



Accredited Africa Training Institute for Capacity Development

Unit FO409, Hatfield Plaza · 1122 Burnett St, Hatfield 0028 · Pretoria, Gauteng · South Africa

Tel: +27 12 004 8389 · Mobile: +27 65 077 6310

Email: apply@aatikd.co.za · Website: www.aatikd.co.za

COURSE BROCHURE

Credit Application Processing for Financial Services

Services / Wholesale and Retail

Unit Standard 258177 · NQF Level 3 · 8 Credits · 5 Days

COURSE OVERVIEW

This course equips learners with the skills to process credit applications efficiently within the financial services sector. It covers the end-to-end credit application process, from receiving applications to making informed credit decisions, ensuring compliance with relevant legislation and organisational policies.

Category	Services
Subfield	Wholesale and Retail
Unit Standard	258177
Accreditation	SAQA Accredited · NQF Level 3 · 8 Credits
Duration	5 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Apply relevant legislation, regulations, and organisational policies to credit application processing.
- Analyze credit applications by verifying applicant information and assessing creditworthiness.
- Evaluate risk factors and make informed credit decisions within delegated authority.
- Communicate credit decisions to applicants and relevant stakeholders professionally.
- Maintain accurate records and documentation throughout the credit application process.
- Demonstrate ethical conduct and confidentiality when handling sensitive applicant information.

WHO SHOULD ATTEND

- This course is designed for credit officers, loan consultants, and administrative staff involved in processing credit applications within banks, micro-lenders, and other financial institutions.

COURSE OUTLINE

Day 1: Introduction to Credit and Regulatory Framework

- Overview of credit and its economic importance
- National Credit Act (NCA) and its objectives
- Types of credit: secured, unsecured, revolving
- Roles of credit providers and consumers
- Responsible lending and affordability assessments
- Regulatory bodies: NCR, Ombudsman
- Consequences of non-compliance
- Ethical considerations in credit processing

Day 2: Credit Application Documentation and Verification

- Standard credit application forms
- Required supporting documents: ID, payslips, bank statements
- Identity verification methods
- Credit bureau reports and credit scores
- Income verification techniques
- Employment and residential verification
- Red flags for fraud
- Application tracking and status updates

Day 3: Affordability Assessment and Risk Scoring

- Affordability assessment regulations
- Debt-to-income (DTI) ratio calculation
- Expense verification and living costs
- Credit risk scoring: application scoring, behavioural scoring
- Collateral valuation and security types
- Loan-to-value (LTV) ratios
- Setting credit limits and repayment terms
- Pricing for risk: interest rates and fees

Day 4: Decision Making, Approval, and Conditions

- Credit decision frameworks
- Approval authority levels
- Condition-setting: loan amount, term, rate
- Pre-approval vs final approval
- Decline reasons and regulatory requirements
- Appeals process and reconsideration
- Documentation of decision rationale
- Customer communication best practices

Day 5: System Integration, Compliance, and Emerging Trends

- Credit processing software and automation
- System workflows and data entry
- Compliance checks and audit trails
- POPIA and data protection
- Anti-money laundering (AML) checks

- Emerging trends: fintech, AI in credit scoring
- Continuous professional development
- Industry best practices

ASSESSMENT & CERTIFICATION

Delegates are assessed through exercises and a final test. A mark of **50% or above** earns an **AATICD Certificate of Completion**, issued digitally with a unique verification code. This course carries **8 NQF credits** at **NQF Level 3**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 23,000.00	R 23,000.00
1	In-House	R 29,900.00	R 29,900.00
1	On-Campus (Pretoria)	R 34,500.00	R 34,500.00

UPCOMING SESSIONS

Start	End	Method	Venue
03 Aug 2026	07 Aug 2026	On-Campus	Pretoria, South Africa
03 Aug 2026	07 Aug 2026	On-Campus	Dubai, UAE
03 Aug 2026	07 Aug 2026	On-Campus	Cape Town, South Africa
03 Aug 2026	07 Aug 2026	On-Campus	Mauritius
03 Aug 2026	07 Aug 2026	On-Campus	Johannesburg, South Africa
03 Aug 2026	07 Aug 2026	On-Campus	Lagos, Nigeria
10 Aug 2026	14 Aug 2026	On-Campus	Mauritius
10 Aug 2026	14 Aug 2026	On-Campus	Cape Town, South Africa

Contact us if no suitable date is listed – on-demand sessions can be arranged for groups.

HOW TO GET A QUOTE OR APPLY

1. **Get an instant quotation online:** visit www.aaticd.co.za, open the page for this course (Unit Standard 258177) and click **Get A Quote / Apply**. Select your training method and number of delegates – your quotation is generated immediately and emailed to you with the course brochure attached.
2. **Apply by email:** send the course title, your preferred training method (Online, In-House or On-Campus Pretoria), the number of delegates and your preferred dates to apply@aaticd.co.za – our team will reply with a formal quotation.
3. **Apply by phone or WhatsApp:** call +27 12 004 8389 or WhatsApp +27 65 077 6310 and we will prepare your quotation and reserve your seats.
4. **Confirm your booking:** accept the quotation and settle the invoice. As soon as payment is confirmed your delegates are enrolled and receive their AATICD LMS login details by email, along with joining instructions for their chosen training method.

Group discounts apply automatically – the more delegates you enrol, the lower the price per delegate. No payment is required to request a quotation.

Accredited Africa Training Institute for Capacity Development

Unit FO409, Hatfield Plaza, 1122 Burnett St, Hatfield 0028, Pretoria, Gauteng, South Africa
Tel: +27 12 004 8389 · WhatsApp: +27 65 077 6310 · apply@aaticd.co.za · www.aaticd.co.za