

40653**Develop residential property lending solutions to meet client borrowing needs**

Kaupae Level	5
Whiwhinga Credit	5
Whāinga Purpose	<p>This skill standard is intended for people who want to work as a financial adviser in the provision of residential property lending advice services.</p> <p>This skill standard will provide learners with the knowledge and skills to develop residential property lending solutions to meet client borrowing needs.</p> <p>This skill standard can be used in programmes leading to the New Zealand Certificate in Financial Services (Level 5) with strand in Residential Property Lending. [Ref: 2315-3].</p>

Hua o te ako me Paearu aromatawai | Learning outcomes and assessment criteria

Hua o te ako Learning outcomes	Paearu aromatawai Assessment criteria
1. Develop residential property lending solutions to meet client borrowing needs.	a. Assess the impact of the economic, political, demographic and geographic factors on the market value for residential property.
	b. Assess the impact of residential property concepts on property values and availability of lending.
	c. Develop residential property lending solutions that meet client needs using knowledge of market factors and key lending concepts.

Pārongo aromatawai me te taumata paearu | Assessment information and grade criteria*Assessment specifications:*

Assessment should use real or realistic documentation where appropriate. Simulated examples are permitted.

Learners are not expected to use tools and systems that are only available to a licenced financial advice provider or requiring a licence to use.

Any use of digital advice tools or artificial intelligence will need to be in accordance with relevant organisational and industry codes of conduct and practice.

All activities must comply with legislation, regulations, and best practice, including any guidance notes published by the agency responsible for the relevant enactment or code.

Client also includes potential clients. *Client* is intentionally broad to capture all types and include, individuals, partnerships, businesses, families, companies, trusts, charities, organisations, body corporates, and associations as current examples.

Ngā momo whiwhinga | Grades available

Achieved

Ihirangi waitohu | Indicative content

Factors on the residential property market

- economic – interest rates, monetary policy, inflation, supply and demand, net migration, employment trends
- political – fiscal policy, migration policy, planning and resource regulation
- demographic and geographic – features of location, tenant types.

Concepts relating to properties in terms of their impact on property values and availability of lending

- status/type of title
- type of property
- unique features of each property.

Concepts relating to borrowers in terms of their impact on availability of lending

- purpose of borrowing
- legal structure of borrower.

Rauemi | Resources

- Anti-Money Laundering and Countering Financing of Terrorism Act 2009
- [Code of Banking Practice, April 2021](#)
- Code of Professional Conduct for Financial Advice Services
- Consumer Guarantees Act 1993
- Customer vulnerability and expectations for providers - [CustomerVulnerability-ourexpectationsforproviders.pdf \(fma.govt.nz\)](#)
- Fair Trading Act 1986
- [Financial Markets Authority - Developing cyber resilience for financial advice providers \(July 2024\)](#)
- Financial Markets Authority- [Understanding Artificial Intelligence in Financial Services \(July 2024\)](#) by Mikayla Pakinga-Lawson, Amie White, Stuart Johnson
- Financial Markets Conduct Act 2013
- Financial Services Legislation Amendment Act 2019
- ISO 22222 Personal Financial Planning - Requirements for personal financial planners, available from <https://www.iso.org>
- KiwiSaver Act 2006
- Reserve Bank of New Zealand Act 2021
- Responsible Lending Guidelines published by the Financial Services Federation, Wellington, 2019, available at www.fsf.org.nz
- Relevant industry codes of conduct; and their subsequent amendments or replacements.

Pārongo Whakaū Kouna | Quality assurance information

Ngā rōpū whakatau-paerewa Standard Setting Body	Ringa Hora Services Workforce Development Council
Whakaritenga Rārangi Paetae Aromatawai DASS classification	Service Sector> Financial Services> Financial Services - Professional Practice
Ko te tohutoro ki ngā Whakaritenga i te Whakamanatanga me te Whakaōritenga CMR	0112

Hātepe Process	Putanga Version	Rā whakaputa Review Date	Rā whakamutunga mō te aromatawai Last date for assessment
Rēhitatanga Registration	1	29 May 2025	N/A
Kōrero whakakapinga Replacement information	This skill standard replaced unit standard 28385.		
Rā arotake Planned review date	31 December 2030		

Please contact Ringa Hora Services Workforce Development Council at qualifications@ringahora.nz to suggest changes to the content of this skill standard.