

1. TITLE OF THE CERTIFICATE (DE) (1)**Abschlussprüfung im staatlich anerkannten Ausbildungsberuf
Bankkaufmann / Bankkauffrau**

(1) in original language

2. TRANSLATED TITLE OF THE CERTIFICATE (EN)(1)**Final examination in the state-recognized training occupation
Bank clerk**

(1) This translation has no legal status.

3. PROFILE OF SKILLS AND COMPETENCES

- Advise customers on the benefits of accounts and on selecting an appropriate type of account
- Advise customers on different modes of transacting payments, including electronic banking products
- Process customer instructions within the scope of account management
- Process national and international payment transactions on behalf of customers
- Describe the structures of international banking
- Advise on and sell investment products, insurance products and mortgage saving products
- Process securities orders
- Classify special financial instruments
- Provide information on the tax implications of investments
- Assist in the processing of estates
- Advise customers on financing opportunities
- Assist in the processing of credits
- Assess credit risks
- Evaluate collateral and assist in processing guarantee agreements
- Use internal accountancy and controlling instruments
- Evaluate the costs and revenues arising from business relationships with customers
- Use information and communication systems
- Use problem-solving and decision-making technologies
- Display communication and communication skills when dealing with customers, line managers and staff

4. RANGE OF OCCUPATIONS ACCESSIBLE TO THE HOLDER OF THE CERTIFICATE (1)

Bank clerks work within the main business divisions of banks. They also find employment with savings banks, insurance companies, credit card companies, investment companies, management consultancies, investment consultancies and at real estate management companies.

(1) if applicable

(*) Explanatory notes

This document is designed to provide additional information about the specified certificate and does not have any legal status in itself. The format of the description is based on the following texts: Council Resolution 93/C 49/01 of 3 December 1992 on the transparency of qualifications, Council Resolution 96/C 224/04 of 15 July 1996 on the transparency of vocational training certificates, and Recommendation 2001/613/EC of the European Parliament and of the Council of 10 July 2001 on mobility within the Community for students, persons undergoing training, volunteers, teachers and trainers.

More information on transparency is available at: www.europass.cedefop.eu.int/transparency

5. OFFICIAL BASIS OF THE CERTIFICATE

<p>Name and status of the body awarding the certificate</p> <p>Chamber of Industry and Commerce</p>	<p>Name and status of the national/regional authority providing accreditation/recognition of the certificate</p> <p>Chamber of Industry and Commerce</p>
<p>Level of the certificate (national or international)</p> <p>ISCED 3B</p>	<p>Grading scale / Pass requirements</p> <p>100-92 points = 1 = excellent 91 - 81 points = 2 = good 80 - 67 points = 3 = average 66 - 50 points = 4 = pass 49 - 30 points = 5 = poor 29 - 0 points = 6 = fail</p> <p>A total of at least 50 grade points are required to pass the examination.</p>
<p>Access to next level of education / training</p> <p>Certified banking economist (Chamber of Industry and Commerce), certified senior savings bank clerk or certified banking economist for savings banks, certified banking economist qualification from the "BankCOLLEG" Association, certified senior clerk for insurance and finances, certified senior leasing clerk, certified senior financial consulting clerk, specialist commercial clerk for in-company pension provision, finance and investment economist (public administration), business economist for insurance (German Insurance Academy)</p>	<p>International agreements</p> <p>In the field of vocational training, joint declarations on the comparability of qualifications obtained in the respective vocational training systems have been signed on the basis of bilateral agreements concluded between Germany and France and between Germany and Austria.</p>
<p>Legal basis</p> <p>Ordinance on Initial Vocational Education and Training in the Occupation of Bank clerk of 12/30/1997 (Federal Law Gazette, Part I, p 51) Resolution of the Standing Conference of the Ministers of Education and Cultural Affairs of the Länder in the Federal Republic of Germany, KMK, of 17.10.1997), (Federal Gazette, No 82a of 05.05.1998)</p>	

6. OFFICIALLY RECOGNISED WAYS OF ACQUIRING THE CERTIFICATE

<p>Final examination administered by the competent body:</p> <ol style="list-style-type: none"> 1. after completion of dual training in a company and at part-time vocational school (normal procedure) 2. after retraining in a recognized training occupation 3. as an external examination for working people without formal vocational qualifications or persons who have been trained at full-time vocational schools or other vocational training institutions
<p>Additional information</p> <p>Entry requirements: Entry requirements are not governed by legislation; as a rule, young people are admitted after completing (nine or ten years of) general education.</p> <p>Duration of training: 3 years.</p> <p>Training in the "dual system": Teaching of the knowledge, skills and competences needed for an occupation is based on the typical requirements of work and business processes and prepares the trainees for a specific job. The training is provided in a company and at part-time vocational school: In the company, the trainees acquire practical skills in a real working environment. On one or two days per week, the trainees attend part-time vocational school, where they are taught general and vocational knowledge related to their training occupation.</p> <p>More information is available at: www.berufenet.arbeitsagentur.de</p> <p>National Europass Centre www.europass-info.de</p>