

# UK Learning College Course Brochure



## CEMAP MORTGAGE ADVISOR (LEVEL 3) COURSE



A qualification in CeMAP Mortgage Advisor will improve your career opportunities, job prospects and provide a foundation for further education not only in UK but in the US, Australia and the rest of Europe.

# Course Information

## COURSE OVERVIEW

### CeMAP Mortgage Advisor (Level 3)

CeMAP which stands for Certificate in Mortgage Advice and Practice is the industry standard qualification held by mortgage advisors in the UK. It is the benchmark qualifications in the financial services industry.

Once you have completed this course you will be a fully qualified mortgage advisor and will be able to provide mortgage advice either as self-employed or on behalf of a lender, such as a high-street bank or building society.

On this course you will learn how to:

- Advise your clients on the house-purchase process;
- Evaluate your clients' finances and explain different types of mortgage product to them;
- Provide help for customers so that they can complete mortgage applications;
- Sell related financial products, such as buildings insurance and payment protection.

## KEY TOPICS

### CeMAP 1: UK Financial Regulations

Unit 1: Introduction to Financial Services Environment and Products

Unit 2: UK Financial Services and Regulation

### CeMAP 2: Mortgages

Unit 3: Mortgage law, policy practice and markets

Unit 4: Mortgage Applications

Unit 5: Mortgage payment methods and products

Unit 6: Mortgage arrears and post completion

## HOME STUDY SUPPORT

You will be provided with comprehensive materials designed to provide you with everything required to complete CeMAP Mortgage Advisor course. You will have your own personal tutor helping you with your course work and with any questions you may have. Plus you can contact our Student Advisors by email for all the practical advice you may need – so we really are with you 100%.

What's more, you'll have access to the online student portal, where you can interact with other students, browse our resource library and manage your account.

## COURSE ASSESSMENT

You will study specimen Case Study Papers and then take 3 CeMAP® assessments.

Modules 1 and 2 are each assessed in a two-hour exam consisting of 100 multiple choice questions. Module three is assessed in a two hour exam, but is made up of 60 questions based on six case studies.

The CeMAP® Mortgage advisor course requires you to pass 3 examinations, which you must organise and pay for yourself. Examinations can be taken in most towns and cities throughout the UK (at Pearson Vue Examination Centres) and are computer-based, meaning you will receive your results immediately.

Each exam has a minimum pass mark of 70% per unit. A mark of 80% or higher receives a merit and a mark of 90% or over receives a distinction. Should you fail a specific unit, you only have to re-sit the specific unit rather than the whole module.

## COURSE DURATION

We recommend you spend approximately 80 hours of your time studying for the CeMAP Mortgage Advisor course. The pace of study is completely up to you. To give an example, if you dedicate 2 hours a week to the course it would take you a year to complete but if you could spare 4 hours a week you could complete it in six months.

Get started today, and you can earn your Level 3 in CeMAP Mortgage Advisor in as little as six months, or take up to a year, if you prefer – the choice is yours.

## HOME STUDY REQUIREMENTS

The good news is that no prior learning knowledge or experience is essential to take this course. This course is openly available to anyone wishing to learn more about Mortgage Advisor and would like to take part in a highly rewarding home study course. We believe that everyone should have the opportunity to expand their knowledge and study further, so we try to keep our entry requirements to a minimum.

You have the freedom to start the course at any time and continue your studies at your own pace for a period of up to 12 months from initial registration with full tutor support.

## COURSE FEES

Our aim is to provide you with the best deal available, therefore the registration fee, certification fee and full tutor support is included in the course price for you. The enrolment fee for the CeMAP Mortgage Advisor home study course is £873.75, though for a limited time we are offering you the opportunity to pay only £699 which is a 20% discount if you enrol online and pay in full.

You can also opt for our Easy Payment Plan and enrol online today by paying a deposit of £399.75 and then 4 equal payments of £118.50 per month. The first instalment is paid about a month after you receive your course.

Payment Method	Deposit	Instalment	Total
Pay in Full (Paper Version)	£699.00	N.A.	£699.00
Instalment Plan (Paper Version)	£399.75	£118.50 X 4	£873.75

Each exam registration costs £155 and you have to pass three exams in total to achieve your full CeMAP® qualification. You may register and make payment for each individual exam when you are ready to sit them. Further details are provided on the "Exam Booking" section of the course materials.

You will be given access to specimen exam papers and will be able to take mock exams for a small fee, but your work will be assessed by examination in a CeMAP® examining centre.

### Delivery Charges:

Free Delivery for UK Mainland Students  
Additional £25 for students in Europe  
Additional £40 for Students in Rest of the world

## COURSE QUALIFICATIONS:

The CeMAP® level 3 qualification is accredited by the Qualifications and Curriculum Authority (QCA) and is recognised by the Financial Services Authority (FSA) as an appropriate qualification. It is the most widely recognised mortgage advisor qualification in the UK.

The qualification is required by any individual who wishes to advise customers on mortgages. CeMAP® is the benchmark qualification for the industry with over 80% of all mortgage advisors holding this specific qualification. CeMAP® meets the requirements identified by the Financial Services Skills Council (FSSC), is accredited by the Qualifications and Curriculum Authority (QCA), Most importantly, it is recognised by the Financial Services Authority (FSA) as an appropriate qualification.

## WHAT'S INCLUDED

Your course fee covers everything you will need to successfully complete the CeMAP Mortgage Advisor home study course and earn your diploma:

1. All textbooks, study folders, and/or online learning aids designed for distance learning
2. A full range of student services, including:
  - Tutor marked assessments (TMAs)
  - Access to the online student portal (Student Chat, Forums and Online Support Resources)
  - NUS Extra Card (discounted membership)
  - Comprehensive Study Guide & Study Plan
  - Guide to Effective Study Techniques
  - How to approach exams without fear
3. An accredited award upon successful course completion
4. One year's educational support by e-mail, post, fax or phone
5. Free postage and packaging for UK mainland students

## FURTHER COURSE INFORMATION

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If your course is being delivered online, please ensure you meet the minimum requirements below.

### **For Windows:**

Windows 98, 2000, XP, Vista, Windows 7 - Acrobat Reader 4.0 and above

### **For Macintosh:**

Mac OS X, Mac OS 9.2 - Acrobat Reader 4.0 and above

From time to time we may enrol our students with our partner sites; this is dependent on the number of students enrolling on a particular course and course material availability. If this happens, nothing changes for you other than the name of the college administering your course. We will continue to be your point of contact; you will get the exact same course you have enrolled on with the same high level of quality content and support.

This course can be enrolled upon by students internationally. There are no deadlines for enrolments.

## LEARNING FOR LIFE

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At UK Learning College we fully understand the need to support our students beyond their course completion to help them achieve their desired goals. To help you to succeed in your chosen career, we will be pleased to provide the following services on successful completion of your course.

1. **An Academic Reference** (This is a reference from UK Learning College for an employer or for further education)
2. **CV Refresh** (We will take your current CV and update it to a professional standard, reflecting your new skills)
3. **25% off\*** any future courses through UK Learning College.

(\*Cannot be used in conjunction with any other offers)

## WHAT TO DO NOW?

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**Step One:** It's simple - all you need to do now is choose whether you want to pay in instalments or in full and then click on the relevant enrolment button at the top of this page.

**Step Two:** Once you have selected your payment option to enrol you will be redirected (this can take a few seconds) to our PayPal payment page for you to select your payment method and complete your enrolment.

**Step Three:** Within 7 days (normally 48 hrs) your enrolment papers and course materials will be with you. A tutor and a dedicated support advisor will also be allocated to you.

**That's it..... Thanks and wishing you the best of luck with your studies.**

## Frequently Asked Questions

### **Q. How does distance learning work?**

A. To ensure studying is flexible and convenient, most of our courses are divided into sections. You work through each section at your own pace and time. Once completed, send the test paper back to your personal tutor for marking. You will then move onto the next section once successfully completing the previous section. The support period is dependent on the type of course you choose; our minimum support period is one year.

### **Q. When can I start the course?**

A. The answer is simple, when YOU want; you can start the course at any time since we do not have any set enrolment dates. Most of our courses don't require any previous experience or qualifications. All you need is a desire and motivation to succeed. You can even start right now - call and speak to one of our Professional Course Advisors.

### **Q. How long do the courses take?**

A. This is dependent upon your choice of course and how fast you want to learn. A full breakdown of the course is available in your course literature. We do provide estimated number of study hours; ask our course advisors for details.

### **Q. I want to buy a course that is not on the course list. What do I do?**

A. Our website has an excellent list of the most popular courses on the market. However, we do have access to a more in-depth portfolio should you not find the course you are looking for. You can call our course advisors and discuss the course you are interested in.

### **Q. Do the courses have tutorial support?**

A. Yes. You will be allocated an experienced tutor who will guide you through the course, mark your assignments and generally help you with any problems you may have. Your tutors can be contacted via email and post.

### **Q. If I fail an assignment can I retake it?**

A. Yes, your tutor will ask you to resubmit your assignment and give you support as to where you could improve.

### **Q. How do I get help with my course work?**

A. You can get help 7 days a week by email, or post from your dedicated tutor, you just email your assignments for marking. You have to send your assignments one at a time so the tutor can mark one and give you the feedback.

### **Q. Will I get a qualification at the end?**

A. Yes, for all our courses, you will receive a diploma or a recognised qualification from the awarding body for your course.

### **Q. Is the course work done online or sent via the internet?**

A. No, the work is done offline using your PC or for paper based courses working through your course folder. All the assignments are in the course manual so there are no online costs incurred.

### **Q. Is there a time limit or any deadlines?**

A. We do like you to complete the course within the tutor support period but we can extend this for a small charge (currently £80 for 12 months). If you follow the recommended study hours, this will give you a good guide.

### **Q. Will I have to sit an examination?**

A. Most of our paper based courses do not require you to sit examinations, only continual assessments. Where there are examinations required, you will receive all the information you need to make your own exam arrangements. Please note exam fees are not included in your course fee, unless otherwise stated.

### **Q. How quickly will I receive my course material?**

A. Once your payment has been received and cleared your enrolment should be processed within two days and your course materials delivered within 5 days. For customers who choose to pay in instalment this can take longer as we need a signed agreement back from you before we send the course materials.

### **Q. Do I have to buy any other materials?**

A. Our comprehensive course materials are designed to be self-contained with all the relevant information you require to complete the course and gain the relevant certification. However some of our students undertake additional reading via relevant textbooks/study guides and/or the Internet to add value to their studies.

### **Q. I'm not sure of what course I should take? Can you help?**

A. Yes we can, it is important that you pursue a course which you will enjoy. Although we cannot make this decision for you, we employ a team of dedicated Professional Course Advisors, who will guide you towards making the right choice. Whether you want specific information, or just a chat about what's available, call us now on 0844 884 9291.

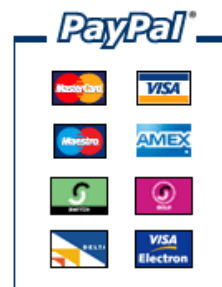
### **Q. Why choose UK Learning College?**

A. The breadth and depth of our portfolio of courses means that we will have a course to interest you. We are committed to your success, and offer advice and support through every step of the process. We have a dedicated team of Professional Course Advisors who can give you access to career and recruitment advice, whilst offering excellent value and quality courses.



Post your completed application and payment instructions to:

UK Learning College  
 22 Turnbull Street  
 Suite 108  
 Glasgow  
 G1 5PR  
 United Kingdom



## Postal Enrolment Form

### STUDENT INFORMATION

Title	First Name	Last Name	
Date of Birth	Home Phone No	Mobile No	
Billing Address (If paying by card, please provide the address the card is registered to)			
Post Code	City	County / Country	
Primary Email Address			
Delivery Address (if different from above)			
Post Code	City	County / Country	

### COMPANY INFORMATION

(PLEASE COMPLETE THIS SECTION IF YOUR EMPLOYER IS PAYING FOR THIS COURSE)

Company Name		
Company Address		
Post Code	City	County / Country
Phone	E-mail	Fax
Company Contact Name	Position	Direct Line

### COURSE INFORMATION

Course Name	Course Code
If paying by instalments – please complete below	Support Period: <input type="checkbox"/> 12 Months <input type="checkbox"/> 24 Months
Deposit £	Four (4) Monthly Payments of £
UK Post & Packing: Free	
International Delivery + £40 <input type="checkbox"/>	Next Day UK Delivery + £30 (Optional) <input type="checkbox"/>
Insurance + £20 (Optional) <input type="checkbox"/>	



## PAYMENT INSTRUCTIONS FOR POSTAL ENROLMENTS ONLY

Please use this form to enrol **ONLY** if you are **NOT** making a payment online.

CHEQUE  POSTAL ORDER  CREDIT / DEBIT CARD  BACS  PAYPAL  WESTERN UNION

### PAYMENTS IN FULL

**CHEQUE / POSTAL ORDER / WESTERN UNION** – Please post your cheque /postal order to **UK Learning College** with this completed form.

**BACS** - Please make payment to **UK Learning College** | A/C No: **31578421** | Sort Code: **40 22 47** and send us this completed form.

**INTERNATIONAL PAYMENTS** – IBAN: **GB85MIDL40224731578421** | SWIFT / BIC: **MIDLGB2112A**

### INSTALMENT CUSTOMERS

**CHEQUE** – Special arrangements can be made to pay by cheque, please call us to set this up.

**PAYPAL** – On selecting this option we will send you a link to complete your automated payment schedule and complete enrolment.

**CREDIT / DEBIT CARD** – Please provide your credit/debit card details below to allow us to process your monthly payments

Card Number – 16 Digits		Card Type (e.g. VISA)		(CSC) 3Digits	Issue No
Please select your payment option. <b>Pay in Full</b> <input type="checkbox"/> <b>Instalments</b> <input type="checkbox"/>	If you are paying by instalments are they to be taken by this card? <b>YES</b> <input type="checkbox"/> <b>NO</b> <input type="checkbox"/>	Start Date 	Expiry Date 	<b>WESTERN UNION PAYMENT</b> Please call or email us before sending payment.	

Name as it appears on card (Please Print Name)

I the credit / debit cardholder authorise UK Learning College to take the amounts specified from my credit/debit card as detailed above. I the student agree to the general terms and conditions of enrolment and the conditions of the monthly payments as set out in this agreement.

**Terms & Conditions** – (<http://www.uklearningcollege.co.uk/terms-conditions-z-3.html>)

**Payment & Delivery** – (<http://www.uklearningcollege.co.uk/payment-and-delivery-z-35.html>)

**Price Guarantee** – (<http://www.uklearningcollege.co.uk/price-match-guarantee-z-32.html>)

**Privacy Policy** – (<http://www.uklearningcollege.co.uk/privacy-notice-z-2.html>)

Signature of Cardholder & Student	Date
Signature of Cardholder (If different from student)	Date

## CeMAP Mortgage Advisor Course

For more information or to enrol on this course visit:

<http://www.uklearningcollege.co.uk/cemap-mortgage-advisor-level-3-course-p-368.html>

## Contact Us

**UK Learning College** is a trading name of Dialgia Group ©2006 - 2012

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Website: [www.uklearningcollege.co.uk](http://www.uklearningcollege.co.uk)

Email: [enquiries@uklearningcollege.co.uk](mailto:enquiries@uklearningcollege.co.uk)

## **GENERAL TERMS & CONDITIONS APPLICABLE TO POSTAL ENROLMENTS**

### **1. Definitions**

In this Agreement unless otherwise stated:

- (i) "Distance Learning Package" shall mean the course(s) identified and all related Materials, support and tuition where applicable;
- (ii) "Materials" shall mean the learning materials, books, online course materials and/or CD-ROMs for the Distance Learning Package or any part of them (and shall include any replacement training materials and books in the event that you transfer Distance Learning Package in accordance with Clause 5);
- (iii) Your "Support Period" depends on which course you choose to study and will be between one and three years unless otherwise stated in your course materials.
- (iv) singular words shall include the plural and vice versa; and
- (v) headings are included for convenience only and shall not affect the construction or interpretation of this Agreement.

### **2. Payments**

- (i) We agree to sell and you agree to buy the Distance Learning Package for the Total Cost/Cash Price and on the terms set out on our website and in the agreement we send you.
- (ii) Under no circumstances shall we be deemed to have received payment until payment has actually been received by us in full and cleared.
- (iii) All course material remains the property of UK Learning College until the final payment has been received by us and cleared.

### **3. Care of the Materials if Paying by Instalments**

- (i) In some cases we may reserve all the Materials in your name and store them at the UK Learning College Centre.
- (ii) In these cases we will release the Materials to you in compact learning units as you progress through the Distance Learning Package to enable you to work systematically through the core material.
- (iii) You will inspect each set of materials promptly following delivery. You will tell us about any omission as soon as it is reasonably possible.

### **4. Services**

- (i) During the Support Period, we will provide you with support and tuition as set out in [the promotional Materials & website].
- (ii) If requested, we may at our sole discretion, extend the Support Period for an agreed fee.
- (iii) If you are sitting an external examination at the end of your Distance Learning Package, we will provide you with such information as we have in our possession to assist you in making such examination arrangements. In all other respects, you will be solely responsible for making arrangements to enable you to sit the examination and for any and all fees in relation thereto.
- (iv) If we, at our sole discretion, assist you in making your examination arrangements by providing you with information about the time and location of local examinations or reserving an examination place for you, you acknowledge that we shall not be responsible for any losses incurred by you as a result of inaccurate information provided in connection with any such arrangement except such losses, excluding business losses, caused by failure to act with reasonable care and skill.

### **5. UK Learning College Course Transfer Facility**

- (i) If you wish to transfer to a different course, we may at our sole discretion agree to such transfer.
- (ii) Unless you are paying under a Credit Agreement, if we agree that you may transfer to a different course, we will transfer the fees paid for the Distance Learning Package you wish to discontinue towards the amount payable for the new course PROVIDED THAT we receive payment from you for the balance of fees due in respect of the new course (if more expensive than the discontinued Distance Learning Package) and an agreed transfer fee will be payable to cover our tuition and/or administrative costs.

### **6. Warranties and Limitation of Liability**

- (i) We warrant that the Materials will be of satisfactory quality but do not warrant that the Materials will be error free.
- (ii) We warrant that we will perform any services provided hereunder with reasonable skill and care.
- (iii) We intend to rely on the written terms set out in this agreement. If you require any changes, please ensure you ask for these to be put in writing. In that way, we can avoid any problems surrounding what we, and you, are expected to do.
- (iv) Other than in respect of liability for death or personal injury arising from our negligence, we shall not be liable for: (a) losses that were not foreseeable to both parties when this Agreement was made; (b) losses that were not caused by any breach on our part; or (c) business losses and/or losses to non-consumers.
- (v) Our liability for direct losses arising out of our negligence (other than in respect of liability for death or personal injury), breach of contract or any other cause of action arising out of or in connection with this Agreement shall be limited to the total price paid for the Distance Learning Package as quoted overleaf.
- (vi) Other than in respect of liability for death or personal injury arising from our negligence, we shall not be liable for any indirect or consequential loss or damage whatsoever (including without limitation any loss of profits, loss of revenue, loss of opportunity or your liabilities to third parties) which you may suffer arising out of or in connection with this Agreement.



## 7. Other Terms

- (i) No relaxation or indulgence which we may extend to you shall affect our rights under this Agreement.
- (ii) If any part of this Agreement is held to be unenforceable the remaining terms and conditions shall continue in force.
- (iii) All liabilities or obligations arising under this Agreement shall be enforceable against you after termination of this Agreement.
- (iv) You will notify us immediately in writing of any change in your address and other contact details. Any notices required to be served under this Agreement, or in accordance with the Act will be deemed properly served if sent by way of prepaid first class post to your last known address.
- (v) This Agreement shall be governed and construed in accordance with the laws of [England] and you hereby agree to submit to the non-exclusive jurisdiction of the [English Courts].

## 8. Cancellation

- (i) Your statutory right under the consumer protection (Distance Selling) Regulations 2000, allows you seven working days from the day after receipt of materials in which to make a **written request** for cancellation. Unless the parties have agreed otherwise, you will not have the right to cancel by giving notice of cancellation for the supply of computer software if they are unsealed by you or for the supply of online courseware which has been accessed by you.

## 9. Instalment Payments

- (i) You will pay the Deposit shown online when you enrol and the outstanding balance of the total cash price by the instalments and on the dates specified in our welcome letter.
- (ii) It is a fundamental term of the agreement that all payments should be made promptly and on time, you will be deemed to be in default if your payments are more than 30 days overdue.
- (iii) If you fail to comply with any terms of this Agreement, we shall be entitled to recover from you the reasonable costs and losses incurred by us as a result of locating you, communicating with you and collecting any unpaid sums. Such sums are payable on demand. In the event of legal action for breach of payment, you will be responsible for all costs allowable by the court if an award is made in our favour.
- (iv) Failure to return your instalment agreement within 30 days will invalidate this agreement and you will forfeit your initial deposit payment.

## 10. Discretionary waiver

- (i) If, at any time during the course of the Agreement, you notify us that you no longer wish to pursue the Distance Learning Package we may, in our absolute discretion, agree to waive our rights to the sums payable under Clause 12 upon payment by you of all sums due under Clause 12 and an administration fee of £75.00, upon condition that you waive all rights to delivery of any and all Materials which we have not yet released to you in accordance with Clause 3(ii) and you assign to us all title and interest in such Materials.
- (ii) If you wish to be considered for a discretionary waiver, you should contact us by letter or telephone.

## 11. Termination

- (i) If: (a) you fail to pay any amount due under this Agreement; (b) you breach any of the other terms and conditions, express or implied, of the Agreement; or (c) any information provided by you in the making of this Agreement proves to be incomplete or inaccurate, we shall be entitled, after the expiry of a Default Notice served on you, to terminate this Agreement.
- (ii) If this Agreement is terminated you will pay us the unpaid balance of the Balance Payable, less any applicable rebate, plus all expenses, charges and costs in accordance with Clause 10.

## 12. Warranty

- (i) UK Learning College shall not be obliged to replace free of charge any Materials pursuant to Clause 6(vi) if any monthly instalments or other sums are due and unpaid under this Agreement as at the date of the claim.

Data Protection (see our Privacy Policy for details)

**IMPORTANT: USE OF YOUR INFORMATION** This privacy statement applies to any personal data you may give to UK Learning College. We collect any personal data you may give us when you enrol on your course. We will also collect contact details from prospective students. We maintain data on your transactions with us as well as your use of our services. We would like to use your personal data to provide you with further information about our products and services, please indicate if you do not want to be contacted by mail, email or telephone.

### Access to your Personal Information

The Data Protection Act 1998 gives you the right to access the information that we hold about you. Please note that any demand for access may be subject to payment of a fee of £10 which covers our costs in providing you with the information requested. Should you wish to receive details that we hold about you please contact us using the contact details on this agreement.

We will not pass on your details to any third party. To receive a copy of the full privacy statement or to access or modify your information or change your preferences, please contact us.

**PLEASE ALWAYS REFER TO OUR WEBSITE FOR THE LATEST COURSE INFORMATION, PRICING AND TERMS AND CONDITIONS.**