Unit Title:	**Process applications for credit agreements offered in a retail environment**
OCR unit number:	29
Sector unit number:	C.09
Level:	2
Credit value:	5
Guided learning hours:	25
Unit reference number:	F/503/5690

Unit purpose and aim

This unit assesses the occupational competence of individuals who are responsible for processing applications for credit agreements (not a store credit card) in a retail environment, where such applications are for the purpose of purchasing particular items.

Learning Outcomes	Assessment Criteria
The Learner will:	**The Learner can:**
1 Understand the legal aspects of offering credit agreements	1.1 explain the legal requirements for giving information to customers when offering credit agreements
2 Understand legal aspects of processing credit agreement applications	2.1 explain the legal requirements relating to credit checks and authorisation
3 Be able to process applications for credit agreements offered in a retail environment	3.1 explain clearly to the customer the features and conditions of the available credit agreements 3.2 allow sufficient time and opportunities for the customer to ask questions 3.3 ask the customer questions to confirm their credit agreement requirements 3.4 complete required documentation accurately 3.5 carry out credit checks and authorisation procedures required by law and organisational policy 3.6 explain the organisational procedures to follow when dealing with difficulties in processing credit agreement applications

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.

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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.

AC 3.5: If the organisation does not have a written policy, candidates need to ask their manager for broad guidelines and follow these where the unit refers to a policy.

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.C215

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

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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 .