

AIB Consumer Lending Diploma

NAME _____

DATE _____

Consumer lenders provide service to customers and prospective customers through various credit products and services. Consumer lenders need to understand the consumer lending process from developing and taking loan applications to collection and recovery.

Consumer lenders participate in the bank's sales and development activities. Because meeting sales objectives is a critical responsibility of the position, consumer lenders often identify and follow through with cross-selling opportunities. To be successful, consumer lenders must stay current on all trends, issues and procedures affecting the consumer lending function, especially changing rules and regulations. They also need to develop solid relationship management skills.

The AIB Consumer Lending Diploma reflects a balanced treatment of the knowledge and skill requirements of a typical consumer lender. Complementing consumer-lending coursework are topics in general banking, accounting and credit analysis, and legal and regulatory compliance. Approaches to relationship management and relationship selling are also addressed. In addition, emphasis is placed on practical business skills, such as time management, effective presentations and writing bank correspondence.

Required Courses

You must complete the following courses. Those titles with an asterisk (*) may be met by transfer credit from an accredited college or university. Each course transferred must be taken for a minimum of 3 credits.

Grade	Course	Delivery Options			
	AIB Principles of Banking				
	AIB Analyzing Financial Statements*				
	AIB Building and Retaining Customer Relationships				
	AIB Consumer Lending				
	AIB Effective Referrals				
	AIB Ethical Issues for Bankers				
	AIB General Accounting * or AIB Financial Accounting*				
	AIB Introduction to Relationship Selling				
	AIB Law and Banking: Applications or AIB Law and Banking: Principles				
	AIB Managing Time at Work				
	AIB Presentation Skills				
	AIB Writing Bank Correspondence				

AIB Diploma Code: 8

Please note that for all students who began work on any AIB Diploma or Certificate on or after September 1, 2004 the new requirements will be enforced. However, to ease this transition, we will allow until December 31, 2007 for all students currently pursuing any diploma or certificate to complete that program under the guidelines that were in place when they began.

Our General Accounting course is developed for students having no previous accounting education or work experience.

Legend



Correspondence Course



Instructor-led Online Training



Self-paced Online Training



ICB Approved



Classroom Delivery



Reference Materials