



1. TITLE OF THE CERTIFICATE (DE) (1)

**Abschlussprüfung im staatlich anerkannten Ausbildungsberuf  
Bankkaufmann und 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

- Acquire customers and manage customer relationships
- Offer services and provide customers with comprehensive advice
- Advise on accounts and types of payment transactions
- Process customer orders as part of the account management process
- Accumulate assets using different forms of savings
- Accumulate assets using securities
- Provide information about pensions and insurance
- Offer consumer loans and prepare credit agreements
- Prepare and process real estate loans
- Provide information about state subsidies and tax implications
- Assist with commercial financing arrangements and assess credit risks
- Use commercial management and monitoring instruments
- Work in a project-oriented manner
- Assess processes and interface management
- Use communication and cooperation skills and apply trouble shooting and decision-making techniques
- Comply with legal regulations and company stipulations.

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

Bank clerks work within the main business divisions of financial institutions. They also find employment with savings banks, insurance companies, credit card companies, investment companies, management consultancies, investment and wealth management 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](http://www.europass.cedefop.eu.int/transparency)

## 5. OFFICIAL BASIS OF THE CERTIFICATE

<p><b>Name and status of the body awarding the certificate</b></p> <p>Chamber of Industry and Commerce</p>	<p><b>Name and status of the national/regional authority providing accreditation/recognition of the certificate</b></p> <p>Chamber of Industry and Commerce</p>
<p><b>Level of the certificate (national or international)</b></p> <p>ISCED 354 This qualification corresponds to Level 4 of the German and European Qualifications Framework; cf. publication from 1 August 2013 (BAnz AT 20/11/2013 B2)</p>	<p><b>Grading scale / Pass requirements</b></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><b>Access to next level of education / training</b></p> <p>Certified banking specialist, certified senior savings bank clerk, certified banking specialist for savings banks, certified banking specialist qualification from the "BankCOLLEG" Association, certified insurance and finance specialist, certified leasing specialist, certified advisor for financial services, certified financial consulting specialist, specialist commercial clerk for in-company pension provision (Chamber of Commerce and Industry), finance and investment economist (public administration), business economist for insurance (German Insurance Academy) State certified business economist in the relevant specialisms</p>	<p><b>International agreements</b></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><b>Legal basis</b></p> <p>Ordinance on Initial Vocational Education and Training in the Occupation of bank clerk of 02/05/2020 (Federal Law Gazette, Part I, p 121) Resolution of the Standing Conference of the Ministers of Education and Cultural Affairs of the Länder in the Federal Republic of Germany (KMK) of 13.12.2019</p>	

## 6. OFFICIALLY RECOGNISED WAYS OF ACQUIRING THE CERTIFICATE

<p>Final examination administered by the competent body:</p> <ol style="list-style-type: none"> <li>1. after completion of dual training in a company and at part-time vocational school (normal procedure)</li> <li>2. after retraining in a recognized training occupation</li> <li>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</li> </ol>
<p><b>Additional information</b></p> <p><b>Entry requirements:</b> 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><b>Duration of training:</b> 3 years.</p> <p><b>Training in the "dual system":</b> 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. <b>The training is provided in a company and at part-time vocational school:</b> 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><b>More information</b> is available at: <a href="http://www.berufenet.arbeitsagentur.de">www.berufenet.arbeitsagentur.de</a></p> <p><b>National Europass Centre</b> <a href="http://www.europass-info.de">www.europass-info.de</a></p>