop.
	Insurance, Structure Products & Principles	Provides learners with the necessary knowledge of insurance structures, principles, products and risk principles used by financial advisers.
	Mortgage Essentials	This course is a prerequisite to any insurance course in Elective B and is available via distance education and an optional workshop. Provides learners with the necessary knowledge of mortgage structures, principles and products used by financial advisers. This course is a prerequisite to the Residential Property course in Elective B and is available via distance education and an optional workshop.

Continued on next page

National Certificate in Financial Services – Level 4), Continued

Elective courses (continued)

Option	Course Title	Course Objective and Availability
Elective B (minimum of one to be selected)	Life Insurance Markets & Life Insurance	This course builds on the concepts learned in the Insurance, Structure Products & Principles course and provides learners with the skills and knowledge to provide advice in life insurance. This course is available via distance education and an optional workshop.
	Business Insurance	This course builds on the concepts learned in the Insurance, Structure Products & Principles course and provides learners with the skills and knowledge to provide advice in business insurance. This course is available via distance education and an optional workshop.
	Health Insurance	This course builds on the concepts learned in the Insurance, Structure Products & Principles course and provides learners with the skills and knowledge to provide advice in health insurance. This course is available via distance education and an optional workshop.
	Fire and General Insurance	This course builds on the concepts learned in Insurance, Structure Products & Principles and provides learners with the skills and knowledge to provide advice in fire and general insurance. This course is available via distance education and an optional workshop.

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National Certificate in Financial Services – Level 4), Continued

Elective courses (continued)

Option	Course Title	Course Objective and Availability
Elective B (minimum of one to be selected)	Investment Advice	This course builds on the concepts learned in the Investment Concepts course and provides learners with the skills necessary to develop and implement investment strategies for clients, including developing a comprehensive investment plan relevant to the client's needs and personal situation. This course will be available via distance education and an optional workshop.
	Residential Property	This course builds on the concepts learned in the Mortgage Advice course and provides learners with the skills necessary to develop and implement residential property strategies for clients, including developing a comprehensive residential property plan relevant to the client's needs and personal situation. This course is available via distance education and an optional workshop.

Part 3 – Course Registration and Fees

Overview

Introduction

Part 3 contains information relating to:

- how to enrol as a learner
 - how to register for an Adviserlink course
 - how to apply for Recognition of Prior Learning
 - the fee structure for each Adviserlink course and assessment
 - workshop registrations, and
 - Adviserlink’s policy on withdrawing, transferring and cancelling from a programme.
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Contents

Part 3 contains the following topics.

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Challenge and Workplace Assessments	3-9
Fees	3-12
Workshop Registrations	3-17
Withdrawals, Transfers and Cancellations	3-21

Enrolment/Registration Process

Enrolling as a learner

Before registering for a course, an applicant must first be enrolled as an Adviserlink *learner*.

Enrolling as a learner is a necessary (one-off) step that allows Adviserlink to capture statistical details for the education sector, including the:

- New Zealand Qualifications Authority (NZQA)
- Electro Technology Industry Training Organisation (ETITO), and
- Tertiary Education Commission (TEC).

To enrol as a learner, an applicant must:

- send an email to learn@adviserlink.co.nz requesting an electronic or hardcopy of the Learner Enrolment form be sent to them, and
 - complete and sign the Learner Enrolment form and return it to Adviserlink.
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Change of personal details

If any of your personal details (name or contact details) change, please let Adviserlink know, so we can update your learner record.

Continued on next page

Enrolment/Registration Process, Continued

Registering for a course

Once a learner is enrolled, they need to complete a registration form for each individual course they wish to complete. To register for any Adviserlink course, a learner must either:

- complete and sign the Adviserlink registration form located on our website (www.adviserlink.co.nz), or
 - send an email to learn@adviserlink.co.nz requesting an electronic or hardcopy registration form to be sent to them.
-

Payment methods

Payment for courses can be made by:

- direct credit
- bill payment
- MasterCard
- Visa, or
- cheque.

Details for each payment method are provided below.

Continued on next page

Enrolment/Registration Process, Continued

Credit card payments

In order for Adviserlink to charge a credit card, a signed credit card authorisation form must be received with the registration form.

Adviserlink can also take credit card details over the phone.

Note

Prior to confirmation of registration, we must receive confirmation from your credit card provider, that credit card payment has been accepted.

Payment by cheque

Enclose a cheque (made payable to Adviserlink Limited) for the appropriate fees.

Note

Cheques must be cleared prior to confirmation of registration.

Continued on next page

Enrolment/Registration Process, Continued

Payment by direct credit or bill payment

If you wish to pay by direct credit or bill payment, please make payment to Adviserlink Limited - account number:

BSB 03-0104 Account 0197397-001

Please put your Surname and Registration Number in the 'reference field'.

Sending registration form to Adviserlink

Registration forms can be sent by:

- **Post to**
Education Services
Adviserlink Limited
PO Box 1056
Wellington, 6140
 - **email to** learn@adviserlink.co.nz (you will have to scan the registration form to send it).
-

Registration confirmation

Once we have received full payment, a confirmation of registration will be sent to you, along with your receipt

Recognition of Prior Learning (RPL)

Introduction

Recognition of Prior Learning (RPL) or current competency (RCC) recognises learning from:

- other recognised courses
- life experience
- work experience, or
- certain training provided in the workplace.

This experience is measured against the requirements and performance criteria of the applicable course.

Applicants who believe they have sufficient prior learning or experience can apply for RPL to *challenge* the course(s) without study, through:

- Challenge Assessments,
- providing a portfolio of evidential documentation,
- Credit transfer, or
- Exemption.

Applying for RPL

RPL application forms are available on Adviserlink's website. This form must be sent to the Client and Assessment Services Manager along with copies of any evidential items and attestations that support the application.

Continued on next page

Recognition of Prior Learning (RPL),

Continued

Application evaluation criteria

The following is a list of criteria the Education Services team will use to evaluate all RPL applications.

- **Authenticity** – is there evidence of the experience, training and/or skill?
- **Currency** – is the experience, training and/or skill applicable to the course content based on *current* industry standards?
- **Validity** – is the experience, training and/or skill of the requisite standard demanded by the course?
- **Relevance** – is the experience, training and/or skill relevant to the course?
- **Transferability** – is the experience, training and/or skill learned elsewhere, transferable to meet the requirements of this course?

Continued on next page

Recognition of Prior Learning (RPL), Continued

Outcome of application

The applicant will be informed as soon as possible whether their application has been successful, unsuccessful or whether further information is required.

When RPL is granted, it may still be necessary for the applicant to complete the relevant competency assessment(s) under the same terms and conditions as would apply if the course was completed in full.

Challenge and Workplace Assessments

Challenge Assessments

If an applicant meets the *five out of eight* rule (has worked continuously for five out of the past eight years in the New Zealand financial services industry) they may be eligible to challenge any of the components of the Adviserlink courses.

A Challenge Assessment may typically include any (or a combination of) the following:

- a two-hour, closed book, competency-based exam of multi-choice questions
- a case study assignment
- an on-the-job or workplace assessment and attestation, and/or
- presentation of a Portfolio of Evidence, depending on the competencies being assessed.

Applicants will be provided with Challenge Assessment guidelines and a clear description of the competency standards that are being assessed.

Applicants have the option of purchasing a set of course material from Adviserlink to help prepare for a Challenge Assessment or attending a refresher workshop (for which a workshop attendance fee applies).

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Challenge and Workplace Assessments, Continued

**Expected
pass mark in
an exam**

Candidates are required to achieve a 70% pass in all sections of the challenge exam. For example, if a challenge exam contains five courses, the applicant will be required to pass all five, not four out of five, or three out of five, and so on, even though the overall mark may be 70%.

If this is not achieved, the applicant will be permitted to have *one* further attempt at the failed sections. A second failure means the applicant will be required to complete the entire course and pay a full course fee.

**Cost of
assessment**

The cost of a Challenge Assessment ranges from \$295 to \$590 (GST inclusive) per subject, depending on the type of assessment necessary.

**Other
assessments**

For all other challenge assessments, the candidate has to demonstrate (to the required standard) all competencies contained in the unit standard or course being challenged.

Continued on next page

Challenge and Workplace Assessments, Continued

Workplace assessment

In some situations an applicant may be required to assemble a *Portfolio of Evidence* to demonstrate their current levels of competence in specified areas.

The following is a list of workplace assessments an applicant may be required to do.

- An applicant may have an approved supervisor, mentor or manager complete and sign a statement or attestation verifying their competence against specified performance criteria.
 - An applicant may have an approved supervisor, mentor, manager or experienced practitioner observe and report on their skills in a client interview or role-play situation.
 - An applicant can arrange for an Adviserlink assessor to observe and report on their skills in a client interview or simulated situation.
 - An applicant can apply for Recognition of Prior Learning (RPL) or Recognition of Current Competence (RCC), by providing physical evidence of their competency from past courses and/or experiences in a Portfolio of Evidence (POE).
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Fees

Fee tables

The tables below details fees for:

- Certificate in Financial Services Level 5 foundation courses
- Certificate in Financial Services Level 5 elective courses
- full programmes, and
- assessments.

Fee per Level 4 course

The table below shows the fees per courses. All costs listed are GST exclusive (unless otherwise stated).

Course	Workshop	Distance Education	Challenge Assessment / RPL
Principles of Professional Practice	N/A	\$610	n/a
Generic Knowledge	N/A	\$305	n/a
Consultative Selling Skills	N/A	\$305	n/a
Insurance	N/A	\$305	n/a
Investments	N/A	\$305	n/a
Mortgage Essentials.	N/A	\$305	n/a

Fees, Continued

Fee per Level 5 course

The table below shows the fees per courses. All costs listed are GST exclusive (unless otherwise stated), but do not include any ETITO costs that may apply.

Course	Set	Workshops		Distance Education	Challenge Assessment / RPL
		Cost	Days		
NZFS Industry Essentials	A	\$880	2	\$610	\$610
Knowledge of the Code	B	\$440	1	\$305	\$305
Professional Practice	C	\$540	1	\$540	\$540
Investment Concepts	D	\$880	2	\$610	\$610
Investment Advice	D	\$440	1	\$305	\$305
Insurance Structure, Products & Principles	E	\$440	1	\$305	\$305
Life Insurance	E	\$440	1	\$305	\$305
Business Insurance	E	\$440	1	\$305	\$305
Health Insurance	E	\$440	1	\$305	\$305
Fire & General Insurance	E	\$440	1	\$305	\$305
Mortgage Essentials	E	\$440	1	\$305	\$305
Residential Property	E	\$440	1	\$305	\$305

Continued on next page

Fees, Continued

Full programmes

The table below shows the fees for applicants registering in a full qualification or programme of learning consisting of two electives, in the case of the Investment and Mortgage Advice streams, and three electives in the insurance stream.

All costs listed are GST exclusive (unless otherwise stated), but do not include any ETTO costs that may apply.

Programme	Workshop Cost	Distance Education	Challenge Assessment / RPL
National Certificate in Financial Services (Level 4)	N/A	\$2135	\$2135
National Certificate in Financial Services (Financial Advice) (Level 5)	\$3045	\$2370	\$2370

Where additional electives are selected, additional charges will apply (See *elective prices on the previous page*).

Continued on next page

Fees, Continued

Assessments The table below shows the fees for the different assessment types. All costs listed are GST inclusive (unless otherwise stated).

Assessment Type	Fee
First exam resit/assignment resubmission	No charge
Subsequent exam resit(s)	\$112.50 (each resit)
Application for assessment extension	\$25 (per application)
Exam re-mark	\$50
Assignment re-assessment	\$100
Workplace assessment	\$300 (plus assessor travel expenses)
Special exam sitting (outside of scheduled exam sittings)	Up to \$275 (depending on exam venue and invigilator charges)
GAP Assessments (RPL)	\$195 (plus optional \$100 for set of course materials, if required)
Competency attestations (per attestation) (reference checks)	\$175

Continued on next page

Fees, Continued

Full schedule of fees

For a full schedule of fees, please contact the Assessment Services Manager on:

- 0800 932 567, or
 - training@adviserlink.co.nz.
-

Workshop Registrations

Deadlines

We suggest that applicants register at least five to six weeks prior to the commencement date of their chosen course. The reasons for this suggestion are provided below.

- Registrations are subject to availability. The earlier an applicant registers, the better chance they have of securing a place on their preferred course.
- To ensure the applicant receives course materials at least two weeks before the start date.
- This provides applicants with ample time to familiarise themselves with the course content and complete any pre-course requirements.

Continued on next page

Workshop Registrations, Continued

Workshop participant numbers

Facilitated workshops are limited to 18 people. A minimum of ten participants are required for workshop courses to proceed. Course venue details for workshops are provided in an applicant's *Welcome letter*.

Courses are run continuously throughout the year. Courses outside Adviserlink's scheduled dates can be arranged (on request) for ten to 18 learners.

For further information on in-house courses, please contact our Education Services team on:

- 0800 932 567, or
 - training@adviserlink.co.nz
-

Group discounts

When three or more members of the same organisation register for the same training programme, a discount of 10% can be claimed by each applicant, providing registrations are received by Adviserlink at the same time.

Closing dates

The closing date for each training programme is three weeks prior to the course's commencement date, unless the course is full. This provides sufficient time for distribution of material and for Adviserlink to assess whether registrations are viable for the course to proceed.

Continued on next page

Workshop Registrations, Continued

Late registrations

Late registrations may be accepted after a course closing date, (at Adviserlink's discretion). However, an additional \$50 administration fee may apply for late registrations.

The group registration discount does not apply for late registrations.

Pre-course materials will be couriered to late applicants provided the registration is received no later than three business days prior to course commencement.

Pre-course materials will not be couriered for registrations received later than three days prior to commencement date, but will be provided to the applicant at the beginning of the course.

Course timetable

All facilitated courses commence at 8.30am each day of the course, unless otherwise specified and finish at approximately 5.30pm.

A full course timetable is provided with an applicant's workshop material.

Continued on next page

Workshop Registrations, Continued

Absenteeism To successfully complete a course, learners must attend a minimum of 80% of the workshop.

Learners must notify the facilitator of any absenteeism, with supporting information of reason(s) for being absent (e.g. doctor's certificate).

An attendance roll is recorded each day.

Withdrawals, Transfers and Cancellations

Withdrawing from workshops The table below outlines the policy associated with withdrawing from facilitated course workshops.

If a learner withdraws...	then...
before their course material has been sent to them	they will receive a full refund.
up to eight days after their course material has been sent to them	they will receive a refund of fees, less a \$150 (GST inclusive) administration fee.
eight days after their course material has been sent to them, but more than three days before the workshop closing date	they will receive a refund of fees, less the Distance Education fees associated with the course.
after the course closing date (i.e. Less than three weeks before the workshop start date)	they will receive no refund.

Notification of withdrawal Notification of workshop withdrawal **must** be received by Adviserlink in by email.

Continued on next page

Withdrawals, Transfers and Cancellations, Continued

Withdrawing from distance education The table below outlines the policy associated with withdrawing from distance education.

If a learner withdraws...	then...
before their course material has been sent to them	there will be no penalty.
up to eight days after their course material has been sent to them	they will receive a full refund of fees, less a \$150 (GST inclusive) administration fee.
eight days after their course material has been sent to them	no refund will be given.

Continued on next page

Withdrawals, Transfers and Cancellations, Continued

Transfers

If a learner is unable to attend a training programme, they can make one transfer within 12 months of the original course commencement to any other suitable course.

Note

If a learner wishes to make more than one transfer within 12 months, they should contact Adviserlink (and Adviserlink will consider this request). The outcome of this request is at Adviserlink's discretion.

Refer to the table below for full details on transferring.

If a learner requests a transfer...	then...
before the course closing date	there will be no extra fee.
after the course closing date	the withdrawal policies (detailed on the previous page) apply.
to the same course or a different course (and they have already transferred once)	there will be an additional \$250 (GST inclusive) transfer fee.

Continued on next page

Withdrawals, Transfers and Cancellations, Continued

Substitutes

If a learner finds before starting a course that they are unable to attend, they can arrange a substitute to take their place on the course.

A new registration form is required and the learner is responsible for passing the course material to their substitute.

No additional charges apply.

Special reasons for a withdrawal or transfer

Withdrawals for bereavement or medical reasons are entitled to a full refund, provided evidence of the circumstance is given to Adviserlink in writing (e.g. a doctor's certificate).

For a transfer due to bereavement or medical reasons, no transfer fee is charged, provided evidence is supplied in writing.

Continued on next page

Withdrawals, Transfers and Cancellations, Continued

Cancellation of a training programme

Adviserlink reserves the right to cancel or postpone a training programme up to the closing date (usually due to insufficient numbers).

If a training programme is cancelled, intending applicants:

- may transfer (without charge) to another Adviserlink training programme, or
 - receive a refund of the workshop fees associated with the course (but not the distance education fees associated with the course).
-

Part 4 – Course Material, Assessments and Assignments

Overview

Introduction Part 4 contains information relating to:

- course material
 - assessments and assignments, and
 - the complaints and appeals process.
-

Contents Part 4 contains the following topics.

Topic	See Page
Course Material	4-2
Assessment	4-4
Rules Applying to Assignments	4-9
The Complaints Process	4-12
The Appeals Process	4-17

Course Material

Course resources

Adviserlink provides learners with all materials required to complete each course. Generally these materials include:

- a manual
- any applicable tools, and
- assessments.

Learners will receive their manual three to five days after payment has been received and cleared.

Adviserlink recommends that learners familiarise themselves with the course content and prepare thoroughly before attending the workshop.

Indemnity

Participants agree to indemnify and hold Adviserlink Limited, its officers, agents, and employees, blameless from any claims arising from the use of the content materials supplied on the course.

Continued on next page

Course Material, Continued

Copyright

Adviserlink asserts their rights under copyright law to be identified as the owner of all course materials unless otherwise specified. Materials produced by Adviserlink, with permission from other authors, are also protected by copyright law.

Study material is for the private use of course participants registered with Adviserlink and its associated programmes. It is intended to be used for training purposes only.

No part of any Adviserlink study material, including all manuals, workbooks, any applicable tools or assessments may be reproduced, stored in a retrieval system or transmitted in any form or by any means, electronic, mechanical, photocopying, recording or otherwise, without the prior written approval of Adviserlink.

If any person copies any copyright work without the permission of Adviserlink, then that person has infringed copyright, has broken the law and may be subject to Court proceedings.

Section 44 of The Copyright Act 1994 applies, particularly in regard to education.

Assessment

Introduction All Adviserlink courses have a number of assessment components that must be successfully completed before a certificate of competence can be issued.

Capstone In relation to the National Certificate of Financial Services (Financial Advice) (Level 5), ETITO has identified two Standard Set Levels that only they can assess and issue a certificate of competence.

These Capstone standard sets include:

- Capstone B – Knowledge of the Code, and
- Capstone C- Professional Practice

Adviserlink will provide training and preparation leading up to these assessments. Plus, in the case of Capstone C, Adviserlink is entitled to conduct assessments on behalf of ETITO as a Designated Assessment Organisation (DAO).

Continued on next page

Assignments

All competencies must be demonstrated to the required standard to successfully pass an assignment. A significant mistake in an important area can result in the requirement for resubmission. An assignment will not be graded as competent unless all of the key competencies have been demonstrated to an acceptable level.

Assignments that are graded as *not yet competent* will be returned to the learner for completion or correction. The first resubmission will be re-graded without further charge. Adviserlink will accept only one re-submission of an assignment. Two failures to produce a satisfactory assignment will result in failure of the course.

Assignments will be returned to learners, including any feedback for improvement or suggested areas of development. Learners are encouraged to make a copy of their assignments before sending them to Adviserlink.

Assignment results can be expected within three weeks of Adviserlink receiving the assignment.

Continued on next page

Assessment, Continued

Examinations

If a learner is enrolled in a facilitated course, they will normally sit the relevant exam (if applicable) during the workshop, but can make arrangements to sit it within one month at a notified venue (unless otherwise specified in their *Welcome letter*).

For distance education, set dates and venues are pre-arranged at the commencement of study. Exam dates and venues are confirmed in the *Welcome letter*, unless independent, suitable supervisory arrangements are agreed upon.

Learners are expected to attend this designated exam sitting. In special circumstances, and at Adviserlink's discretion, extra exam sittings may be scheduled.

Online exam results are notified immediately.

Paper-based exam results will be available within four weeks of Adviserlink receiving the exam paper. If a re-mark is requested a fee of \$50 will be charged.

Continued on next page

Assessment, Continued

Four deadlines

The following is a list of four deadlines that are generated upon registration for each course.

1. A learner must submit their assignments by the due dates advised in their course material.
2. If it is necessary to re-submit any assignments, the learner must re-submit them within three weeks of their notification of re-submission date.
3. The learner must sit exams on the date provided to them at the time of enrolment. In some special cases, a separate exam sitting may be arranged at Adviserlink's discretion.
4. If it is necessary for the learner to resit exams, this must be attempted within one month of their notification of the resit required date.

Enrolments will expire where assessments in relation to a Course are not submitted within the Course **Duration** of 12 weeks.

Continued on next page

Assessment, Continued

Extensions

If a learner is unable to meet the above deadlines, they must request an extension by email, stating the reasons for the extension. They will then be provided with an **Extension of Time Form** to complete and return.

If an extension is granted, it will extend each future deadline by an additional two weeks.

Note

A learner must lodge their request for an extension **before** the applicable deadline, otherwise penalties will apply. A limit of one extension per course, per person applies.

Rules Applying to Assignments

Introduction This topic covers the rules applying to assignments.

Plagiarism Plagiarism is the presentation of the work of others as your own. It occurs when a learner hands in work material for assessment, that is, (in whole or in part), someone else's work.

Plagiarism is not tolerated at Adviserlink. If learners collaborate in work submitted to Adviserlink, and Adviserlink feels, after discussion with the parties, that the work is not from an individual learner, the work will not be marked and a "did not complete" comment will be recorded.

This rule applies equally to the learner copying the work, and the learner who allows their work to be copied. All parties to plagiarism are considered equally guilty, unless proven otherwise.

Continued on next page

Rules Applying to Assignments, Continued

Using published work

Use of any published work is permitted, provided that the learner recognises the author in a bibliography attached to the assignment.

The preferred bibliography methods include the Harvard method or the APA format. However, any format which clearly identifies the author, the publication, the date of publication, the publisher, and page reference will be accepted.

If material is sourced from the Internet, the URL address must be supplied, together with the date accessed.

Collusion

The forming of groups to share ideas and define the requirements of assignments is an accepted and encouraged practice.

However, it is neither acceptable nor ethical for learners to submit answers and/or parts of assignments, which are substantially similar or identical to the work of others.

All work submitted for assessment must represent an individual's own interpretation of any discussions or projects undertaken in a group.

Continued on next page

Rules Applying to Assignments, Continued

Cheating

Cheating or attempts to cheat, will be deemed to have occurred during an examination if a learner has:

- taken in (concealed or used) any material other than the material specifically permitted in the exam instructions, or
- obtained from (or given to another person), any information relating to the exam.

At Adviserlink's absolute discretion, learners in these situations may be requested to either:

- resubmit further work as directed, or in cases of substantial or complete misconduct, or
 - re-enrol in the course where full fees will be required to be paid.
-

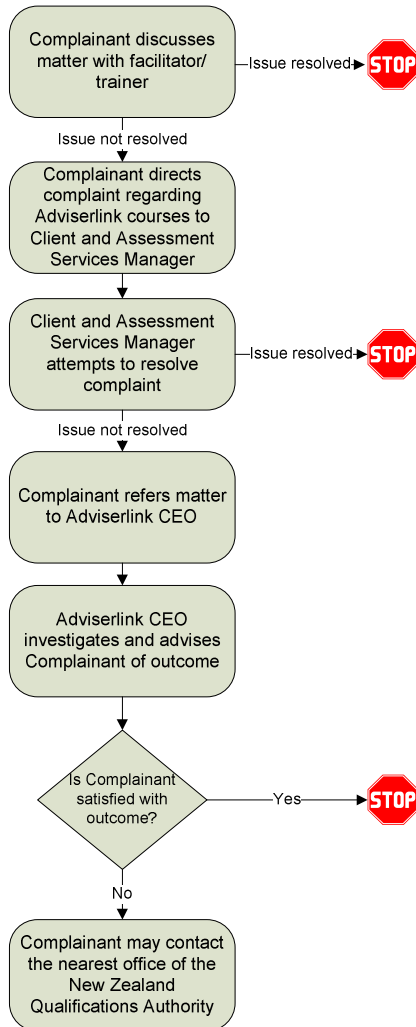
Extreme cases

In extreme cases, where multiple instances of plagiarism, collusion or cheating have been committed by learners, Adviserlink may ban those learners from undertaking further courses. In all cases, learners have a right to lodge a complaint under Adviserlink's Complaints Process.

The Complaints Process

Process description

Complaints must be made within 24 hours of the incident occurring. The diagram below outlines the complaints process.



Continued on next page

The Complaints Process, Continued

Who can complain to NZQA?

Anyone can make a formal complaint to NZQA about a provider if they have grounds for complaint (as noted below). Complainants can include students, staff members, parents, other providers and other members of the public.

When can you complain to NZQA?

You can complain to NZQA under the following conditions:

- You have attempted to follow the complaints procedure of the provider concerned but the complaint has not been resolved to your satisfaction. (This condition will be waived if you are not eligible to file a complaint under the provider's policy, e.g. if the provider does not have a procedure for dealing with complaints from the general public.)
 - Something has happened that you think is serious enough to come straight to NZQA about, such as a situation where students may be harmed physically or emotionally.
 - The event that you are complaining about took place within the last six months.
-

Continued on next page

The Complaints Process, Continued

What can you complain to NZQA about?

Complaints can be about a number of things relating to the provider, such as:

- course information, publicity or advertising material
- entry and selection procedures
- enrolment procedures
- information or procedures for financial matters
- staff qualifications or skills
- student support and guidance
- programme content
- programme delivery
- programme structure
- equipment and teaching resources
- assessment information and processes, and
- management practices.

Continued on next page

The Complaints Process, Continued

What can't you complain to NZQA about?

There are a number of things outside NZQA's responsibilities that you can't complain to NZQA about. These include:

- an event that took place more than six months prior to the complaint being made
- training or education delivered by a provider who is not registered
- training or education delivered by universities
- training or education delivered by polytechnics below postgraduate level (you should deal directly with the appropriate quality assurance body, or if this is unsuccessful you can take the complaint to the Ombudsmen (www.ombudsmen.govt.nz)).
- WINZ matters, e.g. loans and allowances
- Tertiary Education Commission (TEC) matters, e.g. eligibility for programmes, travel allowances
- appeal of an assessment result – you should follow the provider's appeals procedure
- anything that happens outside the private training establishment or wānanga and is not related directly to the training enrolled students are receiving, e.g. the private lives of staff and students.

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The Complaints Process, Continued

NZQA contact details

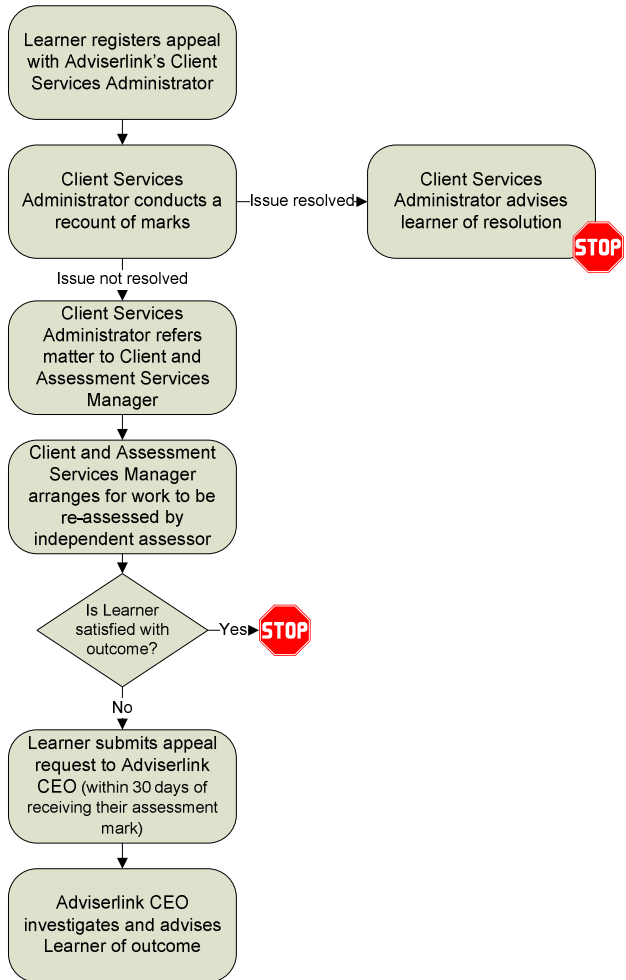
The NZQA Call Centre is open between 8.00am and 5.00pm, Monday to Friday and can be accessed by:

- e-mail at helpdesk@nzqa.govt.nz, or
 - telephone on 0800 697 296.
-

The Appeals Process

Process description

Learners can appeal against the final mark of any assessment. The diagram below details the appeals process.



Continued on next page

The Appeals Process, Continued

Written appeal request

The written appeal request must:

- state the grounds on which the review is being sought, and
 - outline why the learner feels the original assessment was not appropriate.
-

Fees

Exam Re-Marks

A fee of \$50 (GST incl) applies to all exam re-marks.

Assignment Re-Assessments

A fee of \$100 (GST incl) applies to all assignment re-assessments.

Part 5 – Learner Support, Feedback and Key Contacts

Overview

Introduction

Part 5 contains information relating to:

- the support Adviserlink provides for its learners
 - feedback from Adviserlink learners
 - Adviserlink contact details
 - other relevant contact details, and
 - additional, important information relating to:
 - workplace health and safety
 - housekeeping, and
 - privacy and confidentiality.
-

Contents

Part 5 contains the following topics.

Topic	See Page
Learner Support	5-2
Adviserlink's Contact Details	5-5
Additional Contacts	5-8
Additional Important Information	5-9

Learner Support

Study support At Adviserlink, we pride ourselves on our professionalism and high levels of learner support and client service. We ensure that we comply with the Education Act 1989 and adhere diligently and strictly to the requirements of the NZQA in our capacity as a PTE (Private Training Enterprise).

Should a learner require any help or support with their course(s), especially if they are enrolled on the distance education programme they should contact the Adviserlink Education Services team during office hours:

- on 0800 932 567, or
- via email (learn@adviserlink.co.nz).

Continued on next page

Learner Support, Continued

Learner support – special requirement

If a learner needs special consideration to assist with the completion of any course or assessment they should make Adviserlink aware of these circumstances when they register, or as soon as possible. Reasons may include (but are not limited to):

- English as a second language, or
- a learning difficulty (e.g. dyslexia or disadvantage due to a medical or physical condition).

Adviserlink requires a written document from the learner, as well as any supporting documentation (e.g. a doctor's certificate, if suffering from a medical condition).

Adviserlink staff are here to help, so learners should not hesitate to contact us to discuss how we may be able to better assist them in completing their studies with Adviserlink.

Continued on next page

Learner Support, Continued

Learner feedback

Learners are asked to provide feedback at the end of each facilitated course and distance education programme. This enables Adviserlink to capture important and relevant information to feed into our continuous improvement programme.

Learners are encouraged to provide constructive feedback so that we can strive to provide the best possible vocational training and education within the financial services industry.

Comments or feedback can be sent to:

- training@adviserlink.co.nz, or
 - PO Box 1056, Wellington 6140, or
 - via our website www.adviserlink.co.nz.
-

Adviserlink's Contact Details

Introduction The Adviserlink team provides a number of services to clients and learners. The following tables outline who to contact.

General enquiries The following table contains contact details for general enquiries.

Contact Type	Details
Postal Address	PO Box 1056 Wellington 6140
Physical Address	Level 1 28 Grey Street Wellington 6011
Phone	04 471 1975 or 0800 932 567
Fax	04 471 1016
Email	admin@adviserlink.co.nz
Website	www.adviserlink.co.nz

Continued on next page

Adviserlink's Contact Details, Continued

Specific enquiries The table below shows the contact details for specific enquiries.

For...	including...	contact...
course and learner administration	<ul style="list-style-type: none"> • learner database and client records • workshop details, and • examination arrangements 	Elmaret Delpont Client Services Administrator Phone 04 471 1975 admin@adviserlink.co.nz
course and assessment management	<ul style="list-style-type: none"> • assessment services and extensions • recognition of prior learning (RPL) • withdrawal and transfer procedures, and • complaints and appeals 	Jayme McMahon Client and Assessment Services Manager Phone 04 471 1975 learn@adviserlink.co.nz
specific client requirements and sales	<ul style="list-style-type: none"> • course enquiries • course registrations • individual and corporate training needs analysis • advice on individual education requirements, and • responding to learner and key client enquiries 	Kate Tomlinson Business Development Consultant Phone 04 471 1975 training@adviserlink.co.nz

Continued on next page

Adviserlink's Contact Details, Continued

Specific enquiries (continued)

For...	including...	contact...
business services	<ul style="list-style-type: none"> • best practice reviews • para planning services, and • compliance matters 	Alan Rafe Business Services Auckland Office 09 966 2957 alan@adviserlink.co.nz
education	<ul style="list-style-type: none"> • NZQA, ETITO and TEC compliance • course calendar and timetables • service level standards • appeals process 	Shelley Hargrave PTE Manager Wellington Office 04 4711 404 shelley@adviserlink.co.nz
business development and strategic alliances	<ul style="list-style-type: none"> • corporate learning & development • partnerships and strategic alliances • Government and industry lobbying • customised and specialised courses • continuing professional development • conference and speaker engagements 	David Cairns General Manager 09 966 2957 david@adviserlink.co.nz

Additional Contacts

Other contacts

The following table outlines contact details when external support or information may be required.

Organisation	Contact Details
New Zealand Qualifications Authority	PO Box 160 Wellington Phone 04 802 3000 Fax 04 802 3113 Website: www.nzqa.govt.nz
Electro Technology Industry Training Organisation (ETITO)	Website: www.etito.co.nz
Institute of Financial Advisers (IFA)	Website: www.ifa.org.nz
Insurance Brokers' Association of NZ (IBANZ)	Website: www.ibanz.co.nz
Life Brokers' Association (LBA)	Website: www.lba.org.nz
NZ Mortgage Brokers' Association (NZMBA)	Website: www.nzmba.co.nz
Professional Advisers' Association (PAA)	Website: www.paa.co.nz
Society for Independent Financial Advisers (SIFA)	Website: www.sifa.org.nz

Additional Important Information

Workplace harassment

Workplace harassment in any form, including sexual harassment, will not be tolerated under any circumstances. Every person should be able to work in an environment free from intimidation and harassment.

Adviserlink acknowledges that workplace harassment is against the law in any workplace context, which includes conferences, work or business related functions and training groups. We expect our workplace and training environments to reflect the principles of the law for the benefit of our employees, learners and visitors.

Continued on next page

Additional Important Information, Continued

Definition of the Harassment Act

Harassment is defined in the Harassment Act 1997 as:

“a person harasses another person if he or she engages in a pattern of behaviour that is directed against that other person, being a pattern of behaviour that includes doing any specified act to the other person on at least two separate occasions within a period of 12 months”.

SPECIFIED ACT is defined as including:

- (a) watching, loitering near, or preventing or hindering access to or from
- (b) that person's place of residence, business, employment or any other place that the person frequents for any purpose
- (c) following, stopping or accosting that person
- (d) entering or interfering with, property in that person's possession
- (e) making contact with that person (whether by telephone, correspondence or in any other way), or
- (f) giving offensive material to that person or leaving it where it will be found by, given to or brought to the attention of, that person.

Continued on next page

Additional Important Information, Continued

Health and safety policy

Adviserlink operates a workplace health and safety policy. All training or event venues must comply with normal health and safety standards.

Workshop attendees, contractors and staff are expected to obey any instructions provided regarding health and safety, and report any possible hazards to the facilitator or directly to Adviserlink's Education Services team.

Learners are obliged to:

- obey instructions regarding their health and safety, and the health and safety of others
- not deliberately interfere with, or misuse, anything that has been provided for workplace health and safety
- not deliberately endanger the workplace health and safety of others, or
- not deliberately injure themselves.

Continued on next page

Additional Important Information, Continued

House keeping

Learners are asked to adhere to the following housekeeping rules when attending facilitated workshops.

- Smoking is not permitted on any premises under any circumstances.
- No alcohol or illegal drugs are to be consumed either immediately prior to, or during, workshop days and/or assessments. Any violation of this will result in you being asked to leave the workshop. No refund of applicable fees will be made for any course or assessment time lost due to these circumstances.
- Mobile phones must be switched off when attending workshops.
- Lunch will not be provided unless specified on your welcome letter (coffee/tea will be provided).
- Please be punctual for all start/finish times.

Any other housekeeping issues will be brought to a learner's attention at the commencement of their workshop.

Continued on next page

Additional Important Information, Continued

Privacy and confidentiality

Adviserlink's collection, use and disclosure of personal information is governed by the Privacy Act 1993. For Adviserlink to comply with Tertiary Education Commission (TEC) and the New Zealand Qualification Authority (NZQA) reporting requirements, and to provide you with educational products and services, we require you to provide us with all information requested in the registration form. If you do not, Adviserlink may be unable to:

- accept your application, or
- provide you with the requested products or services.

Adviserlink deals with your personal information in accordance with our privacy policy, which is available on our website at www.adviserlink.co.nz. In particular, Adviserlink may use your personal information to advise you of our products, services and promotions, and disclose it to third parties who have sponsored or facilitated your enrolment in the course, or who assist us to provide products and services to you.

Continued on next page

Additional Important Information, Continued

Accessing personal information

Please do not hesitate to contact us if you would like access to your personal information.

If you believe your privacy has been breached by an Adviserlink employee, then please write to the General Manager who will investigate your complaint.

Note

Personal information does not include access to any examination and/or assessment material a learner may have completed with Adviserlink. The examinations/assessments (hard, visual, or electronic copies) are the intellectual property of Adviserlink.

Special note

This important information may be altered or amended at any time at the discretion of Adviserlink.

Definitions

The following words and expressions have the following meanings unless the context otherwise requires:

- **Accredited Facilitator** means a person employed by, or contracted to, the Licensee, who has been accredited by Adviserlink to run the Courses following completion of the necessary training courses required by Adviserlink for this purpose;
- **Adviser** means either an individual that intends to undertake a Course conducted

by the Licensee, and may include:

- an employee of the Licensee; or
 - is authorised by the Licensee to provide financial advisory services to the Licensee's clients; or
 - a member of the public.
- **Approved Assessor** means a person employed by, or contracted to, the Licensee, who has achieved the relevant Unit Standards (NZQA) as suitably qualified to develop, administer, and moderate assessments in relation to a Course;
 - **Cheating** means seeking to obtain an unfair advantage in an examination or in other written or practical work required to be submitted or completed for assessment.
 - **Closure Date** means three weeks prior to the Workshop Commencement Date.
 - **Collusion** means unauthorised collaboration on assessable work with another person or persons, or the resubmission of work that has already been assessed. Collusion is not to be mistaken for collaboration. We encourage collaboration - the community effort to acquire skills and knowledge by an individual. Collusion, however, is where a person works with another person to give the impression that he has knowledge and skills he doesn't actually have. Collusion can be distinguished from collaboration by subsequent examination of the candidate's knowledge and skills. Where we suspect

collusion we reserve the right to impose additional examinations on the student.

- **Confidential Information** means all business, financial and technical information of a party other than information which:
 - is in the public domain; or
 - comes to the other party through a third party who is under no obligation of confidentiality.

- **Course or Course Content** means general content, reference material and assessment material contained in each respective Manual;

- **Course Ordering System** means the password protected website operated by Adviserlink's approved outsourced provider for the purpose of managing the current version of all Courses and enabling the Licensee to order and arrange for the delivery of Courses;

- **Distance Education or Learning** means the education method that Adviserlink uses to deliver all of its Courses to its learners, which can be supplemented by the Workshops at the option of the Learner and comprises self-paced learning which includes the provision of Course Material, telephone and email support and assessment.

- **Duration** means the period of 12 weeks that students have to submit assessments in relation to a Course, from the Enrolment Date;
- **Enrolment Date** means the date the related Course Manual is dispatched;
- **ETTO FEES** means fees and charges levied by ETITO, such as Delegated Assessment Organisation Candidate Assessment Fees, which are in addition to the Course Fees and are the responsibility Advisers to pay;
- **Extension of Time Form** means the document that is completed, signed and submitted by a student requesting additional time to complete a Course that gives rise to a legal agreement between Adviserlink Ltd and the student;
- **In-House Workshops** means Workshops conducted by Adviserlink for a minimum of eight Students in a venue provided at no cost to Adviserlink, on dates agreed by Adviserlink and the learners;
- **Intellectual Property Rights** means all current and future registered and unregistered rights in respect of copyright (including moral rights), trademarks, trade secrets, designs, circuit layouts and patents;
- **Facilitator or Lecturer** means an individual or contracted subject matter expert approved by Adviserlink to deliver and provide facilitation services that assist learners in developing, understanding and

completing the Course material;

- **Fees** means the means amount(s) paid or payable to Adviserlink from a learner based on the Course selected under the Student Enrolment Form and/or Support Services subscribed for by the student and/or additional charges as set out in the Website;
- **Manual** means a hard copy of the respective Course Content contained in the folder;
- **NZQA means the** New Zealand Qualifications Authority;
- **Permitted Purpose** means the use of the Confidential Information for use in emailing Advisers information in relation to Adviserlink's products and services, the use of Adviser feedback and any information collected during Adviser studies in marketing, Course content and providing statistics to the Adviser's Professional Association, Company and Group;
- **Permitted Third Parties** means related family members, employers, industry association and financial services group that an Adviser belongs to;
- **Public Workshop** means Workshops delivered to small groups of students in most capital cities as per the course schedule published on Adviserlink's Website, as amended from time to time;
- **Related Company** has the meaning given

in section 2(3) of the Companies Act 1993;

- **Website** means www.adviserlink.co.nz
 - **Workshop or Face-To-Face** means a public or in-house study group moderated by a Facilitator;
 - **Workshop Commencement Date** means the date indicated on Adviserlink's confirmation emailed to the Student indicating details of the enrolment and confirming dispatch of the Course Materials.
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