

# Accredited Courses Catalogue



Category of License: Higher Education Institution

License Number: 2018-003

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## 1.0 Credit Environment Faculty

This faculty aims to provide employees with all the technical skills and knowledge of lending required to meet the needs of different Credit delivery channels of the Bank both with straightforward Personal and Business credit situations and complex Business situations.

The Credit Environment Faculty offers the following training programmes:

*1.1 Award in Credit for Retail Banking MQF Level 5* – A training programme that leads to the Mortgage Officer license as approved by the MFSA. Thus, it prepares participants to be in a position to evaluate lending propositions handled at branch level.

*1.2 Award in Credit for Business Finance MQF Level 5* – A training programme which covers comprehensive understanding of the policies, procedures and role of the credit division and international trade finance principles within the Bank through complex business situations.

## 1.1 Award in Credit for Retail Banking MQF Level 5

### Award in Credit for Retail Banking

Malta Qualifications Framework (MQF Level 5)



### Course Objective

This Award has been designed to develop and apply a fundamental understanding of the policies, procedures and role of the credit function within the retail banking sector through personal and small business credit situations. This Award also develops an in depth understanding of the non-technical aspects of consumer finance. Moreover, it enables participants to identify the risks and selling opportunities in a credit proposition.

This Award also develops an in depth understanding of the legal implications existing in a Banker-Customer credit relationship as well as the Bank's working practices governing credit. In addition, it helps participants to understand the fundamentals and the technicalities of the end-of-year financial statements and their interpretation.

At the end of this Award, participants should be in a position to evaluate a lending proposition that is handled at branch level.

## Learning Outcome

The learner will be able to

- a) Develop interpersonal communications skills which are key throughout the application phases
- b) Actively listen to the retail client's request
- c) Ask appropriate questions
- d) Enhance their written communication for the purpose of recommending or otherwise a retail credit proposal
- e) understand the nature of credit
- f) familiarise more with the legal aspects of credit
- g) abide by the policies and procedures
- h) develop a basic understanding of the nature of accounting
- i) enhance his/her knowledge on international trade finance

## Target Audience

Opened to all employees who have been employed with BOV for at least six months.

## How to show interest?

If you are interested in this course and would like more information, please get in touch with Learning & Development Centre by *email: training @bov.com*

## Entry Requirements

Advanced General Secondary Education ('A' Levels / SEC)

## Course Duration and Assessment

Duration - 84 contact hours and a 20 hour experiential opportunity of on-the-job supervised training spread over a maximum of 15 days

Students will be assessed through:

**Part 1 – 20% of the Final Grade** shall be assessed through a log record maintained by the participant with details of the nature of credit related work carried out during the experiential period.

**Part 2 – 40% of the Final Grade** shall be assessed through an assignment.

**Part 3 – 20% of the Final Grade** - shall be assessed through a 1 hour multiple-choice examination

**Part 4 – 20% of the Final Grade** – shall be assessed through a group presentation

## Accreditation & MQF Level

This Award is accredited with 9 ECTS (MQF Level 5) by the Malta Further and Higher Education Authority (MFHEA) in Credit for Retail Banking.

## Programme

### Timing

### Topic

#### Day 1

08:00 - 08.30	Course Opening
08:30 - 10:30	The Nature of Credit
10:30 - 10:45	Break
10:45 - 12.15	Different Types of Lending Facilities / Other Sources of Finance
12:15 - 12:45	Break
12:45 - 13:45	Documentation

#### Day 2

8:00 - 15:00	Hypothecs/Privileges/Suretyship/Land Registry
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#### Day 3

08:00 - 09:30	Different Types of Customers/Entities
09:30 - 09:45	Break
09:45 - 11:45	Family Law and Matrimonial Regimes
11:45 - 12:15	Break
12:15 - 13:45	Garnishee Orders/Freezing Orders
13:45 - 15:15	Pledges

#### Day 4

08:00 - 10:00	The Process of Legal Action
10:00 - 10:15	Break
10:15 - 11:45	Consumer Credit Regulations
11:45 - 12:15	Break
12:15 - 14:15	Companies Act

## Day 5

08:00 - 10:00	Hindsight & Forbearance Tests
10:00 - 10:15	Break
10:15 - 12:15	Personal Finance – Consumer Lending
12:15 - 12:45	Break
12:45 - 14:15	The Facility Letter
14:15 - 15:45	Internal Risk Rating System

## Day 6

08:00 - 15:30	Home Loans
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## Day 7

08:00 - 15:30	Home Loans
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## Day 8

08:00 - 15:30	Home Loans
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## Day 9

08:00 - 09:30	Knowledge of Market
09:30 - 09:45	Break
09:45 - 11:15	Managing the Customer Process
11:15 - 12:15	Valuation of Collateral
12:15 - 12:45	Break
12:45 - 14:15	Type of Risks
14:15 - 15:30	The Cost of Credit

## Day 10

08:00 - 15:00	Home Loans System
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## Day 11

08:00 - 15:30	CPS
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## Day 12

08:00 - 09:30	Prevention of Money Laundering
09:30 - 10:15	Internal Audit Services: Maintaining Standards Part 1
10:15 - 10:30	Break
10:30 - 11:15	Internal Audit Services: Maintaining Standards Part 2
11:15 - 12:45	Business Ethical Perspective
12:45 - 13:15	Break
13:15 - 14:15	Asset Quality and Debt Collection Unit
14:15 - 15:45	Recoveries Unit

## Day 13

08:00 - 15:30	Basic Principles of Accounting
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## Day 14

08:00 - 15:30	Interpretation of Financial Statements
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## Day 15

08:00 - 09:00	The Sales Contract
09:00 - 10:00	Incoterms and Currency Hedging
10:00 - 10:15	Break
10:15 - 11:45	Local Bank Guarantees
11:45 - 12:15	Break
12:15 - 14:45	Methods of Payment

## Day 16

08:30 - 09:30	Multiple Choice Assessment
09:30 - 10:30	Group Case Study Preparation
10:30 - 11:00	Break
11:00 - 13:00	Group Presentations

## **Award in Credit for Business Finance**

### **Malta Qualifications Framework (MQF Level 5)**



#### **Course Objective**

The overall aim of the Award in Credit for Business Finance is to develop a comprehensive understanding of the policies, procedures and role of the credit division and an in depth understanding of the critical issues in trade finance today and the technicalities of Trade Finance instruments. Moreover, it enables participants to be in a position to develop their knowledge in an important non-technical aspect of one's role – that is negotiating with business customers.

## Learning Outcome

The learner will be able to

- j) Develop interpersonal communications skills which are key throughout the application phases;
- k) Actively listen to the business client's request;
- l) Ask appropriate questions;
- m) Enhance their written communication for the purpose of recommending or otherwise a business credit proposal.
- n) Possess an in depth understanding of the inherent risks existing in an Banker-Customer credit relationship;
- o) Develop an in-depth knowledge of accounting;
- p) Understand the technicalities of the Trade Finance instruments;
- q) Manage business relationships.

## Target Audience

Open to all employees who have successfully completed The Award in Credit for Retail within BOV.

## How to show interest?

If you are interested in this course and would like more information, please get in touch with Learning & Development Centre by *email: training @bov.com*

## Entry Requirements

Advanced General Secondary Education ('A' Levels / SEC)

## Course Duration and Assessment

Duration - 50 contact hours and a 20 hour experiential opportunity of on-the-job supervised training spread over a maximum of 15 days

Students will be assessed through:

**Part 1 – 20% of the Final Grade** shall be assessed through a log record maintained by the participant with details of the nature of credit related work carried out during the experiential period.

**Part 2 – 40% of the Final Grade** shall be assessed through an assignment.

**Part 3 – 20% of the Final Grade** - shall be assessed through a 1-hour multiple-choice examination

**Part 4 – 20% of the Final Grade** – shall be assessed through a group presentation.

## Accreditation & MQF Level

This Award is accredited with 7 ECTS (MQF Level 5) by the Malta Further and Higher Education Authority (MFHEA) in Credit for Business Finance.

## Award in Credit for Business Programme

<b>Timing</b>	<b>Topic</b>
<b>Day 1</b>	
08:00 - 08.30	Course Opening
08:30 - 10:30	The Nature of Credit
10:30 - 10:45	Break
10:45 - 12.45	The Credit Policy
12:45 -13:15	Break
13:15 - 14:15	Hindsight Overviews & Forbearance
14:15 - 13:15	Financing Small & Medium Enterprises
<b>Day 2</b>	
08:30 - 10:30	Business Plan to Credit Analysis
10:30 - 10:45	Break
10:45 - 11:45	Business Plan to Credit Analysis
<b>Day 3</b>	
08:00 - 10:00	Risk Mitigation
10:00 - 10:15	Break
10:15 - 12:15	Specific Sector Borrowing Requests(Case Studies)
12:15 - 12:45	Break
12:45 - 15:45	Credit Risk in the Bank's Lending Portfolio
<b>Day 4</b>	
08:00 - 15:00	Introduction to Financial Accounts

## Day 5

08:00 - 15:00 Ratio Analysis

## Day 6

08:00 - 15:30  
Analysing Business Credit  
Facilities Review Techniques  
Monitoring and Control

## Day 7

08:30 - 10:30 Interpretation of Accounts:  
Creative Accounting/Window Dressing  
10:30 - 10:45 Break  
10:45 – 11:45 Detecting Early Warning Signals

## Day 8

08:00 - 09:30 Foreign Bank Guarantees  
09:30 - 10:15 Standby Letters of Credit  
10:15 - 10:30 Break  
10:30 - 12:00 Transferable Letters to Credit  
12:00 - 12:30 Break  
12:30 - 14:00 Back to Back L/Cs  
14:00 – 14:30 Incoterms

## Day 9

08:00 - 10:00 CPS Overview  
10:00 - 10:15 Break  
10:15 - 11:45 SME Finance: Sanctioning Process/Procedures  
11:45 - 12:15 Break  
12:15 - 13:45 Prevention of Money Laundering  
13:45 - 15:45 Getting the Business  
Keeping the Business

## Negotiating the Terms and Conditions

### Case Studies

#### Day 10 Assessment

08:30 - 09:30 Multiple Choice Assessment

09:30 - 10:30 Group Presentations

10:30 - 11:00 Break

11:00 - 15:00 Group Presentations

## 2.0 Investments Faculty

The Investments Faculty offers a number of training programmes which aim at educating and equipping the bank's staff with the knowledge and skills related to investments. Through such courses, staff who are in investments related roles can do their jobs efficiently and effectively ensuring they are compliant with our regulators, and also in line with the Bank's culture and requirements.

The Investments Faculty offers the following training programmes:

*2.1 Award in Investments (MQF Level 5)* - covering basic knowledge on Investments, financial instruments and concepts related to Investments.

*2.2 Award in Investments (MQF Level 6)* - providing participants with in depth knowledge on financial instruments as well as an introduction to more complex financial instruments, emerging markets, fundamental analysis and financial mathematics.



## Award in Investments

### Malta Qualifications Framework (MQF Level 5)



#### Course Objective

The overall objective of this investments course is to provide the participants with the basic knowledge on investments so as to develop a better understanding of the basic concepts related to investments.

This course will enable participants to gain a better understanding of the types of financial instruments that exist in the market and the basic concepts related to investments. The rationale of this course is to assist participants to develop an understanding as to what relationship the participant must have within the investment world and to the importance of continuously keeping updated with economic, political and market news.

## Learning Outcome

The learner will:

- a) Understand basic Investment concepts;
- b) Develop an appreciation and sensitivity to the Investment World;
- c) Familiarise with the bank's investment units' structure as well as with its investment products and other existing financial instruments;
- d) Evaluate and interpret different types of risks;
- e) Gain a better understanding of the nature of good Risk Management adopted by the bank and its Compliance Structures;
- f) Familiarise themselves with the blended approach of the business aspect and the Compliance/Risk aspect.

## Target Audience

Open to all staff who have been employed with BOV for at least six months.

## Interested?

If you are interested in this course and would like more information, please get in touch with Learning & Development Centre by *email: training @bov.com*

## Entry Requirements

Advanced General Secondary Education ('A' Levels / SEC)

## Course Duration and Assessment

Duration - Duration - 34 contact hours and 3 hours supervised practicals spread over a maximum of 7 days over 12 weeks

Students will be assessed through:

**Part 1 – 80% of the Final Grade** - shall be assessed through a 1 hour multiple-choice examination

**Part 2 – 20% of the Final Grade** – shall be assessed through a supervised attachment in an investment related unit

## Accreditation & MQF Level

This Award is accredited with 3 ECTS (MQF Level 5) by the Malta Further & Higher Education Authority (MFHEA) in Investments.

## Programme

### Timing

### Topic

#### Day 1

08:00-08:45	Course Opening
08:45-10:15	Important Legal Principles
10:15-10:30	Break
10:30-12:30	Introduction to Risk Management
12:30-13:00	Break
13:00-15:00	Introduction to the Local Market

#### Day 2

08:00-08:45	Introduction to Financial Instruments
08.45-10:15	Introduction to Fixed Income Securities
10:15-10:30	Break
10:30-12:30	Introduction to Equities
12:30-13:00	Break
13:00-14:15	Compliance Obligations

#### Day 3

08:30-09:30	Managing Risk through Insurance
09:30-10:30	Personal and Business Protection
10:30-10:45	Break
10:45-12:45	The LifeCycle and Protection needs, Pensions
12:45-13:15	Break
13:15-14:45	Economic Concepts and Theory

#### Day 4

08:00-09:30	Customer Focused Approach to Investments
09:30-09:45	Break
09:45-11:45	Introduction to Wealth Management

11:45-12:15	Break
12:15-14:15	Introduction to Investments Centres
14:15-14:45	Advisory Dealing

## Day 5

08:00-09:00	Conflict of Interest
09:00-10:00	Market Abuse
10:00-10:15	Break
10:15-11:15	Vulnerability of Investment Products to Financial Crime
11:15-12:15	Automated Advisory Services
12:45-13:15	Break
13:15-14:45	Terms of Business

## Day 6

08:00-10:00	Introduction to International Markets
10:00-10:15	Break
10:15-11:15	Introduction to Funds
11:15-12:30	Introduction to BOV Fund Services
12:30-13:00	Break
13:00-15:00	Risk Categorisation of Asset Classes

## Day 7

08:15-09.30	Multiple choice assessment
09.30-10.00	Break
10.00-13.30	Malta Stock Exchange Visit & Supervised Practical

## Award in Investments

### Malta Qualifications Framework (MQF Level 6)



#### Course Objective

The overall objective of this Level 6 Award is to provide the participants with more in depth knowledge on financial instruments as well as an introduction to more complex financial instruments, emerging markets, fundamental analysis and financial mathematics.

## Learning Outcome

The learner will be able to:

- a) Develop interpersonal skills including assertiveness, professionalism, and presentation skills;
- b) Give attention to what clients and others are saying and takes time to understand the points being made.
- c) Communicate information and ideas verbally in a manner that is understandable, accurate and not misleading to the client and others.

## Target Audience

Employees within BOV who are aspiring to enhance their knowledge in Investments.

## Interested?

If you are interested in this course and would like more information, please get in touch with Learning & Development Centre by *email: training @bov.com*

## Entry Requirements

Award in Investments MQF Level 5

## Course Duration and Assessment

Duration - 42 contact hours and 8 hours supervised practical in terms of mentoring spread over 10 days over a maximum of 24 weeks

Participants will be assessed by means of a multiple choice assessment (50%) and a learning log on five selected topics (10%).

Participants will also need to deliver a group presentation which bears (25%) of the total mark. However, they will also have supervised practicals on their progress in relation to the presentation through the appointment of a mentor. This will consist of 8 hour supervised mentoring (15%).

With regards to the group presentation, participants will be asked to individually research financial related topics and prepare a detailed assignment document on a specific investment topic and deliver a power point presentation to a panel of professional speakers.

## Accreditation & MQF Level

This Award is accredited with 4 ECTS (MQF Level 6) by the Malta Further & Higher Education Authority (MFHEA) in Investments.

## Programme

<b>Timing</b>	<b>Topic</b>
<b>Day 1</b>	
08:00-08:45	Course Opening
08:45-10:45	Economic Cycle, Investment Cycle, Unemployment & Inflation
10:45-11:00	Break
11:00-12:00	Money Market Operations & Instruments
12:00-13:00	Forex Market
13:00-13:30	Break
13:30-15:45	Introduction to Corporate Actions
<b>Day 2</b>	
08:00-09:30	Insurance Legal Principles
09:30-11:30	Introduction to Tax Residency Report & Regulation Reporting
11:30-12:00	Break
12:00-13:00	Taxation on Collective Investments Scheme
13:00-15:00	Meeting Customer Needs – Savings & Investments
<b>Day 3</b>	
08:00-10:00	Introduction to Financial Statements
10:00-10:15	Break
10:15-11:15	Introduction to Financial Statements
11:15-12:45	Presentation Skills
12:45-13:15	Break
13:15-15:00	Discussion and Group Work
<b>Day 4</b>	
08:00-10:00	Introduction to Fundamental Analysis
10:00-10:15	Break
10:15-12:15	Risk Management



12:15-12:45	Break
12:45-13:45	Introduction to Commodities
13:45-14:45	Introduction to Derivatives

#### Day 5

08:00-10:00	Data Protection and Complaints
10:00-10:15	Break
10:15-11:45	Third Pillar Pensions
11:45-12:15	Break
12:15-14:45	Introduction to Insurance ( <i>Inc. types of Insurance Protection Policies</i> )

#### Day 6

08:00-10:00	Financial Mathematics
10:00-10:15	Break
10:15-11:15	Aspects of Law Governing Stock Markets and Investments
11:15-11:45	Break
11:45-13:30	Group Work
13:30-15:00	Introduction to Corporate Finance

#### Day 7

08:00-10:00	Group Work
10:00-10:15	Break
10:15-12:00	Corporate Pensions
12:00-12:30	Break
12:30-14:00	Interest Rates & Its determination

#### Day 8

08:15-09:15	Introduction to Anti-Money Laundering & Funding of Terrorism
09:15-12:30	Group Work
12:00-12:30	Break
13:00-14:30	Introduction to Emerging Markets

## Day 9

08:15-09:15 Multiple choice assessment

09:15-14:15 Group Presentations

## 3.0 Risk and Regulation Faculty

The Risk and Regulation Faculty has been recently set up to provide a broad overview of how financial institutions operate in a high risk environment and the impact of local and international regulations. It sets out the frameworks, mind-set and culture to look towards our future with confidence and clarity.

The Risk and Regulation Faculty offers the following training programmes:

*3.1 Award in Fundamental of Risk Management & Regulation for Financial Institutions (MQF Level 5)* - designed to expose participants to the Management and Regulation of Risk by highlighting essential fundamentals of identifying, assessing and mitigating risks.

*3.2 Award in Prevention of Money Laundering and Funding of Terrorism (MQF Level 5)* - provides a focused overview of the current key areas of anti-money laundering and counter terrorist financing, methods of prevention and detection as well as a good knowledge of the legal and regulatory environment under which organisations must operate in the Malta.

# Award in Fundamentals of Risk Management and Regulation for Financial Institutions

Malta Qualifications Framework (MQF Level 5)



## Course Objective

The Financial Sector has over these years become increasingly regulated, with financial services being continuously exposed to various types of risks which, if not handled properly, can affect our core business. This Award is designed to expose students to the Management and Regulation of Risk by highlighting essential fundamentals of identifying, assessing and mitigating risks.

This Award provides a broad overview of how financial institutions operate in a high risk environment and the impact of local and international regulations.

## Learning Outcome

The learner will be able to

- a) Select the most appropriate mitigating actions for each risk
- b) Consult with experts in the risk management area
- c) Internalize the value of risk management
- d) Articulate the value of risk management

## Target Audience

Opened to all employees who have been employed with BOV for at least six months.

## Interested?

If you are interested in this course and would like more information, please get in touch with Learning & Development Centre by *email: training @bov.com*

## Entry Requirements

Advanced General Secondary Education ('A' Levels / SEC)

## Course Duration and Assessment

Duration - 25 contact hours and 3 hours supervised practicals spread over a maximum of 6 days over 12 weeks

**Part 1 – 15% of the Final Grade** shall be assessed through a two hour in-class group case study work which requires participants to deliver a short presentation that will be assessed by two assessors.

**Part 2 – 85% of the Final Grade** - Two hour multiple-choice examination.

## Accreditation & MQF Level

This Award is accredited with 4 ECTS (MQF Level 5) by the Malta Further & Higher Education Authority (MFHEA) in Fundamentals of Risk Management & Regulation for Financial Institutions.

# Programme

## Timing

## Topic

### Day 1

08:00-08:45	Course Opening
08:45-10:15	Introduction to Risk (Part 1)
10:15-10:30	Break
10:30-12:00	Introduction to Risk (Part 2)
12:00-12:30	Break
12:30-14:30	Enterprise Risk Management Framework

### Day 2

08:00-10:00	Identifying and Recording Risk
10:00-10:15	Break
10:15-11:15	Reporting and Addressing Risk
11:15-11:30	Break
11:30-13:30	The Risk Appetite Framework
13:30-14:00	Break
14:00-15:00	Introduction to Financial Services Legislation

### Day 3

08:00-10:00	The Regulatory Framework
10:00-10:15	<i>Break</i>
10:15-12:15	The Office of the Arbiter for Financial Services
12:15-12:45	Break
12:45-14:30	Understanding Corporate Governance

### Day 4

08:00-10:00	Introduction to Ethics
10:00-10:15	Break

10:15-12:15	Introduction to Credit Risk
12:15-12:45	Break
12:45-15:15	Insurance as a Risk Mitigant

### Day 5

08:00-10:00 of Defence	Introduction to the Risk and Internal Control Framework as Third Line
10:00-10:15	Break
10:15-11:15	Explanation of the Group Case Study
11:15-11:45	Break
11:45-15:45	Group Case Study Presentation

### Assessment

08:30-10:30	Multiple Choice Assessment
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# Award in Prevention of Money Laundering and Funding of Terrorism

## Malta Qualifications Framework (MQF Level 5)



### Course Objective

This Award provides a focused overview of the current key areas of anti-money laundering and counter terrorist financing, methods of prevention and detection as well as a good knowledge of the legal and regulatory environment under which organisations must operate in the Malta.

Module 1 focuses on the realities of money laundering and terrorist financing by exploring the origins of such crimes as well as defining the nature of money laundering and funding of terrorism and the difference between the two in practice. This module provides also deep understanding of the local legislative framework, the Implementing Procedures issued by the FIAU and the role of other international bodies in the fight against money laundering and funding of terrorism.

Module 2 explains how to apply in practice measures to prevent money laundering and financing of terrorism.



## Learning Outcome

The learner will be able to

- a) Understand the concept of anti-money laundering and counter funding of terrorism;
- b) Gain a general overview on the International Sanctions regime;
- c) Understand the Bank's obligations under the Prevention of Money Laundering Act and international standards and best practices;
- d) Enhance knowledge about the need for robust controls to mitigate money laundering and funding of terrorism risk;
- e) Develop a deeper understanding of how to adopt a risk based approach and conduct proper customer due diligence;
- f) Understand the role of the Money Laundering Reporting Officer;
- g) Increase awareness around detecting and reporting suspicious transactions and account activity.

## Target Audience

Front line employees and employees within BOV working in a compliance related environment

## Interested?

If you are interested in this course and would like more information, please get in touch with Learning & Development Centre by *email: training @bov.com*

## Entry Requirements

Advanced General Secondary Education ('A' Levels / SEC)

## Course Duration and Assessment

Duration – 15 contact hours and 3 hours supervised practicals spread over a maximum of 6 days over 12 weeks

**Part 1 – 15% of the Final Grade** shall be assessed through a two hour in-class group case study work which requires participants to deliver a short presentation that will be assessed by two assessors.

**Part 2 – 85% of the Final Grade** - Two hour multiple-choice examination.

## Accreditation & MQF Level

This Award is accredited with 2 ECTS (MQF Level 5) by the Malta Further & Higher Education Authority (MFHEA) in Prevention of Anti Money Laundering and Funding of Terrorism.

## Programme

Timing	Topic
<b>Day 1 – Module 1</b>	
08:30-10:30	Introduction to Anti-Money Laundering & Counter Terrorist Financing
10:30-10:45	Break
10:45-12:15	International Sanctions
12:15-12:45	Break
12:45-13:45	Legislative and regulatory framework
<b>Day 2 – Module 1</b>	
08:30-10:30	Vulnerability of the Bank to Anti Money Laundering Risks
10:30-11:15	Break
11:15-13:15	The Risk Based Approach
<b>Day 3 – Module 2</b>	
08:00-10:00	Customer due diligence and KYC
10:00-11:00	Politically Exposed Persons
11:00-11:15	<i>Break</i>
11:15-12:45	The Obligation to conduct customer on-going monitoring
12:45-13:15	Break
13:15-14:00	Understanding the role of the MLRO within the Bank
14:00-15:00	Reporting Suspicious Activity
<b>Day 4 – Case Study</b>	
08:30-11:30	Explanation of the Group Case Study and Supervised Practicals
11:30-12:00	Break
12:00-16:00	Group Case Study Presentation
<b>Day 5 – Assessment</b>	
08:30-10:30	Multiple Choice Assessment

## 4.0 Retail Banking Faculty

This Faculty also caters for the On-boarding of new managers through the following programmes:

*4.1 Award in Branch Management (MQF Level 5)* - designed to develop and apply a fundamental understanding of the role of branch managers and their main duties and responsibilities. It also provides background on the procedures and liaison with other functions.

*4.2 Award in Managing Customer Excellence (MQF Level 5)* - designed to enhance participants' skills to achieve service excellence through coaching and effectively managing team members when assisting our customers.

## **Award in Branch Manager**

### **Malta Qualifications Framework (MQF Level 5)**



#### **Course Objective**

The overall aim of the Award in Branch Management is to develop a comprehensive understanding of the role of branch managers and their main duties and responsibilities. It also provides background on the procedures and liaison with other functions.

At the end of this Award, participants should be in a position to occupy the role of branch manager

## Learning Outcome

The learner will be able to

- a) Actively listen to the retail client's request;
- b) Bring out the best of branch's personnel by providing training, coaching, development and motivation;
- c) Network to improve the presence and reputation of the branch and company;
- d) Share knowledge with other branches and headquarters on effective practices, competitive intelligence, business opportunities and needs;
- e) Direct all operational aspects of the branch in accordance with the bank's objectives;
- f) Assess local market conditions and identify current and prospective opportunities;
- g) Adhere to high ethical standards, and comply with all regulations/ applicable laws.

## Target Audience

Employees within BOV who are aspiring to apply/or occupy a Branch Manager Role

## How to show interest?

Interested applicants should get in touch with Learning & Development Centre by *email: training @bov.com*

## Entry Requirements

Advanced General Secondary Education ('A' Levels / SEC)

## Course Duration and Assessment

Duration - 31 contact hours and a 12 hour experiential opportunity of on-the-job supervised training spread over a maximum of 10 days over 12 weeks

Students will be assessed through:

**Part 1 – 15% of the Final Grade** shall be assessed through a log record maintained by the participant with details of a branch manager related work carried out during the experiential period.

**Part 2 – 85% of the Final Grade** shall be assessed through an assignment.

## Accreditation & MQF Level

This Award is accredited with 4 ECTS (MQF Level 5) by the Malta Further and Higher Education Authority in Branch Management.

## Programme

### Timing

### Topic

#### Day 1

1.5 Hours	The Role of Branch Managers (Experiential Talks)
1.5 Hours	The Role of the Retail Branch Network

#### Day 2

1.5 Hours	Investment Products
1.5 Hours	Ensuring Responsible Conduct in Relation to Investments and Insurance Products

#### Day 3

1.5 Hours	Engaging with Investment Centres
1 Hour Agius/ Bezzina	Engaging with Wealth Management

#### Day 4

1.5 Hours	Engaging with Retail Credit Sanctioning Units (Consumer Finance)
1.5 Hours	Engaging with Business Credit Units (Business Centres, SME Finance, and Corporate Centre)

#### Day 5

1.5 Hours Sciberras	Understanding Financial Statements from a Branch Banking Perspective
1.5 Hours	Understanding Operational Risk within a Branch



## Day 6

1.5 Hours AFC: Interaction with Regulators

1.5 Hours Key Compliance Principles

## Day 7

1.5 Hours Money Laundering and Funding of Terrorism Prevention at the Front

1.5 Hours Dealing with Internal Audit Reports

## Day 8

3 Hours Customer Experience  
Parascandolo

## Day 9

3 Hours The Branch Manager as an HR Manager  
Scerri

## Day 10

1.5 Hours Corporate and Personal Ethical Behaviour

1.5 Hours Identifying Talent, Engaging Employees and Succession Planning

2 Hours Leading the Team: Best Practice

Course Closure/Feedback/Group Discussion/TakeAways



## Learning Outcome

The scope of this Award is to equip the learner with the necessary knowledge to be able to coach their team members to meet and exceed customer expectations. Participants shall also be provided with tools and techniques to enhance their team members' knowledge and skills through leadership and coaching to effectively build strong customer relationships, manage customer expectations and solve arising issues.

## Target Audience

Managers within BOV who lead people in a customer facing unit.

## How to show interest?

Interested applicants should get in touch with Learning & Development Centre by *email: training @bov.com*

## Entry Requirements

Advanced General Secondary Education ('A' Levels / SEC)

## Course Duration and Assessment

Duration - 24 contact hours and 8 hours supervised practicals spread over a maximum of 5 days over 12 weeks

**Module 1** shall be assessed through an assignment that will have a weighting of 90% and a practical log 10%.

**For Module 2** participants are required to develop an action plan on how they will be coaching their team members to provide customer excellence and present this action plan in a 20 minute presentation which will be assessed by a panel. The presentation shall have a weighting of 90% and the practical log 10%.

## Accreditation & MQF Level

This Award is accredited with 3 ECTS (MQF Level 5) by the Malta Further and Higher Education Authority (MFHEA) in Managing Customer Excellence.

## Programme

### Timing

### Topic

#### Day 1

2 Hours	Analysis and Interpretation of a Customer Service Survey
2 Hours	Line Manager as a Champion of Customer Service
2 Hours	Customer Service Quality Standards, Policies and Procedures

#### Day 2

2 Hours	Communicating with Team Members and Clients
1 Hour	E-mail Communication Skills
1.25 Hours	Giving and Receiving Feedback and Follow Up
1 Hour	Customer Issues and Handling Customer Complaints
0.5 Hours	Assertiveness/Saying 'No' Tactfully

#### Day 3

3 Hours	Enhancing Image and Approach
2 Hours	Customer Issues and Handling Customer Complaints
1 Hour	Customer Excellence in Hospitality

#### Day 4

2 Hours	Building Confidence and Motivational Techniques
1 Hour	Leadership to Inspire – The Line Manager as a Role Model
3 Hours	Coaching your Team
0.75 Hours	Closing and Assessment Brief

## 5.0 Other Accredited Courses

To complement the technical courses offered, the Bank also has a number of accredited programmes that focus on the personal attributes of an individual with the scope to enhance personal development and job performance.

# Award in Personal Development

Malta Qualifications  
Framework (MQF Level 5)



## Course Objective

This Award in Personal Development will help participants learn a set of methods that will allow to rapidly improve their performance, both at work and at home. This Award aims to improve both the personal and professional skills of the participants by providing insight on how to become more self-aware and emotionally intelligent, prioritise, make the right decisions and solve problems.

This Award has an appropriate mix of contact hours to impart the theoretical aspect whilst supervised practicals and group presentations shall provide participants with the opportunity to share the key learning points.

## Learning Outcome

Learners will be able to:

- a) Communicate effectively through the right attitude, mind-set, appearance, body language and his/her behaviour with others:
- b) Leave a positive mark on the people s/he interacts with through their image and presence;
- c) Expressing thoughts in the best possible way to get a point across to the intended audience;
- d) Properly select words which will be effective in convincing others and expressing feelings;
- e) Gain greater self-awareness, self-knowledge and enhance his/her image and presence;
- f) Develop Emotional Intelligence and Mindfulness;
- g) Manage time, prioritise work and make more progress with less effort;
- h) Effectively solve problems and make timely decisions;
- i) Set and achieve worthwhile, valuable goals;
- j) Develop their creative side and make use of memory improving techniques.

## Target Audience

Any employee within BOV who would like to enhance their personal development

## How to show interest?

Applicants should get in touch with Learning & Development Centre by *email: training@bov.com*

## Entry Requirements

Advanced General Secondary Education ('A levels' / SEC)

## Course Duration and Assessment

Duration - 22 contact hours and 2 hours supervised practicals spread over a maximum of 9 days over 12 weeks

**Part 1:** Assessment is achieved through a group presentation wherein participants are required to expand on the key learning points achieved from this Award and specify how they will be putting what has been learnt into practice. This will have a weighting of 80%

**Part 2:** A supervised practical of 2 hours shall comprise of an assigned tutor who will assess the ability of the student to bring theory into practice by providing topical case studies. Indeed, the objective of these case studies is to make the topics discussed more realistic and to verify that students are able to create practical solutions to real dilemmas. This will have a weighting of 20%

## Accreditation & MQF Level

This Award is accredited with 2 ECTS (MQF Level 5) by the Malta Further and Higher Education Authority (MFHEA) in Personal Development.



## Programme

### Timing

### Topic

#### Day 1

3 Hours

Knowing Yourself: Self Awareness

#### Day 2

3 Hours

Enhancing Memory and Developing Creativity

#### Day 3

3 Hours

Emotional Intelligence

#### Day 4

3 Hours

Mindfulness

#### Day 5

3 Hours

Problem Solving and Decision-Making

#### Day 6

3 Hours

Time Management

#### Day 7

2 Hours

Achieving Success through Self-Motivation and Goal Setting

#### Day 8

3 Hours

Enhancing your Image and Presence

#### Day 9

2 Hours

Group Presentation

# Award in Train the Trainer

Malta Qualifications Framework (MQF Level 5)



## Course Objective

The Award in Train the Trainer is designed to equip the participants with the knowledge and skills needed to become a professional trainer. This Award assists the participants to determine the learning needs of students and motivates them to engage with course content more effectively. This Award also shows the participants how to adapt their skills to particular training circumstances and demonstrates a trainer's commitment to professional development as well as creates awareness of learning disabilities and good practices.

This award provides a combination of theory and practice with six supervised practicals at the end of each session.

## Learning Outcome

Learners will be able to:

- a) Present information in a clear, concise, and engaging manner;
- b) Deal with difficult participants;
- c) Ask appropriate questions;
- d) Deal with different generations.
- e) Recognise the importance of the participants' training needs;
- f) Prepare content to suit different learning styles;
- g) Develop an effective training style, using appropriate training aids and techniques;
- h) Know how to write training objectives and evaluate whether these objectives have been met at the end of a training session;
- i) Develop a training programme structure.

## Target Audience

Prospective or existing Tutors within BOV.

## How to show interest?

Applicants should get in touch with Learning & Development Centre by *email: training@bov.com*

## Entry Requirements

Advanced General Secondary Education ('A levels' / SEC)

## Course Duration and Assessment

Duration - 14 contact hours and 6 hours supervised practicals spread over a maximum of 6 days over 12 weeks

**Module 1** shall be assessed through an assignment that will have a weighting of 90% and a supervised practical 10%.

**Module 2** Each participant will be required to deliver a 20 min presentation on an assigned topic which will be assessed by a panel of two to three assessors. The presentation shall have a weighting of 80% and the supervised practicals 20%.

## Accreditation & MQF Level

This Award is accredited with 2 ECTS (MQF Level 5) by the Malta Further and Higher Education Authority (MFHEA) in Train the trainer.

## Programme

### Timing

### Topic

#### Day 1

3 Hours	The Role of a Trainer and Training Cycle
1 Hour	Supervised Practical

#### Day 2

3 Hours	Adult Learning and Training Methods
1 Hour	Supervised Practical

#### Day 3

3 Hours	Communication Skills and Learner Centred Training
1 Hour	Supervised Practical

#### Day 4

2 Hours	Preparing and Organising Content
1 Hour	Supervised Practical

#### Day 5

3 Hours	Presentation Skills
1 Hour	Supervised Practical

#### Day 6

2 Hours	Evaluation of Training and Assessment Tools
1 Hour	Supervised Practical

#### Day 7

4 Hours	Assessment Day
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# Award in Coaching and Mentoring

Malta Qualifications

Framework (MQF Level 5)



## Course Objective

The overall aim of the Award in Coaching and Mentoring is to develop participants' coaching/mentoring skills and techniques by providing a broader knowledge and understanding of how one should apply a variety of coaching models when coaching and/or mentoring employees. At the end of the programme, the participants will also be able to create a business case to the organisation of the need of coaching/mentoring.

This Award has an appropriate mix of contact hours to impart the theoretical aspect as well as the opportunity to practice the skills learnt during the course programme. In addition, the participants shall be asked to maintain a reflective note on each coaching/mentoring session held that shall be assessed by a certified coach. In all, participants are required to hold a minimum of 12 hours practice.

## Learning Outcomes

Learners will be able to:

- a) Be open minded, non-judgmental and to make the best use of open ended questions;
- b) Allow the coachee to formulate their own solutions and actions as a result of active listening and questioning;
- c) Demonstrate practical interpersonal skills around being an effective coach/mentor.
- d) Identify the links between coaching, mentoring and the achievement of business goals;
- e) Demonstrate understanding of mentoring/coaching theory and process in order to effectively mentor/coach colleagues in connection with one or more specific professional development objectives;
- f) Critically consider some of the key ethical and practical issues in coaching and mentoring;
- g) Reflect critically on his/her own performance as a coach or mentor

## Target Audience

Employees within BOV occupying or aspiring to apply for a managerial position.

## How to show interest?

Applicants should get in touch with Learning & Development Centre by *email: training@bov.com*

## Entry Requirements

Advanced General Secondary Education ('A levels' / SEC)

## Course Duration and Assessment

Duration - 15 contact hours and 5 hours supervised practicals spread over a maximum of 7 days over 12 weeks

**Module 1** Assessment is achieved through the preparation and maintenance of a coaching plan for each coachee with whom the participant has undertaken a number of coaching/mentoring sessions. The outcome of these sessions shall be documented in a coaching reflective note that needs to be presented to the assessors. Minimum number of coaching hours is 12.

The assessment weighting of the coaching plan and reflective notes is 80%, and supervised practical 20%.

**Module 2** During the supervised practical, the assigned tutor shall provide the opportunity to the students to prepare and organise the content of a presentation on their business case. Each participant will be required to deliver a 20 min presentation on their business case which will be assessed by a panel of two to three assessors. The latter will assess both content and presentation skills of each participant and provide constructive feedback.

The content and delivery of the presentation shall have a weighting of 80% and the supervised practicals 20%.

## Accreditation & MQF Level

This Award is accredited with 3 ECTS (MQF Level 5) by the Malta Further and Higher Education Authority (MFHEA) in Coaching and Mentoring.



## Programme

Timing	Topic
<b>Day 1 – Module 1</b>	
3 Hours	Introduction to Coaching
<b>Day 2</b>	
3 Hours	Skills and Behaviour as a Coach/Mentor
<b>Day 3</b>	
3 Hours	Coaching and Mentoring as a Skill
<b>Day 4</b>	
3 Hours	Coaching Models
<b>Day 5</b>	
3 Hours	Reviewing Own Ability as a Coach or Mentor (Supervised Practical)
<b>Day 6 – Module 2</b>	
2 Hours	Management of Coaching and Mentoring
<b>Day 7</b>	
2 Hours	Building a Business Case

# Award in Management and Leadership

Malta Qualifications  
Framework (MQF Level 5)



## Course Objective

This developmental programme will enable participants to gain stronger awareness of their own approach to management and leadership and acquire new ideas, techniques and skills and best practices to optimise and sustain their potential.

This award provides a combination of theory and practice with six supervised practicals at the end of each session.

## Learning Outcome

Learners will be able to:

- a) Gain knowledge and understanding of leadership and management foundational theories and models;
- b) Distinguish ways to relate one's leadership style as appropriate to the situation;
- c) Display effective problem-solving and decision the critical thinking skills and abilities to lead others towards common goals;
- d) Demonstrate an understanding of group dynamics and effective teamwork.

## Target Audience

Employees within BOV who aspire to occupy a Managerial or Leadership position.

## How to show interest?

Applicants should get in touch with Learning & Development Centre by *email: training@bov.com*

## Entry Requirements

Advanced General Secondary Education ('A levels' / SEC)

## Course Duration and Assessment

Duration - 18 contact hours and 6 hours supervised practicals spread over a maximum of 6 days over 12 weeks

**Module 1** participants will be split into groups. Each group is required to develop an action plan on how to brand themselves in a 20 minute presentation which will be assessed by a panel. The group presentation shall have a weighting of 90% and the supervised practical 10%.

**Module 2** shall be assessed through an assignment that will have a weighting of 90% and a supervised practical 10%.

## Accreditation & MQF Level

This Award is accredited with 2 ECTS (MQF Level 5) by the Malta Further and Higher Education Authority (MFHEA) in Management and Leadership.

## Programme

Timing	Topic
<b>Day 1 – Module 1</b>	
3 Hours	Branding Yourself
1 Hour	Supervised Practical
<b>Day 2</b>	
3 Hours	Assertiveness and Influential Skills
1 Hour	Supervised Practical
<b>Day 3 – Module 2</b>	
3 Hours	Key Management Principles
1 Hour	Supervised Practical
<b>Day 4</b>	
3 Hours	Communication and Time Management Skills
1 Hour	Supervised Practical
<b>Day 5</b>	
3 Hours	From Manager to Leader, Leadership Styles and Skills
1 Hour	Supervised Practical
<b>Day 6</b>	
3 Hours	Leading Change
1 Hour	Supervised Practical
<b>Day 7</b>	
2 Hours	Group Presentation