



## Tier 1 Margin Lending — General Advice

# Subject outline

## Subject overview

This subject introduces students to the concepts of margin lending as they apply to retail clients. Students will learn how to analyse, evaluate and choose margin loans and gearing strategies, and will gain an understanding of managing risk when dealing with retail client portfolios.

Upon successful completion of the general advice option, individuals will meet the education requirements of ASIC Regulatory Guide 146 (RG 146) for providing general advice in margin lending to retail clients.

## Learning outcomes

On successful completion of Tier 1 Margin Lending — General Advice, students should be able to:

- Outline the characteristics of margin lending, margin lending facilities, potential investors and risks of margin lending.
- Explain the process for choosing a margin loan and strategies for managing margin loan risk.
- Analyse and evaluate gearing strategies in relation to different client scenarios.
- Demonstrate technical and skills compliance with RG146 in margin lending.
- Provide general retail financial advice in margin lending and meet all compliance obligations for the provision of that advice.

## Topics

Topic 1: Fundamentals and regulation of margin lending

Topic 2: Overview of gearing

Topic 3: The margin loan transaction

Topic 4: Assessing and managing financial risk in client portfolios.

## Units of competency

No units of competency are awarded for this subject.

## Subject entry requirements

The prerequisite for this subject is Tier 1 Generic Knowledge.

## Subject duration

Students have a total of 12 weeks to complete the learning and assessment requirements for the Tier 1 Margin Lending — General Advice, from their initial enrolment date.

Subject	Duration
Tier 1 Margin Lending — General Advice	12 weeks

The subject does not include hard copy notes and is delivered online.

An additional four weeks (4) per subject is available if required to resit an exam.

## Delivery mode

This subject is delivered online.

Kaplan Professional’s online learning portal, KapLearn, enables the provision of innovative, interactive learning resources and support. KapLearn can be accessed anywhere, at any time, using a computer or mobile device that has internet access.

KapLearn is the access point for subject notes, supplementary learning material, practice activities and exam. KapLearn is also the access point for ongoing support. The ‘Ask your tutor’ forum provides technical support from subject matter experts.

## Assessment tasks

The assessment task for this subject is listed below.

Topic	Assessment	Assessment Detail
Topics 1–4	1 Exam	Supervised, open book multiple choice examination, four (4) sittings, competent in all questions.

Students may attempt the exam at any time if they believe they are adequately prepared. Students will receive personal reminder emails as they approach their assessment deadlines.

Students who complete the subject will receive a certificate of completion.

## Fees

An updated schedule of fees is available at the Kaplan Professional website: <[www.kaplanprofessional.edu.au](http://www.kaplanprofessional.edu.au)>.

## Student policies

Students who enrol in a Kaplan Professional subject are bound by our published policies, including the policy that sets out our rules for assessment. Students can review these policies and our terms and conditions before they enrol by going to the Kaplan Professional website: <[www.kaplanprofessional.edu.au](http://www.kaplanprofessional.edu.au)>. The policies also assist students when their study program does not go as planned and they need extra support.