



Federation for **E**Ducation in **E**urope
Fédération Européenne Des Ecoles



EUROPEAN BACHELOR'S BANKING: CLIENT ADVISOR

The ultracompetitive banking sector is rapidly changing. In order to meet the needs of an increasingly well-informed and demanding clientele, actors across the sector must adapt by extending the services and products they offer.

Given the increasing digitalisation of services and increased client autonomy, particularly via online banking, the role of personal banking advisors is changing.

The European Bachelor's in Banking: Client Advisor provides the knowledge and solid professional and interpersonal skills required by experts in the field. Client advisors must be flexible and adaptive, possessing both the practical and people know-how essential to successfully completing their assignments.

✓ CAREER DESTINATIONS

- Branch Personal Banking Advisor
- Remote Banking Client Advisor
- Insurance Client Advisor
- Banking Operations Technician
- Personal Banking Client Manager
- Junior Sales Advisor
- Front-Desk Advisor
- Front-Desk Officer
- Telephone Advisor



KEY SKILLS

- Be familiar with banking, the banking environment and the specificities of the personal banking market
- Understand the services offered by different banking and insurance actors
- Develop communication and client interaction techniques
- Develop and manage a client portfolio
- Analyse a sales situation
- Acquire the economic and legal skills needed to sell financial products
- Advise clients on their existing and emerging everyday banking needs
- Provide optimal advice on savings and financing while respecting the procedures and constraints of a given financial institution

Designed by experts and professionals in the field, the European Bachelor's in Banking: Client Advisor is an innovative, hands-on programme that provides students with the skills sought by the contemporary banking sector. The programme is an excellent basis for future career growth in a sector that is strategically vital for all organisations.

EUROPEAN BACHELOR'S

Banking: Client Advisor

60 ECTS credits



Admission requirements

The European Bachelor's in Banking: Client Advisor requires:

- either prior completion of a European Qualifications Framework (EQF) level-5 degree (120 ECTS credits);
- or official validation of equivalent experience (at least one year's recognised sector-relevant experience).

PROGRAMME CONTENTS

1 - General Banking Context: Personal Banking Clients

This unit ensures students:

- understand the world of banking, including opportunities and threats;
- can assess the regulatory constraints governing how banks use their resources;
- understand the functions and roles of the actors within a banking institution;
- have a good knowledge of clients and client-relevant sales and regulatory information;
- understand the legal and fiscal environment of personal banking;
- are familiar with inheritance rules (intestacy and wills) and with rules on gifts;
- know the procedures for opening a bank account and developing client relations;
- can meet the needs of clients while respecting the rules and interests of a given banking institution.

4 - Professional Experience

A strong point of FEDE European bachelor's degrees is the requirement for students to consolidate their learning and gain a careers head start through hands-on work experience. The aim is to apply the knowledge and skills acquired during the programme and gain professional confidence.

By completing a work placement in their chosen field, students acquire direct knowledge of the sector and all-important experience in their future role. Students also carry out a supervised project. The project requires them to devise and implement a strategy for completing a professional assignment.

Students produce a dissertation or activity report and present their findings orally.

2 - Commitments and Savings

This unit ensures students:

- can identify opportunities for an institution and decide whether or not to lend money;
- can respect legal requirements regarding borrower protection;
- can identify the best guarantees according to the client's profile, the nature of the operation and the nature of the funding;
- are familiar with and can advise on the investment vehicles offered by banking institutions;
- can take into account a client's readiness to take risks in order to suggest the most appropriate assets;
- can guide clients in diversifying and increasing the performance of their assets;
- can optimise the risk-return ratio as part of a global approach and while respecting banking laws;
- can optimise clients' property assets by offering diversification vehicles.

5 - European Culture and Citizenship

This unit ensures students:

- have a solid knowledge of the workings, institutions, geography, geopolitics and economics of Europe;
- understand the European model and how it differs from other models in terms of history, regulations, law and culture;
- understand Europe in a broader sense (intercultural aspects, human resources, policies, religions, international trade, taxation etc.);
- have the tools necessary to do business in an EU country;
- understand relevant cultural codes and their impact on interpersonal relations;
- can supervise employees and encourage staff mobility in order to raise their international career prospects.

3 - Client Relations and Insurance

This module ensures students:

- can choose and take actions to develop a client's portfolio internally and externally;
- can measure and optimise the cost-effectiveness of a client relationship;
- are familiar with the stages involved in client relations, including initial contact, sales and leave taking;
- can conduct successful sales meetings so as to boost a branch's sales performance and increase customer loyalty;
- can analyse a problem objectively and find the best solution that corresponds to both the clients' expectations and potential and to the sales policy of the banking institution;
- are familiar with the main insurance contracts on offer;
- can distinguish between the different types of contract and assess their relevance in a given situation.

6 - Modern European Language

This module ensures students:

- have CEFR level B1 (writing and speaking) in a modern European language;

It results in the awarding of the FEDE Language Certificate; the Certificate is based on the CEFR and is recognised by the IFEF.

For more information:
<https://www.fede.education/fr/nos-diplomes/>

