Unit Title:	**Help customers to apply for a retail store's credit card and associated insurance products**
OCR unit number:	39
Sector unit number:	C.52
Level:	2
Credit value:	4
Guided learning hours:	22
Unit reference number:	M/503/5717

Unit purpose and aim

This unit assesses the occupational competence of individuals who work in a retail store and who are responsible for helping customers to apply for the store's credit card and associated insurance products.

For the purposes of this unit, a credit card is not simply a loyalty card that offers rewards such as points or discounts, although the credit card might serve as a loyalty card as well. The defining feature of a credit card is that the customer incurs a financial debt when using it to pay for purchases. This debt must eventually be paid, and can cost the customer extra money in the form of interest if payment is not made in full on the due date. If the store's card cannot be used in this way then this unit is not suitable for the candidate.

Learning Outcomes	Assessment Criteria
The Learner will: 1 Understand the legal requirements relating to informing customers about insurance products associated with a retail store's credit card	**The Learner can:** 1.1 explain the difference between informing and advising customers about insurance products 1.2 explain why it is not within own limits of authority to provide advice to customers about insurance products 1.3 explain the legal requirements for offering customers the opportunity to read the insurance policy summary
2 Understand the importance of helping customers to understand the implications of applying for a retail store's credit card and associated insurance products	2.1 explain how customers can benefit from reading the policy summary for an insurance product associated with the retail store's credit card 2.2 explain why customers may take credit card and insurance application forms away to study in detail 2.3 explain why blank application forms must be voided before being given to the customer to take away

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Learning Outcomes	Assessment Criteria
3 Understand the legal requirements relating to helping customers to apply for the store's credit card and associated insurance products	3.1 explain the legal requirements for giving customers information about the process of applying for the store's credit card and associated insurance products 3.2 explain why customers must provide proof of identity when applying for the store's credit card and associated insurance products 3.3 explain why customers' personal data must be kept secure during the process of applying for the store's credit card and associated insurance products 3.4 explain the importance of not speculating with customers on possible reasons why their applications for the store's credit card have been declined
4 Be able to offer customers insurance products associated with the store's credit card	4.1 tell customers about the features of the insurance being applied for in ways that: • use legally compliant wording • are factually correct • are unbiased 4.2 4.2 tell customers: • whether the insurance is optional • the cost of the insurance • the type and extent of the cover available • any significant and unusual exclusions • their right to cancel the insurance 4.3 tell customers about the benefits of reading the insurance policy summary 4.4 allow sufficient time for customers to read the insurance policy summary should they wish to do so 4.5 perform checks to ensure that customers are eligible for the insurance they wish to apply for 4.6 inform customers who ask for advice about an insurance product: • that it is not within own authority to provide such advice • who the customer can contact for such advice 4.7 ask customers questions to ensure that they understand information about the insurance product they have applied for

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Learning Outcomes	Assessment Criteria
5 Be able to help customers to apply for a retail store's credit card and associated insurance products	5.1 comply with relevant legal requirements when giving customers information about the process of applying for the retail store's credit card and associated insurance products 5.2 provide customers with voided blank application forms on request to take away to consider, ensuring that customers are told that they are welcome to do this 5.3 perform checks to ensure that the customer's identity has been proved 5.4 follow organisational requirements to keep customer's personal data secure throughout the application process 5.5 process applications in line with the procedures agreed between the store and the insurer 5.6 tell customers whose applications have been accepted: • their credit limit • the Annual Percentage Rate (APR) that applies 5.7 follow organisational procedures to enable customer accounts to be set up 5.8 tell customers whose applications have not been accepted: • in line with organisational procedures • without speculating with the customer on the reasons for the refusal 5.9 follow organisational procedures when technical problems arise with the application system or equipment

Assessment

This unit requires workplace assessment of occupational competence. It is internally assessed by centre staff and externally assessed by an OCR External Verifier.

The unit is competence-based. This means that it is linked to the candidate's ability to competently perform a range of tasks associated with their work.

If the assessor is unable to make judgements about the specialist skills and knowledge covered by this unit, expert witness testimony must be sought from a person with suitable current experience, to confirm the candidate's competence.

The unit needs to be assessed in line with the relevant Sector Skills Council's (SSC's) Assessment Strategy or Principles. Skillsmart Retail's Assessment Principles for Retail Qualifications can be found on their website (www.skillsmartretail.com).

Assessment conducted by an external/peripatetic assessor must adhere to section 4.2.1 of Skillsmart Retail's '*Retail Qualifications Assessment Principles'*. As such, OCR requires the line manager or the owner/manager to sign and date the bottom of each unit Evidence Record Sheet (ERS) to both confirm their involvement and the candidate's competence. This should be on or prior to the signature and date provided by the assessor.

Evidence requirements

OCR does not stipulate the mode of delivery for the teaching of the content of this unit. Centres are free to deliver this unit using any mode of delivery that meets the needs of their candidates. Centres should consider the candidates' complete learning experience when designing programmes of learning.

Guidance on assessment and evidence requirements

You should refer to the '*Admin Guide: Vocational Qualifications* (A850)' for *Notes on Preventing Computer-Assisted Malpractice*.

National Occupational Standards (NOS) mapping/signposting

This unit is based on the NOS reference SSR.C271, SSR.C272

NOS can be viewed on the relevant Sector Skills Council's website or the Occupational standards directory at www.ukstandards.co.uk.

Functional skills signposting

This section indicates where candidates may have an opportunity to develop their functional skills.

Functional Skills Standards					
English		**Mathematics**		**ICT**	
Speaking and Listening	✔	Representing	✔	Use ICT systems	✔
Reading	✔	Analysing	✔	Find and select information	✔
Writing	✔	Interpreting	✔	Develop, present and communicate information	✔

Additional information

For further information regarding administration for this qualification, please refer to the OCR document '*Admin Guide: Vocational Qualifications' (A850)* on the OCR website www.ocr.org.uk .

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