OUR HISTORY

HOW DID WE START?

Moonstone Business School of Excellence (MBSE) was established in 2015 after the acquisition of PSG Academy by the Moonstone group. Moonstone Intellectual Capital and PSG Academy amalgamated into one school of excellence to deliver comprehensive training solutions to all our students.

WHO IS THE MOONSTONE GROUP?

Since Moonstone's inception in 2000, we have been setting the industry standard when it comes to delivering services to the financial advisor industry. Our prestigious standing may be attributed to our unique composition of qualified specialists, offering clients access to the vast knowledge of the financial services industry and the training milieu in which we operate.

MORE ABOUT MOONSTONE BUSINESS SCHOOL OF EXCELLENCE

In March 2015 the Moonstone Group acquired PSG Academy, and along with its current Moonstone Intellectual Capital training offering, merged the two entities as one, forming Moonstone Business School of Excellence.

The move, to amalgamate the operations as one, has been received with great excitement in the industry and compliments our mission to become the first choice for students.

The future of Moonstone Business School of Excellence entails an expansion of our offering in terms of academic programmes and delivery methods with accredited and relevant training programmes, which assist students with our high training standards in a fast-changing legislative environment, applying the latest learning technologies.
MBSE EXECUTIVE SUMMARY

OUR MISSION

Moonstone Business School of Excellence’s mission is to deliver innovative, value-driven, and flexible training solutions that are aligned to the specific needs of individuals seeking professional development and formal training within the broader Financial Services Sector.

OUR KEYS TO SUCCESS

EXCELLENCE

We base it on the following values:

1. **Integrity**: Match behaviour with values.
2. **Failure leads to success**: Learn from your mistakes.
3. **Speak with good purpose**: Speak honestly and kindly.
4. **Commitment**: Make your dreams happen.
5. **Ownership**: Take responsibility for your actions.

ACHIEVABLE, REALISTIC GOALS

We develop our material based on the S.M.A.R.T. principle:

- **Specific**: Purposed built to suit your specific need.
- **Measurable**: Built on relevant criteria.
- **Attainable**: Broken down into Learning Programmes/Skills Programmes/Modules.
- **Realistic**: Achievable within the timelines.
- **Timely**: Up-to-date with the latest changes.

FRIENDLY CUSTOMER SERVICE

We base it on the following actions:

1. Focus on service before anything else.
2. Endeavour to create a unique customer experience.
3. Measure satisfaction and engagement to improve service.
4. Solve problems quickly and efficiently.
5. Listen to our customers; take appropriate action; keep it simple.

INNOVATION

We intend to keep up with changes by:

- Bringing new ideas, new methods or new products to an organization.
- Using capabilities that exist in a company or are augmented by strategic alliances.

EFFECTIVE COMMUNICATION

We achieve this by doing the following:

- Endeavor to understand the perspective of the student and using terminology with which they are comfortable.
- Ask for feedback to make sure the information was received as intended.

FLEXIBILITY

We base it on the following:

- The willingness to try something different when we realise that what we’re doing isn’t working.
- Responding to change or new situations in ways that move us forward.
OUR OBJECTIVES

- Delivering demand-driven training through various training solutions by utilizing suitably qualified academic and administrative staff.
- Providing education and training aligned to current global best practices, that seek to continuously improve the quality of teaching and learning.
- Providing cost-effective training solutions which will contribute positively to bottom-line results.
- Providing flexible and affordable training solutions to broaden access to our institution and its services.
- Remaining directly aligned and responsive to the requirements of the various regulators, professional bodies and the recognized sub-frameworks in South Africa.
- Remaining committed to quality assurance: in the content of our programmes, assessment and moderation processes, the means of delivery, the support offered to students, information and data security, administration processes and certification.
- Promoting interactivity through cutting-edge technologies; bridging the geographical- and pedagogical-divide through the application of advanced learning methodologies and systems; utilization of advanced logistical and administrative support procedures; and the application of a holistic student support model that seeks to promote early identification of student disengagement.
- Striving to be a socially responsible institution that contributes positively to the economy and society.

OUR CODE OF CONDUCT

MBSE and its Service Providers undertake to:

Comply with all legislation and regulations applicable to the educational environment;
Provide educational products and services which will best fulfil the client's or students' particular needs;
Maintain a high level of professional knowledge, skill and excellence in all we do and say.
ACADEMIC SUPPORT & TRAINING DELIVERY METHOD

STUDY GUIDES

All of our qualifications & courses have an accompanying Learner Guide/Guidebook/Portfolio of Evidence (POE), which includes all the prescribed readings, assignments, assessments, and tutorials a student should complete. In some instances, prescribed textbooks are also listed to support the learning experience.

ACADEMIC SUPPORT

MBSE has experienced staff that can offer students continuous support and guidance. Our staff is available to provide telephone, email, Suitebox and online support to all students. Interaction with online tutors may also include webinars, discussion forums or chat groups.

LIBRARY SUPPORT

Students have access to a relevant online library with suitable content relating to their studies. Added to this, all MBSE students have access to online journal articles via www.moonstone.co.za.

STUDENT FINANCIAL AID

Unfortunately, we do not provide financial aid (such as study loans or bursaries). Payment arrangements may be considered where necessary. See each qualification or course for specifics. INSETA offers learnerships and bursaries for prospective students. Visit www.inseta.org.za for more information.

WORKSHOPS

Workshops/Contact sessions can be arranged for groups to provide additional support to students in their studies. Please note, there will be an additional cost attached to these contact sessions.
CANCELLATIONS & REFUNDS


Cancellation & refund policies:

1. In case of a cancellation after registration, but before material is received, a 50% cancellation fee will apply.
2. A 100% cancellation fee (thus no refund) will apply if any material has been received. (Hard copy/Electronic Copy/Access to Online material etc.)

OUR TRAINING DELIVERY METHODS (ACCESSIBILITY)

Our training delivery method (distance learning) offers our students the flexibility to study anywhere and at a time which is convenient to them. Detailed information regarding the submission of assignments / POE’s and the writing of exams will be provided when registering for the applicable qualification.
RULES RELATING TO ASSESSMENTS, CREDIT ACCUMULATION & QUALIFICATION

Accredited by Insurance Sector Education and Training Authority: Accreditation number - 130146

Further Education Qualifications: National Certificate in Wealth Management NQF 5
Further Education and Training Certificate: Short-term Insurance NQF 4
Further Education and Training Certificate: Wealth Management NQF 4

Accredited by the Quality Council for Trades and Occupations: Accreditation Number – SDP1228/16/040

Occupational Qualifications: Professional Principal Executive Officer NQF 7
Compliance Officer NQF 6

TYPES OF ASSESSMENTS

Summative Assessment: Written exam (Further Education Qualifications & Higher Education Qualifications)

The Summative Assessment will take place on the assessment day, as scheduled by Moonstone Business School of Excellence after the Portfolio of Evidence (POE)/WIL case study has been found Competent.

Further Education Students: Kindly note that you need to achieve a 50% average (for all the unit standards in the Summative Assessment), to be found overall Competent on the exam. Failure to achieve this will result in you having to re-write the entire Summative Assessment.

Occupational Qualification Students:
- Students will complete Knowledge-based modules and practical application modules (similar to Case Studies) in order to prepare for the work-place modules (in the form of a Portfolio of Evidence).
- Occupational Qualifications will require students to be working practically within the field of study for certain modules.
- Continuous assessment will be done by MBSE to prepare students for the Batseta Exams.
- Students will complete an Integrated Formative Assessment (IFA) which include a completed questionnaire and Portfolio of Evidence as well as an online Multiple-choice Assessment set by the AQP (Batseta)*.
- Students will write an External Integrated Summative Assessment (EISA) set by the AQP (Batseta)*.

*Students register directly with Batseta for the IFA and EISA Exams after completion of the Moonstone Business School of Excellence modules.
**Student Portfolio of Evidence (POE) (Further Education Qualifications only)**

The Portfolio of Evidence (POE) consists of all the unit standards and related activities that need to be completed towards a Skills/Learning Programme. A minimum of 50% needs to be achieved, per Unit Standard. Once a student is found Competent in the Portfolio of Evidence, he/she can proceed to the Summative Assessment.

**Re-assessment/remedial (Further and Higher Education Qualifications)**

MBSE will offer re-assessments/additional remedial assessment/s if a student is Not Yet Competent in one of the Skills/Learning Programmes, modules or Summative Assessments. A re-registration of the programme will be required if all remedial opportunities have been exhausted; MBSE may thus require that the student re-register for the Skills/Learning Programmes.

**CREDIT ACCUMULATION & QUALIFICATION**

**Further Education Qualifications: Students receive credits for the Skills Programmes they complete.**

After successful completion of each Skills Programme, the student will receive a letter from MBSE confirming their results. The results (POE) would need to be verified and endorsed by INSETA before the successful Skills Programme/s will be uploaded to the National Learner Records Data Base (NLRD). INSETA will issue the certificate once the requirements for the full qualification has been met.

**Occupational Qualification: Students must complete the full Programme to receive the qualification**

**Certification**

MBSE acknowledges that, certification in vocational education and training and the content of the certificate, are regulated by the National Board of Education and governed by the Higher Education Act, 1997 (Act No 101 of 1997) as well as Regulation 1 of the Regulations for the Registration of Private Higher Education Institutions, 2002 (hereafter referred to as “the Regulations”).

**Institutional vocational education and training**

Students are awarded an occupational qualification upon the successful completion of the EISA which will be set by the Assessment Quality Partner (AQP). The specific occupational qualification will be issued by the Quality Council of Trades and Occupations (QCTO).
REGISTRATION & ENROLMENT

HOW CAN YOU APPLY FOR A QUALIFICATION OR COURSE?

Admissions requirements

Each qualification and course has its own admission requirements. See the Admissions Requirements and Procedures below for more information.

Application

All applications are done online. To apply for a qualification or course, you will need to:

1. Register & create an account MyMBSE. To do this, you need to go to the following link http://learn.mbse.ac.za/mbse_application/, select your course of interest, and fill out the necessary details.
2. A verification email will be sent to you. Verify your email address and you will be able to register for a qualification or course.

Registration and Enrolment

All registrations and enrolments are done online. Once you have applied to MBSE, you can register for a qualification or course.

Please note:

1. You have to be logged in to MyMBSE to register for a course.
2. Make sure that all the relevant fields in your online profile are completed. Registrations cannot be approved with any fields outstanding, and it may result in a delay in the registration process.
3. Also ensure that the relevant certified documents are uploaded to your online profile or emailed in good order to your Project Coordinator.
4. A representative will verify your details and payment, and will notify you when you have been enrolled for the qualification or course.

BENEFITS OF STUDYING AT MBSE

We are one of the leading organisations in Insurance and Financial Management training.

We are well equipped in training delivery and will provide you with a complete service to analyse, evaluate and implement your training needs, or to obtain a full qualification in a cost effective manner.

We offer well-structured Learning Programmes with individual support which takes you from theory to practice.

Our study guides are developed and quality assured by industry specialists.

Lectures at our workshops are presented by distinguished faculty and subject-matter experts.

We are dedicated to following a holistic approach which enables us to offer you an unsurpassed depth of expertise and technical knowhow.
ADMISSION REQUIREMENTS AND PROCEDURES

ADMISSION REQUIREMENTS FOR HIGHER EDUCATION

Language Requirements

Knowledge, comprehension and application of the English language at NQF Level 4 (Grade 12 or equivalent level), is required. Why? The medium of instruction is English.

ADMISSION REQUIREMENTS FOR FURTHER EDUCATION

The FETC Qualifications

- These qualifications are suitable for students who have schooling at/ or below NOF4 (grade 12 certificate).
- Our programmes are aimed at newcomers to the industry, students with less than 4 years’ experience, or those who have lots of experience, but would like to brush up on their product knowledge.

National Certificate: Wealth Management

- Students need to have successfully completed their grade 12 certificate or equivalent qualification.

ADMISSION REQUIREMENTS FOR OCCUPATIONAL CERTIFICATE/S

Occupational Certificate: Professional Principal Executive Officer

- A minimum of an NQF Level 5 qualification in any of the following fields or related fields; commerce and/or finance and/or law and/or human resources and/or the Insurance Industry.
- You will need to be working within a pension fund as the course has practical modules and work-place modules that require practical hands-on experience and the accumulation of a Portfolio of Evidence for sign-off by a superior.

Occupational Certificate: Compliance Officer

- Matric/Grade 12 or a recognised NQF 4 qualification

RECOGNITION OF PRIOR LEARNING (RPL) AND CREDIT ACCUMULATION AND TRANSFER (CAT)

The MBSE RPL and CAT Policy set out guidelines regarding our RPL procedures and CAT measurement in order to ensure that students are able to receive formal recognition and certification of a learning achievement, to enable students to successfully complete a selected qualification or course.

You can contact our office for more information.
OUR REGISTERED QUALIFICATIONS

FURTHER EDUCATION QUALIFICATIONS 2019

FURTHER EDUCATION AND TRAINING: WEALTH MANAGEMENT (INSETA)

NQF LEVEL 4
150 credits at NQF 4
(SAQA ID NR. 57917/66613)

FURTHER EDUCATION AND TRAINING: SHORT-TERM INSURANCE (INSETA)

NQF LEVEL 4
150 credits at NQF 4
(SAQA ID NR. 49929/66610)

NATIONAL CERTIFICATE IN WEALTH MANAGEMENT (INSETA)

NQF LEVEL 5
120 credits at NQF 5
(SAQA ID NR. 57608/66611)

OCCUPATIONAL QUALIFICATIONS 2019

OCCUPATIONAL CERTIFICATE: PROFESSIONAL PRINCIPAL EXECUTIVE OFFICER

NQF LEVEL 7
150 credits at NQF 7
(SAQA ID NR. 93602)

OCCUPATIONAL CERTIFICATE: COMPLIANCE OFFICER

NQF LEVEL 6
240 credits at NQF 6
(SAQA ID NR. 91671)
SHORT COURSES 2019

ADVANCED NATIONAL CREDIT ACT (ANCA)

NATIONAL CREDIT ACT (NCA) F&I

FUNDAMENTALS OF FINANCIAL MATHEMATICS (FFM)

FICA - AWARENESS TRAINING

LEGISLATION AND CODES OF CONDUCT

THE POPI ACT AWARENESS TRAINING

CIMA 2019

CIMA
NATIONAL CERTIFICATE IN WEALTH MANAGEMENT (NQF 5)

NQF LEVEL 5
120 credits at NQF 5
(SAQA ID NR. 57608/66611)

The National Certificate in Wealth Management will provide students with a wide range of specialised and technical skills, as well as knowledge of the applicable legislation, economic principles and the financial services industry in general. Students will be exposed to the important terms, rules, concepts, principles and theories of Wealth Management. This certificate is a building block for students who wish to follow a career path in Financial Services within Long-Term Insurance and Investment.

The National Certificate in Wealth Management will be sufficient for all requirements determined by the FAIS Act needed by financial advisors, brokers and administrators.

WHAT WILL THE QUALIFICATION ENABLE YOU TO DO?

The purpose of the ‘National Certificate: Wealth Management’ qualification is to build the knowledge and skills required by employees in Wealth Management (who have achieved a Qualification equivalent to NQF Level 4) that are ready to study at Level 5.

- It is intended to help students acquire knowledge, skills, attitudes and values required to operate ethically and responsibly in the highly regulated Financial Services environment and to respond to the challenges posed by the changing nature of the Financial Services Industry.
- It should add value to the qualifying students in terms of enrichment of the person, status, licensing and recognition.
- It provides a framework for students to develop competencies related to the Long-term Insurance Sub-sector, which includes Life Benefits, Retirement Funds, as well as the Collective Investment Sub-sector, Wealth Creation and Wealth Management.
- It provides a balanced learning experience and an opportunity for students to apply academic skills in relation to the workplace.
- It is structured in such a way that it exposes students to generic competencies required in the Financial Services Sector at NQF Level 5 and allows for specialisation to meet the needs of different work-roles.
WHO SHOULD ENROL?

Intermediaries including, but not limited to, Financial Advisors, Personal Financial Planners, Financial Services Call Centre Agents, Client Service Providers, Brokers, Broker Consultants, Retirement Fund Consultants, Retirement Fund Administrators, Trust Fund Officers, Product Developers, Consultants who advise on product structure of Retirement Funds, Principal Officers, Trustees, Medical Scheme Consultants, Senior Administrators, Retail Managers who support Advisors and have a back office function, Collective Investment Scheme Managers, Account Executives and Compliance Officers.

THIS QUALIFICATION IS IDEAL FOR:

- Access to the Financial Services Industry.
- Entry level financial advisors.

OVERVIEW OF QUALIFICATION

STARTING DATE
Distance learners: N/A

QUALIFICATION
INSETA Qualification: students will receive credits for the Skills Programmes they complete.

METHOD OF TRAINING
Distance Learning

QUALIFICATION DURATION
1 year

ADMISSION REQUIREMENTS
National Senior Certificate (Grade 12) or equivalent certificate.

FEE: R 21 040 (VAT EXCL.)
4 x R 5 260.00 per Skills Programme (VAT excl.)
(Payable per Skills Programme)

DATES

REGISTRATION DEADLINE:
Registration for this qualification is open throughout the year for distance learning.

PAYMENT DEADLINE:
On registration per Skills Programme or full qualification.

START DATE AND END DATE:
• On registration per Skills Programme or full qualification.
• A Skills Programme takes approximately 3 months to complete.
SKILLS PROGRAMMES COVERED

The purpose of the 'National Certificate: Wealth Management' qualification is to build the knowledge and skills required by employees in Wealth Management (who have achieved a Qualification equivalent to NQF Level 4) that are ready to study at NQF Level 5.

This qualification is Unit Standard-based: students will receive credits for each Skills Programme they finish i.e. you do not have to finish the full qualification to receive credits.

<table>
<thead>
<tr>
<th>SKILLS PROGRAMME 1</th>
<th>(30 Credits)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CODE</td>
<td>UNIT STANDARD TITLE</td>
</tr>
<tr>
<td>242584</td>
<td>Demonstrate knowledge and understanding of the Financial Advisory and Intermediary Services Act (FAIS Act) as it impacts on a specific financial services sub-sector.</td>
</tr>
<tr>
<td>242593</td>
<td>Explain South African money laundering legislation and the implications for accountable institutions in transacting with clients.</td>
</tr>
<tr>
<td>242574</td>
<td>Present a proposal to optimise the tax aspects of the wealth management of an entity.</td>
</tr>
<tr>
<td>242573</td>
<td>Determine the needs and wants of an entity in order to propose an appropriate financial solution.</td>
</tr>
<tr>
<td>230077</td>
<td>Describe the financial life cycle of an individual and how this influences financial decisions.</td>
</tr>
<tr>
<td>242554</td>
<td>Research information in order to assist in conducting a financial risk assessment.</td>
</tr>
<tr>
<td>117129</td>
<td>Apply the regulations for disclosure that are required as part of the financial sales process.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SKILLS PROGRAMME 2</th>
<th>(32 Credits)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CODE</td>
<td>UNIT STANDARD TITLE</td>
</tr>
<tr>
<td>230071</td>
<td>Apply basic economic principles to the financial services sector.</td>
</tr>
<tr>
<td>230075</td>
<td>Demonstrate knowledge and insight into the changing nature of the financial services industry and its consumers.</td>
</tr>
<tr>
<td>242603</td>
<td>Apply knowledge of estate planning to propose a financial solution for a specific client.</td>
</tr>
<tr>
<td>119997</td>
<td>Demonstrate knowledge and understanding of risk in a Financial Services environment.</td>
</tr>
<tr>
<td>242555</td>
<td>Develop a potential wealth preservation solution for an entity.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SKILLS PROGRAMME 3</th>
<th>(30 Credits)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CODE</td>
<td>UNIT STANDARD TITLE</td>
</tr>
<tr>
<td>230078</td>
<td>Apply the principles of ethics to a business environment.</td>
</tr>
<tr>
<td>242613</td>
<td>Apply technical knowledge and skill to advise an individual on planning for retirement.</td>
</tr>
<tr>
<td>242589</td>
<td>Apply knowledge of business insurance to propose a Long-Term financial solution for a business entity.</td>
</tr>
<tr>
<td>230070</td>
<td>Present an informed argument on a current issue in a business sector.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SKILLS PROGRAMME 4</th>
<th>(30 Credits)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CODE</td>
<td>UNIT STANDARD TITLE</td>
</tr>
<tr>
<td>242601</td>
<td>Apply a researched trend to individual financial risk.</td>
</tr>
<tr>
<td>242567</td>
<td>Analyse the product design/structure of different medical schemes to evaluate the benefits of each scheme.</td>
</tr>
<tr>
<td>242594</td>
<td>Apply knowledge of the different asset classes in order to give financial advice.</td>
</tr>
<tr>
<td>120075</td>
<td>Demonstrate insight into current affairs in the Financial Services sector.</td>
</tr>
<tr>
<td>242580</td>
<td>Apply scenario planning to explain potential risk in a specified financial services context.</td>
</tr>
</tbody>
</table>
LEARNING MATERIAL

Learning material is in the form of a learner guide and a Portfolio of Evidence (POE), that will be handed in for assessment.

*In the event that you are unable to understand a question, you can contact us and we will put you in contact with one of our Subject-matter Experts to guide you in answering your questions.*

FEES

Fee per Skills Programme:

Distance learning (± 30 credits):

<table>
<thead>
<tr>
<th>Number of students</th>
<th>Cost per student (VAT excl.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 – 30</td>
<td>R 5 260.00</td>
</tr>
<tr>
<td>30 +</td>
<td>Negotiable</td>
</tr>
</tbody>
</table>

Full qualification fee:

The total cost will amount to R 5 260.00 X 4 = R 21 040.00

*Fees are payable per Skills Programme. There are four Skills Programmes.*

Cancellation fee:

1. In case of a cancellation after registration, but before material is received, a 50% cancellation fee will apply.
2. A 100% cancellation fee (thus no refund) will apply if any material has been received.

Additional fees:

Please refer to the [terms and conditions](#).

ACCREDITATION AND CERTIFICATION

Certification

The Qualification consist of Fundamental, Core and Elective components. To be awarded the qualification, students are required to obtain a minimum of 120 credits in line with the component requirements. Certification will occur as soon as all the relevant unit standards toward the qualification have been completed, verified and endorsed by INSETA and uploaded onto the INSETA Indicium System.

METHOD OF TRAINING

Distance learning

- No classroom training will be available.
- All interaction will be via the course chat forums, email or directly to the assessor. Learning material will be sent either by hard copy or electronically.
- The Portfolio of Evidence (POE) can be couriered to our offices at your own cost.
- The Summative Assessments will be done in one of our examination centres nationally (paper based).
- The timeline will be adapted for each individual student, based on their intake date.
ADMISSION REQUIREMENTS

- National Senior Certificate or equivalent NQF level 4 certificate (English and an additional South African language passed).

ASSESSMENTS

After completion of the Portfolio of Evidence, the students will either courier the proof of evidence to the Assessor or upload on MyMBSE for assessment. Once assessed and the students is found Competent in all the Skills Programmes, MBSE will contact the candidate to arrange for a closed-book Summative Assessment.
FURTHER EDUCATION AND TRAINING (FETC): SHORT-TERM INSURANCE (NQF 4)

NQF LEVEL 4
150 credits at NQF 4
(SAQA ID NR. 49929/66610)

The qualification covers Short-term related learning and provides a framework for students to develop competencies that will give them insight into the Short-term insurance sub-sector. It introduces a basic understanding of the key terms, rules, concepts and principles of the fields that will ready them for the industry.

WHAT WILL THE QUALIFICATION ENABLE YOU TO DO?

1. Students who advise Short-term Commercial or Personal lines products.
2. Carry out basic research, information gathering, analysis and communicate it to a larger audience.
3. Offer advice in terms of current Determination of Fit and Proper Requirements for Financial Services providers.
4. Knowledge about behaviour and ethics in a work-place environment, managing personal finance and tax.

WHO SHOULD ENROL?

Students employed in Short-term insurance industry and who give advice on Personal lines and or Commercial line business.

THIS QUALIFICATION IS IDEAL FOR:

- Access to the Financial Services Industry.
- Entry level financial advisors.
SKILLS PROGRAMMES COVERED

The full qualification of 150 credits is divided into Skills Programmes of approximately 30 credits each:

- Each Skills Programme is an independent programme and one can enrol at any time for a Skills Programme.
- This qualification is unit standard-based: Students will receive credits for each Skills Programme they finish i.e. you do not have to finish the full qualification to receive credits.
- At least three Skills Programmes are compulsory.
- Two of the Skills Programmes are mathematics or mathematics literacy and communication literacy: students with a grade 12 certificate with mathematics and two languages present, will be granted possible exemption.
- Students must choose between the Personal Lines and Commercial Lines Skills Programme.

<table>
<thead>
<tr>
<th>CODE</th>
<th>US/TITLE</th>
<th>CREDITS</th>
<th>LEVEL</th>
<th>TYPE</th>
</tr>
</thead>
<tbody>
<tr>
<td>120008</td>
<td>Demonstrate knowledge and understanding of the insurance of pleasure craft</td>
<td>3</td>
<td>4</td>
<td>E</td>
</tr>
<tr>
<td>120011</td>
<td>Apply knowledge of personal all risks insurance</td>
<td>2</td>
<td>4</td>
<td>E</td>
</tr>
<tr>
<td>120015</td>
<td>Demonstrate knowledge and understanding of house owners insurance</td>
<td>3</td>
<td>4</td>
<td>E</td>
</tr>
<tr>
<td>120016</td>
<td>Apply knowledge insurance of household contents</td>
<td>4</td>
<td>4</td>
<td>E</td>
</tr>
<tr>
<td>120118</td>
<td>Underwrite a standard risk in Short-term personal insurance</td>
<td>6</td>
<td>4</td>
<td>E</td>
</tr>
<tr>
<td>120123</td>
<td>Process a Short-term insurance claim</td>
<td>3</td>
<td>4</td>
<td>E</td>
</tr>
<tr>
<td>120132</td>
<td>Apply knowledge of personal liability insurance</td>
<td>3</td>
<td>4</td>
<td>E</td>
</tr>
<tr>
<td>120136</td>
<td>Apply knowledge of Short-term Insurance to reinsurance</td>
<td>5</td>
<td>4</td>
<td>E</td>
</tr>
<tr>
<td>9302</td>
<td>Access information in order to respond to client enquiries in a financial services environment</td>
<td>2</td>
<td>3</td>
<td>E</td>
</tr>
</tbody>
</table>
### SKILLS PROGRAMME 1
#### Commercial Lines

<table>
<thead>
<tr>
<th>CODE</th>
<th>US/TITLE</th>
<th>CREDITS</th>
<th>LEVEL</th>
<th>TYPE</th>
</tr>
</thead>
<tbody>
<tr>
<td>9302</td>
<td>Access information in order to respond to client enquiries in a financial services environment</td>
<td>2</td>
<td>3</td>
<td>E</td>
</tr>
<tr>
<td>120110</td>
<td>Underwrite a standard risk in Short-term commercial insurance</td>
<td>10</td>
<td>4</td>
<td>E</td>
</tr>
<tr>
<td>120115</td>
<td>Apply technical knowledge and understanding of business insurance</td>
<td>10</td>
<td>4</td>
<td>E</td>
</tr>
<tr>
<td>120122</td>
<td>Apply knowledge of Short-term Insurance to the All Risks section of a commercial policy</td>
<td>2</td>
<td>4</td>
<td>E</td>
</tr>
<tr>
<td>120123</td>
<td>Process a Short-term insurance claim</td>
<td>3</td>
<td>4</td>
<td>E</td>
</tr>
<tr>
<td>120136</td>
<td>Apply knowledge of Short-term Insurance to reinsurance</td>
<td>5</td>
<td>4</td>
<td>E</td>
</tr>
</tbody>
</table>

Total: 32 credits

### SKILLS PROGRAMME 2
#### Personal and Commercial Lines

<table>
<thead>
<tr>
<th>CODE</th>
<th>US/TITLE</th>
<th>CREDITS</th>
<th>LEVEL</th>
<th>TYPE</th>
</tr>
</thead>
<tbody>
<tr>
<td>114985</td>
<td>Indicate how different needs lead to the development of different Financial Service products</td>
<td>4</td>
<td>3</td>
<td>C</td>
</tr>
<tr>
<td>117117</td>
<td>Describe standard insurance cover in terms of SASRIA</td>
<td>4</td>
<td>4</td>
<td>C</td>
</tr>
<tr>
<td>117127</td>
<td>Describe and apply the basic principles of personal income tax</td>
<td>3</td>
<td>4</td>
<td>F</td>
</tr>
<tr>
<td>117156</td>
<td>Interpret basic financial statements</td>
<td>4</td>
<td>4</td>
<td>F</td>
</tr>
<tr>
<td>117158</td>
<td>Investigate ways of managing financial risk in own lives</td>
<td>5</td>
<td>4</td>
<td>F</td>
</tr>
<tr>
<td>119265</td>
<td>Manage risk in own work environment</td>
<td>2</td>
<td>4</td>
<td>C</td>
</tr>
<tr>
<td>120121</td>
<td>Apply technical knowledge and understanding of the cover provided under a Short-term Multi-Peril Insurance policy</td>
<td>5</td>
<td>4</td>
<td>C</td>
</tr>
<tr>
<td>120124</td>
<td>Demonstrate knowledge of insurable risk</td>
<td>3</td>
<td>4</td>
<td>C</td>
</tr>
<tr>
<td>120128</td>
<td>Apply the law of contract to insurance</td>
<td>3</td>
<td>4</td>
<td>C</td>
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</table>

Total: 33 credits

### SKILLS PROGRAMME 3
#### Personal and Commercial Lines

<table>
<thead>
<tr>
<th>CODE</th>
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</thead>
<tbody>
<tr>
<td>13940</td>
<td>Demonstrate knowledge and application of ethical conduct in a business environment</td>
<td>4</td>
<td>4</td>
<td>C</td>
</tr>
<tr>
<td>120019</td>
<td>Analyse new developments reported in the media that could impact on Short-term insurance</td>
<td>10</td>
<td>4</td>
<td>C</td>
</tr>
<tr>
<td>120005</td>
<td>Demonstrate knowledge and understanding of personal motor insurance</td>
<td>4</td>
<td>4</td>
<td>C</td>
</tr>
<tr>
<td>119676</td>
<td>Apply the skills of customer care in a specific work environment</td>
<td>4</td>
<td>4</td>
<td>C</td>
</tr>
<tr>
<td>117133</td>
<td>Manage own work performance in relation to an organisation’s performance management system</td>
<td>2</td>
<td>3</td>
<td>C</td>
</tr>
<tr>
<td>114943</td>
<td>Describe how to manage workplace relationships</td>
<td>2</td>
<td>3</td>
<td>C</td>
</tr>
<tr>
<td>113911</td>
<td>Use an electronic system as a tool in a financial services context</td>
<td>2</td>
<td>3</td>
<td>C</td>
</tr>
<tr>
<td>120127</td>
<td>Demonstrate knowledge and understanding of issues of compliance and non-activity that could result in civil or criminal liability in terms of business law</td>
<td>2</td>
<td>4</td>
<td>C</td>
</tr>
<tr>
<td>12164</td>
<td>Demonstrate knowledge and insight of the Financial Advisory and Intermediary Services Act (FAIS) (Act 37 of 2002)</td>
<td>2</td>
<td>4</td>
<td>E</td>
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</tbody>
</table>

Total: 32 credits
SKILLS PROGRAMME 4  
Mathematics

<table>
<thead>
<tr>
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<th>CREDITS</th>
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</tr>
</thead>
<tbody>
<tr>
<td>7468</td>
<td>Use mathematics to investigate and monitor the financial aspects of personal, business, national and international issues</td>
<td>6</td>
<td>4</td>
<td>F</td>
</tr>
<tr>
<td>9015</td>
<td>Apply knowledge of statistics and probability to critically interrogate and effectively communicate findings on life related problems</td>
<td>6</td>
<td>4</td>
<td>F</td>
</tr>
<tr>
<td>9016</td>
<td>Represent analyse and calculate shape and motion in 2-and 3-dimensional space in different contexts</td>
<td>4</td>
<td>4</td>
<td>F</td>
</tr>
</tbody>
</table>

*Note on Course 4: Students who passed mathematics or mathematical literacy as a subject in Grade 12 with symbols A-E may be granted 16 credits through concession against these fundamental unit standards at Levels 3 and 4.

SKILLS PROGRAMME 5  
Communication & Additional South African Language

<table>
<thead>
<tr>
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<th>TYPE</th>
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</thead>
<tbody>
<tr>
<td>8969</td>
<td>Interpret and use information from texts</td>
<td>5</td>
<td>3</td>
<td>F</td>
</tr>
<tr>
<td>8976</td>
<td>Write for a wide range of contexts</td>
<td>5</td>
<td>4</td>
<td>F</td>
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<tr>
<td>8974</td>
<td>Engage in sustained oral communication and evaluate spoken texts</td>
<td>5</td>
<td>4</td>
<td>F</td>
</tr>
<tr>
<td>8970</td>
<td>Write texts for a range of communicative contexts</td>
<td>5</td>
<td>3</td>
<td>F</td>
</tr>
<tr>
<td>8973</td>
<td>Use language and communication in occupational Learning Programme</td>
<td>5</td>
<td>3</td>
<td>F</td>
</tr>
<tr>
<td>8975</td>
<td>Read analyse and respond to a variety of texts</td>
<td>5</td>
<td>4</td>
<td>F</td>
</tr>
<tr>
<td>8979</td>
<td>Use language and communication in occupational Learning Programme</td>
<td>5</td>
<td>4</td>
<td>F</td>
</tr>
<tr>
<td>8968</td>
<td>Accommodate audience and context needs in oral communication</td>
<td>5</td>
<td>3</td>
<td>F</td>
</tr>
</tbody>
</table>

*Note on Course 5: Students who passed English as a first language as a subject in Grade 12 with symbols A-E may be granted 20 credits through concession against the Communication Unit standards at levels 3 and 4. Students who passed an additional South African Language other than the language of business (English) as a first, second or third language as a subject in Grade 12 with symbols A-E may be granted 20 credits through concession against the Communication Unit standards required as a second language at level 3.

Skills Programme 1 - Compulsory  
Personal Lines  
(31 credits)

The majority of these Skills Programmes mainly consist of legislation, customer care, relationship building, and ethical conduct. A student will have the knowledge, and understanding of, ‘insurance of pleasure craft’, house owner insurance, household content, personal liability insurance, reinsurance and how to process Short-term insurance claims.

OR

Skills Programme 1 - Compulsory  
Commercial Lines  
(32 credits)

The majority of these Skills Programmes are electives. A student will learn to underwrite standard risk in Commercial Lines and have a good knowledge base of business insurance, all risk section of business insurance and Short-term reinsurance. They will also have an understanding of how to process a Short-term insurance claim.
Skills Programme 2 - Compulsory  
(33 credits)

Students will:
- Have knowledge of SASRIA and personal sales tax.
- Interpret basic financial statements.
- Manage financial risk personally and in the workplace.
- Apply and understand the cover provided under a Multi-Peril insurance policy and the law of contract to insurance.

Skills Programme 3 - Compulsory  
(32 credits)

Students will demonstrate knowledge and understanding of personal motor insurance and ethical conduct, as well as analyse new developments that could impact on ST insurance, compliance services, customer care, use of an electronic system in ST insurance and an insight of the FAIS act.

Skills Programme 4 - Elective  
Mathematics  
(16 credits)

Students who have passed mathematics in grade 12 will possibly be granted exemption.  
If you are not granted exemption, you will learn to apply knowledge of statistics and probability and use mathematics to investigate and monitor the financial aspects of personal/ business issues.

Skills Programme 5 - Elective  
Communication and additional SA Language  
(40 credits)

Students who have passed two languages in grade 12 will possibly be granted exemption.  
If you are not granted exemption, you will learn to read, interpret and use information from texts as well as write and engage in oral communication.
LEARNING MATERIAL

- Learning material is developed for outcome based training and is developed in conjunction with industry requirements.
- Learning material is continuously updated with any changes in the marketplace.
- Learning material is easy to access and easy to understand without facilitation. The Learning material is only available in English.

SKILLS PROGRAMME FEES

E-Learning: (per Skills Programme of ± 30 credits)

<table>
<thead>
<tr>
<th></th>
<th>2019 fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per student</td>
<td>Cost per student (excl. VAT)</td>
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<tr>
<td></td>
<td>R 4 200.00</td>
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</table>

Distance Learning: (± 30 credits)

<table>
<thead>
<tr>
<th>Number of students</th>
<th>2019 fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 – 30</td>
<td>R 4 420.00</td>
</tr>
<tr>
<td>30 +</td>
<td>Negotiable</td>
</tr>
</tbody>
</table>

Cost of facilitated learning (Moonstone provides venue): (± 30 credits)

<table>
<thead>
<tr>
<th>Number of students</th>
<th>2019 fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 – 30</td>
<td>R 5 780.00</td>
</tr>
<tr>
<td>30 +</td>
<td>Negotiable</td>
</tr>
</tbody>
</table>

Cost of facilitated learning (use own venue): (± 30 credits)

<table>
<thead>
<tr>
<th>Number of students</th>
<th>2019 fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 – 30</td>
<td>R 5 460.00</td>
</tr>
<tr>
<td>30 +</td>
<td>Negotiable</td>
</tr>
</tbody>
</table>
### Additional Fees:

<table>
<thead>
<tr>
<th>Cost per students (excl. VAT)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Credit Analysis fee</strong></td>
</tr>
<tr>
<td>(MBSE will analyse your credits. The fee will be deducted from your first enrolment payment.)</td>
</tr>
<tr>
<td>R 600.00</td>
</tr>
<tr>
<td><strong>Reprinting of material fee</strong></td>
</tr>
<tr>
<td>R 420.00</td>
</tr>
<tr>
<td><strong>Enrolment for specific Skills Programmes</strong></td>
</tr>
<tr>
<td>Will depend on your outstanding amount of credits.</td>
</tr>
<tr>
<td><strong>Concession (Mathematics and Languages)</strong></td>
</tr>
<tr>
<td>R 580.00</td>
</tr>
</tbody>
</table>

#### Re-assessment fees (VAT Excl.)

**Summative Assessment:** R 640.00

**Formative Assessment:** R 240.00 per unit standard
ACCREDITATION AND CERTIFICATION

Certification
The Qualification consist of Fundamental, Core and Elective Components. To be awarded the Qualification, students are required to obtain a minimum of 150 credits in line with the component requirements. Certification will occur as soon as all the relevant unit standards toward the qualification have been completed, verified and endorsed by INSETA and uploaded onto the National Learner Records Database (NLRD).

METHOD OF TRAINING

Online learning (Material and submission will be done online)
- No classroom training will be available.
- Student support and interaction will be via tutors online and in the form of webinars, discussions or chat groups.
- Learning material will be made available on MyMBSE.
- The Portfolio of Evidence (POE) must be completed on our Learning Management System or uploaded.
- The Summative Assessments will be done in one of our examination centres nationally (paper based).
- Timeline will be adapted for each individual student.

Distance learning
- No classroom training will be available.
- All interaction will be via email or directly to the assessor.
- Learning material will be sent either by hard copy.
- The Portfolio of Evidence (POE) can be couriered to our offices at your own cost.
- The Summative Assessments will be done in one of our examination centres nationally (paper based).
- The timeline will be adapted for each individual student.

Facilitated learning
- Classroom training will be arranged (for 15 students or more).
- Learning material will be sent either by hard copy prior to training.
- This material must be brought to classroom training sessions.
- During training the learning material will be discussed and students will start with the completion of the Portfolio of Evidence (POE).
- This can be couriered to our offices at your own cost.
- The Summative Assessments will be done in one of our examination centres nationally.
ADMISSION REQUIREMENTS

- Students must be able to read and write.

ASSESSMENTS

- After completion of the Portfolio of Evidence, the students will either courier the proof of evidence to the Assessor or upload on MyMBSE for assessment. Once assessed and the students is found Competent in all the Skills Programmes, MBSE will contact the candidate to arrange for a closed-book Summative Assessment.
- Additional assignments will be handed in on the day of the Summative Assessment.
- Should the candidate be unsuccessful in the Skills Programmes on the Portfolio of Evidence, MBSE will contact the candidate to apply for a rewrite on these Skills Programmes.
- Once Competent MBSE will arrange for the Summative Assessment.
FURTHER EDUCATION AND TRAINING (FETC): WEALTH MANAGEMENT (NQF 4)

NQF LEVEL 4
150 credits at NQF 4
(SAQA ID NR. 57917/66613)

The Qualification is a holistic introduction to Wealth Management and Wealth Creation. It enables intermediaries to understand the Wealth Management environment, the legislative requirements and product-related information. Our qualification is aimed at students with less than four years’ experience, newcomers to the industry, or those who have lots of experience, but would like to brush up on their product knowledge. We developed the Skills Programmes, covered in this qualification, to provide intermediaries with more options to comply with the requirements of the FAIS Act.

WHAT WILL THE QUALIFICATION ENABLE YOU TO DO?

1. Sell Long Term Cat A products (assistance policies including funeral policies), Long Term B1 and B2.
2. Sell risk policies and guaranteed investments/savings, recurring policies and annuities other than single premium annuities.

WHO SHOULD ENROL?

Students who require licensing in funeral plans, risk policies, long term B and guaranteed investments.

THIS QUALIFICATION IS IDEAL FOR:

- Access to the Financial Services Industry.
- Entry level financial advisors.
SKILLS PROGRAMMES COVERED

The full qualification of 150 credits is divided into Skills Programmes of approximately 30 credits each:

- Each Skills Programme is an independent programme and one can enrol at any time for these Skills Programmes.
- This qualification is unit standard based: students will receive credits for each Skills Programme they finish i.e. you do not have to finish the full qualification to receive credits.
- At least three Skills Programmes are compulsory.
- Two of the Skills Programmes are mathematics/mathematics literacy and communication literacy: students with a grade 12 certificate with mathematics and two languages present, will be granted possible exemption.

<table>
<thead>
<tr>
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<tbody>
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<td>242584</td>
<td>Demonstrate knowledge and understanding of the Financial Advisory</td>
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<td>E</td>
</tr>
<tr>
<td></td>
<td>and Intermediary Services Act 2002 (FAIS) (Act 37 of 2002) as it impacts</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a specific financial services sub-sector</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>242593</td>
<td>Explain South African money laundering legislation and the implications</td>
<td>3</td>
<td>4</td>
<td>C</td>
</tr>
<tr>
<td></td>
<td>for accountable institutions in transacting with clients</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>119676</td>
<td>Apply skills of customer care in a specific work environment</td>
<td>4</td>
<td>4</td>
<td>E</td>
</tr>
<tr>
<td>243137</td>
<td>Demonstrate skills and techniques required to build a relationship with</td>
<td>3</td>
<td>4</td>
<td>E</td>
</tr>
<tr>
<td></td>
<td>a client in a financial services environment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>242655</td>
<td>Demonstrate knowledge and understanding of ethical conduct in a</td>
<td>4</td>
<td>4</td>
<td>C</td>
</tr>
<tr>
<td></td>
<td>business environment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>117129</td>
<td>Apply the regulations for disclosure required that are required as part of</td>
<td>2</td>
<td>4</td>
<td>E</td>
</tr>
<tr>
<td></td>
<td>the financial sales process</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>120128</td>
<td>Apply the law of contract to insurance</td>
<td>3</td>
<td>4</td>
<td>E</td>
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<tr>
<td>114966</td>
<td>Explain the types of compulsory statutory insurance in South Africa</td>
<td>2</td>
<td>3</td>
<td>E</td>
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<tr>
<td>117126</td>
<td>Apply knowledge and insight into aspects of the Long-term insurance Act,</td>
<td>2</td>
<td>4</td>
<td>E</td>
</tr>
<tr>
<td></td>
<td>Act 52 of 1998</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>114985</td>
<td>Indicate how different needs lead to the development of different</td>
<td>4</td>
<td>3</td>
<td>E</td>
</tr>
<tr>
<td></td>
<td>Financial Services Products</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>114956</td>
<td>Describe funeral insurance</td>
<td>2</td>
<td>3</td>
<td>E</td>
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<tr>
<td></td>
<td></td>
<td>31</td>
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### SKILLS PROGRAMME 2

<table>
<thead>
<tr>
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<th>LEVEL</th>
<th>TYPE</th>
</tr>
</thead>
<tbody>
<tr>
<td>114970</td>
<td>Manage risk in own life</td>
<td>3</td>
<td>3</td>
<td>C</td>
</tr>
<tr>
<td>114960</td>
<td>Investigate the need to provide financially for own retirement</td>
<td>3</td>
<td>3</td>
<td>C</td>
</tr>
<tr>
<td>117137</td>
<td>Describe group insured benefits</td>
<td>2</td>
<td>4</td>
<td>E</td>
</tr>
<tr>
<td>119478</td>
<td>Analyse the different products available in the Long-term industry and the benefits of each</td>
<td>5</td>
<td>4</td>
<td>E</td>
</tr>
<tr>
<td>120124</td>
<td>Demonstrate knowledge of insurable risk</td>
<td>3</td>
<td>4</td>
<td>E</td>
</tr>
<tr>
<td>243131</td>
<td>Describe disability insurance solutions in the context of financial planning</td>
<td>4</td>
<td>4</td>
<td>E</td>
</tr>
<tr>
<td>243139</td>
<td>Investigate dread disease products and their place in wealth management</td>
<td>2</td>
<td>4</td>
<td>E</td>
</tr>
<tr>
<td>243133</td>
<td>Analyse current events reported in the media that could impact on wealth management</td>
<td>10</td>
<td>4</td>
<td>C</td>
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</table>

### SKILLS PROGRAMME 3

<table>
<thead>
<tr>
<th>CODE</th>
<th>US/TITLE</th>
<th>CREDITS</th>
<th>LEVEL</th>
<th>TYPE</th>
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</thead>
<tbody>
<tr>
<td>117127</td>
<td>Describe and apply the basic principles of personal income tax</td>
<td>3</td>
<td>4</td>
<td>F</td>
</tr>
<tr>
<td>117132</td>
<td>Explain basic economics</td>
<td>3</td>
<td>3</td>
<td>C</td>
</tr>
<tr>
<td>117156</td>
<td>Interpret basic financial statements</td>
<td>4</td>
<td>4</td>
<td>F</td>
</tr>
<tr>
<td>117158</td>
<td>Investigate ways of managing financial risk in own lives</td>
<td>5</td>
<td>4</td>
<td>F</td>
</tr>
<tr>
<td>243134</td>
<td>Investigate the range of options available for wealth management</td>
<td>5</td>
<td>4</td>
<td>C</td>
</tr>
<tr>
<td>243142</td>
<td>Explain Capital Markets and Capital Market Instruments</td>
<td>2</td>
<td>4</td>
<td>C</td>
</tr>
<tr>
<td>243144</td>
<td>Explain the structure of the financial services industry in South Africa</td>
<td>4</td>
<td>3</td>
<td>C</td>
</tr>
<tr>
<td>243148</td>
<td>Explain Equity Markets and equity market instruments</td>
<td>2</td>
<td>4</td>
<td>C</td>
</tr>
<tr>
<td>243153</td>
<td>Explain basic investment principles</td>
<td>4</td>
<td>4</td>
<td>C</td>
</tr>
<tr>
<td>243154</td>
<td>Explain money markets and money market instruments</td>
<td>2</td>
<td>4</td>
<td>C</td>
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### SKILLS PROGRAMME 4

#### Mathematics

<table>
<thead>
<tr>
<th>CODE</th>
<th>US/TITLE</th>
<th>CREDITS</th>
<th>LEVEL</th>
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<tbody>
<tr>
<td>7468</td>
<td>Use mathematics to investigate and monitor the financial aspects of personal, business, national and international issues</td>
<td>6</td>
<td>4</td>
<td>F</td>
</tr>
<tr>
<td>9015</td>
<td>Apply knowledge of statistics and probability to critically interrogate and effectively communicate findings on life related problems</td>
<td>6</td>
<td>4</td>
<td>F</td>
</tr>
<tr>
<td>9016</td>
<td>Represent analyse and calculate shape and motion in 2-and 3-dimensional space in different contexts</td>
<td>4</td>
<td>4</td>
<td>F</td>
</tr>
</tbody>
</table>

*Note on Course 4: students who passed mathematics or mathematical literacy as a subject in Grade 12 with symbols A-E may be granted 16 credits through concession against these fundamental unit standards at Levels 3 and 4.*
**SKILLS PROGRAMME 5**
Communication & Additional South African Language

<table>
<thead>
<tr>
<th>CODE</th>
<th>US/TITLE</th>
<th>CREDITS</th>
<th>LEVEL</th>
<th>TYPE</th>
</tr>
</thead>
<tbody>
<tr>
<td>119457</td>
<td>Interpret and use information from texts</td>
<td>5</td>
<td>3</td>
<td>F</td>
</tr>
<tr>
<td>119459</td>
<td>Write/present/sign for a wide range of contexts</td>
<td>5</td>
<td>4</td>
<td>F</td>
</tr>
<tr>
<td>119462</td>
<td>Engage in sustained oral/signed communication and evaluate spoken/signed texts</td>
<td>5</td>
<td>4</td>
<td>F</td>
</tr>
<tr>
<td>119465</td>
<td>Write/present/sign texts for a range of communicative contexts</td>
<td>5</td>
<td>3</td>
<td>F</td>
</tr>
<tr>
<td>119467</td>
<td>Use language and communication in occupational learning program</td>
<td>5</td>
<td>3</td>
<td>F</td>
</tr>
<tr>
<td>119469</td>
<td>Read/view, analyse and respond to a variety of texts</td>
<td>5</td>
<td>4</td>
<td>F</td>
</tr>
<tr>
<td>119471</td>
<td>Use language and communication in occupational learning program</td>
<td>5</td>
<td>4</td>
<td>F</td>
</tr>
<tr>
<td>119472</td>
<td>Accommodate audience and context needs in oral/signed communication</td>
<td>5</td>
<td>3</td>
<td>F</td>
</tr>
</tbody>
</table>

40

*Note on Course 5: Students who passed English as a first language as a subject in Grade 12 with symbols A-E may be granted 20 credits through concession against the Communication Unit standards at levels 3 and 4. Students who passed an additional South African Language other than the language of business (English) as a first, second or third language as a subject in Grade 12 with symbols A-E may be granted 20 credits through concession against the Communication Unit standards required as a second language at level 3.

**Skills Programme 1 - Compulsory**
(31 credits)

The majority of these Skills Programmes mainly consist of legislation like FAIS, FICA, Law of contract, Long Term Insurance Act (LTIA) and compulsory statutory insurance. Students will learn to apply skills of customer care, client relationships, needs analyses and funeral insurance.

**Skills Programme 2 - Compulsory**
(32 credits)

Students will demonstrate knowledge and understanding of insurable risk, describe group insured benefits and disability insurance solutions, analyse long-term products and the benefits of each and how current events in the media, could impact wealth management.

**Skills Programme 3 - Compulsory**
(34 credits)

Students will have the knowledge to explain basic economics, capital markets and instruments, equity markets, basic investment principles, money markets and instruments. They will learn to investigate a range of options available for wealth management, describe and apply the basic principles.

**Skills Programme 4 - Elective**
Mathematics
(16 credits)

Students who have passed mathematics in grade 12 will possibly be granted exemption. If you are not granted exemption, you will learn to apply knowledge of statistics and probability as well as use mathematics to investigate and monitor the financial aspects of personal/business issues.
Skills Programme 5 - Elective
Communication and additional SA Language
(40 credits)

Students who have passed two languages in grade 12 will possibly be granted exemption.
If you are not granted exemption, you will learn to read, interpret and use information from texts as well as write and engage in oral communication.

LEARNING MATERIAL

- Learning material is developed for outcome-based training and is developed in conjunction with industry requirements.
- Learning material is continuously updated with any changes in the market place.
- Learning material is easy to access and easy to understand without facilitation.
- Learning material only available in English.

SKILLS PROGRAMME FEES

E-Learning: (per Skills Programme of ± 30 credits)

<table>
<thead>
<tr>
<th></th>
<th>2019 fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Student</td>
<td>Cost per student (excl. VAT)</td>
</tr>
<tr>
<td></td>
<td>R 4 200.00</td>
</tr>
</tbody>
</table>

Distance Learning: (± 30 credits)

<table>
<thead>
<tr>
<th>Number of students</th>
<th>2019 fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 – 30</td>
<td>R 4 420.00</td>
</tr>
<tr>
<td>30 +</td>
<td>Negotiable</td>
</tr>
</tbody>
</table>

Cost of facilitated learning (Moonstone provides venue): (± 30 credits)

<table>
<thead>
<tr>
<th>Number of students</th>
<th>2019 fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 – 30</td>
<td>R 5 780.00</td>
</tr>
<tr>
<td>30 +</td>
<td>Negotiable</td>
</tr>
</tbody>
</table>

Cost of facilitated learning (use own venue): (± 30 credits)

<table>
<thead>
<tr>
<th>Number of students</th>
<th>2019 fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 – 30</td>
<td>R 5 460.00</td>
</tr>
<tr>
<td>30 +</td>
<td>Negotiable</td>
</tr>
</tbody>
</table>
**Additional Fees:**

<table>
<thead>
<tr>
<th></th>
<th>2019 fees</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Credit Analysis fee</strong></td>
<td>R 600.00</td>
</tr>
<tr>
<td>(MBSE will analyse your credits. The fee will be deducted from your first enrolment payment.)</td>
<td></td>
</tr>
<tr>
<td><strong>Reprinting of material fee</strong></td>
<td>R 420.00</td>
</tr>
<tr>
<td><strong>Enrolment for specific Skills Programmes</strong></td>
<td>Will depend on your outstanding amount of credits.</td>
</tr>
<tr>
<td><strong>Concession (Mathematics and Languages)</strong></td>
<td>R 580.00</td>
</tr>
</tbody>
</table>

**Re-assessment fees (VAT inclusive)**

**Summative Assessment:** R 640.00

**Formative Assessment:** R 240.00 per unit standard
ACCREDITATION AND CERTIFICATION

Certification

The Qualification consist of Fundamental, Core and Elective Components. To be awarded the Qualification, students are required to obtain a minimum of 150 credits in line with the component requirements. Certification will occur as soon as all the relevant unit standards toward the qualification have been completed, verified and endorsed by INSETA and uploaded onto the INSETA Indicium System.

METHOD OF TRAINING

Online learning (Material and submission will be done online)

- No classroom training will be available.
- Students support and interaction will be via tutors online and in the form of webinars, discussions or chat groups.
- Learning material will be made available on MyMBSE.
- The Portfolio of Evidence (POE) must be completed on our Learning Management System or uploaded.
- The Summative Assessments will be done in one of our examination centres nationally (paper based).
- Timeline will be adapted for each individual student.

Distance learning

- No classroom training will be available.
- All interaction will be via email or directly to the assessor.
- Learning material will be sent either by hard copy.
- The Portfolio of Evidence (POE) can be couriered to our offices at your own cost.
- The Summative Assessments will be done in one of our examination centres nationally (paper based).
- The timeline will be adapted for each individual student.

Facilitated learning

- Classroom training will be arranged (for 15 students or more).
- Learning material will be sent by hard copy prior to training.
- This material must be brought to classroom training sessions.
- During training the learning material will be discussed and students will start with the completion of the Portfolio of Evidence (POE).
- This can be couriered to our offices at your own cost.
- The Summative Assessments will be done in one of our examination centres nationally.
ADMISSION REQUIREMENTS

- This qualification is suitable for students who have schooling at/or below NQF 4 (grade 12 certificate).
- Our programme is aimed at student's with less than four years' experience, newcomers to the industry, or those who have lots of experience, but would like to brush up on their product knowledge.
- No admission requirements.
- Students must be able to read and write.
- Students will receive an equivalent qualification as a grade 12 certificate.

ASSESSMENTS

- After completion of the Portfolio of Evidence, the students will either courier the proof of evidence to the Assessor or upload on LMS for assessment. Once assessed and the students is found Competent in all the Skills Programmes, MBSE will contact the candidate to arrange for a closed-book Summative Assessment.
- Additional assignments will be handed in on the day of the Summative Assessment.
- Should the candidate be unsuccessful in the Skills Programmes on the Portfolio of Evidence, MBSE will contact the candidate to apply for a rewrite on these Skills Programmes.
- Once Competent MBSE will arrange for the Summative Assessment.
Principal Executive Officers are the executives of retirement funds in Southern Africa. They play an important role within the governance system of a retirement fund and are vital in the proper performance of the board of trustees.

The Professional Principal Executive Officer Qualification is the first occupational qualification which provides recognition of competence in learners who wish to formalise their education and experience with a view to enhancing their career prospects. This includes trustees and a wide variety of other employee benefits functionaries.

This qualification is a much-needed stimulus for the professionalisation of the role of the Principal Officer which has historically been unstructured and undefined. It will also support the transformation imperative as it enables learners to obtain a qualification which may have been inaccessible to working individuals, as well as those unable to satisfy traditional Higher Education access criteria.

This occupational qualification will form the apex of the retirement functionary learning path and will be linked to the Principal Officer Association (POA) professional designations.

WHAT WILL THE QUALIFICATION ENABLE YOU TO DO?

A qualified learner will be able to:

- Guide and monitor compliance with legislation.
- Implement and monitor fund rules and Board approved policies.
- Manage the operations of the retirement fund.

WHO SHOULD ENROL?

- Current Principal Officers, trustees and retirement fund functionaries.
- Employees working in a claims or employee benefits and compensation environment who have access to a retirement fund.

THIS OCCUPATIONAL QUALIFICATION IS IDEAL FOR:

- Professionals with demonstrable experience in retirement funds and a relevant qualification with a desire to follow this career trajectory.
- Professionals that would like to obtain the professional designations offered by Batseta Council of Retirement Funds for South Africa (Batseta), the professional body for the profession. The learning pathway will include the Retirement Fund Trustee qualification.
LEARNING CONTENT

Theory Modules:
- External regulatory framework for retirement funds, 17 Credits.
- Implementation and monitoring of the internal regulatory framework, 7 Credits.
- Operational, financial and investment requirements of a retirement fund, 10 Credits.
- Fund Governance and Strategic Leadership, 16 Credits.

Totaling: 50 Credits.

Practical Skills Modules:
- Apply primary legislation to a retirement fund, 8 Credits.
- Implement and monitor fund rules and board approved policies, 5 Credits.
- Manage the operations of the retirement fund, 8 Credits.
- Guide the board in its decision-making responsibility, 15 Credits.

Totaling: 36 Credits.

Work Experience Modules:
- Apply the external regulatory framework to the fund’s operations, 15 Credits.
- Monitor adherence to fund rules and policies, 7 Credits.
- Manage the deliverables of a retirement fund, 5 Credits.
- Apply sound governance practices to the management framework of the retirement fund, 37 Credits.

Totaling: 64 Credits.
LEARNING MATERIAL

All learning material will be provided.

MBSE FEES

1. Tuition Fee - Facilitated: (2019)  
   R 24 600 (VAT Excl)

2. Tuition Fee - Distance: (2019)  
   R 20 200 (VAT Excl)

BATSETA FEES

External Integrated Summative Assessment  
R 6 700 (excl VAT)

ACCREDITATION AND CERTIFICATION

Certification

Moonstone Business School of Excellence (Pty) Ltd acknowledges that certification in vocational education and training and the content of the certificate are regulated by the National Board of Education and governed by the SAQA Act, 1995 (Act No 58 of 1995) as well as Regulation 1 of the Regulations for the Registration of Private Higher Education Institutions, 2002 (hereafter referred to as “the Regulations”).

Institutional vocational education and training

Learners are awarded an occupational qualification upon the successful completion of the EISA which will be set by the Assessment Quality Partner (AQP) Batseta.

The specific occupational qualification will be issued by the Quality Council of Trades and Occupations (QCTO).

METHOD OF TRAINING

- Distance Learning
  At MBSE we make use of an online platform for our Distance mode of Learning.

- Facilitated Learning
  Contact Sessions will be arranged for sufficient student numbers.

ASSESSMENTS

- Students will complete Knowledge-based modules and practical application modules (similar to Case Studies) in order to prepare for the work-place modules (in the form of a Portfolio of Evidence).

- Occupational Qualifications will require students to be working practically within the field of study for certain modules.

- Continuous assessment by MBSE to prepare students for the Batseta Exams.

- An Integrated Formative Assessment (IFA) which include a completed questionnaire and Portfolio of Evidence as well as an online Multiple-choice Assessment set by the AQP (Batseta)*.

- An External Integrated Summative Assessment (EISA) set by the AQP (Batseta)*.

*Students register directly with Batseta for the IFA and EISA Exams after completion of the Moonstone Business School of Excellence modules.
HOW TO REGISTER?

For more information about the Professional Principal Executive Officer Qualification that we offer at MBSE, or to register for the training, you can visit our website – mbse.ac.za
DESCRIPTION

Compliance Officers generally provide compliance services to the management of a company, to assist them in discharging their responsibilities in complying with various regulatory, and legislative requirements.

Every company and organisation is required to comply with these various regulations, thus they need an expert at their disposal with knowledge and experience in legal matters, compliance risk management, as well as the compilation, implementation and reporting of compliance strategies.

Moonstone Business School of Excellence's Occupational Certificate: Compliance Officer (NQF level 6) qualification equips our students with these expert skills, and practical experience. This gives the student confidence in their own working abilities, and advance their career.

Qualified students will be able to conduct Enterprise-wide Risk Management, apply compliance principles, commit to the compliance practices, design and implement various compliance plans and strategies, conduct compliance monitoring, and interact with various industry role-players.

Our qualification is not just aimed at preparing a student for compliance within the financial sector, but also compliance departments from other sectors. This occupational qualification will form the apex of the compliance functionary learning path, and will allow access to the Integrated External Summative Assessment (EISA) with the Compliance Institute of South Africa (CISA).

Moonstone Business School of Excellence is an accredited Skills Development Provider, with the Quality Council for Trades & Occupations.
CONTENT
The qualification consists of the following Theory, Practical and Workplace Modules:

<table>
<thead>
<tr>
<th>Module Code</th>
<th>Module Name</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>CO KM01</td>
<td>Enterprise-wide Risk Management</td>
<td>6</td>
</tr>
<tr>
<td>CO KM05</td>
<td>Project Management</td>
<td>3</td>
</tr>
<tr>
<td>CO KM02</td>
<td>Compliance Principles</td>
<td>12</td>
</tr>
<tr>
<td>CO PM01</td>
<td>Design and Implement Compliance Risk Management</td>
<td>9</td>
</tr>
<tr>
<td>CO PM06</td>
<td>Interact with Industry Role Players</td>
<td>3</td>
</tr>
<tr>
<td>CO KM06</td>
<td>Generic Management Principles</td>
<td>3</td>
</tr>
<tr>
<td>CO KM04</td>
<td>Change Management</td>
<td>6</td>
</tr>
<tr>
<td>CO PM02</td>
<td>Define, Maintain and Advise on the Regulatory Universe</td>
<td>12</td>
</tr>
<tr>
<td>CO PM03</td>
<td>Develop, Facilitate Compilation of and Review Compliance Risk Management Plans</td>
<td>12</td>
</tr>
<tr>
<td>CO PM04</td>
<td>Conduct Compliance Monitoring</td>
<td>12</td>
</tr>
<tr>
<td>CO PM05</td>
<td>Compile and submit internal and external compliance reports</td>
<td>12</td>
</tr>
<tr>
<td>CO KM03</td>
<td>Compliance Practice</td>
<td>30</td>
</tr>
<tr>
<td>CO WM01</td>
<td>Compliance Risk Management Design and Implementation Processes</td>
<td>18</td>
</tr>
<tr>
<td>CO WM02</td>
<td>Regulatory Universe Definition and Maintenance Processes</td>
<td>24</td>
</tr>
<tr>
<td>CO WM03</td>
<td>Compliance Risk Management Plan Development Processes</td>
<td>24</td>
</tr>
<tr>
<td>CO WM04</td>
<td>Compliance monitoring Processes</td>
<td>24</td>
</tr>
<tr>
<td>CO WM05</td>
<td>Compliance Reporting Processes</td>
<td>24</td>
</tr>
<tr>
<td>CO WM06</td>
<td>Industry Regulator, Supervisor and Stakeholder Interactions</td>
<td>6</td>
</tr>
</tbody>
</table>

REGISTRATION DATES
Applications are open throughout the year.
First semester Registration: February.
Second semester Registration: June.

DURATION
Part-time: 2 Years

ADMISSION REQUIREMENTS
Matric/Grade 12 or a recognised NQF Level 4 qualification.

FEES

MBSE FEES
Tuition Fee: (2019) R 27 700 (VAT Excl.)

COMPLIANCE INSTITUTE OF SOUTHERN AFRICA (CISA) FEES
External Integrated Summative Assessment (2019) R 3 640 (VAT Excl.)
CERTIFICATION

Moonstone Business School of Excellence (Pty) Ltd acknowledges that certification in vocational education and training and the content of the certificate are regulated by the National Board of Education and governed by the SAQA Act, 1995 (Act No 58 of 1995) as well as Regulation 1 of the Regulations for the Registration of Private Higher Education Institutions, 2002 (hereafter referred to as “the Regulations”).

Institutional vocational education and training Learners are awarded an occupational qualification upon the successful completion of the EISA which will be set by the Assessment Quality Partner (AQP) Compliance Institute. The specific occupational qualification will be issued by the Quality Council of Trades and Occupations (QCTO).
ADVANCED NATIONAL CREDIT ACT (ANCA)

The National Credit Act No 34 of 2005 was passed by Parliament on the 10th of March 2006. It is designed to achieve a system of regulation that will apply to all credit activities, thereby ensuring that all credit providers and credit consumers are treated equally.

Broadly, the Act aims to reduce reckless credit behaviour, both by credit providers and consumers and the level of over-indebtedness in South Africa.

WHAT WILL THE QUALIFICATION ENABLE YOU TO DO?

Successful students will qualify for an NCA card.

THREE KINDS OF TRANSACTIONS ARE REQUIRED AS “CREDIT AGREEMENTS” FOR PURPOSE OF THE ACT

- Credit facility e.g. credit card Banks
- Credit transaction e.g.:  
  - Pawn transaction  
  - Discount transactions Incidental credit agreements Instalment agreements Mortgages  
  - Secured loans  
  - Leases  
  - Credit guarantees e.g. suretyships

Or any combination of these transactions e.g: instalment sale of goods where payments occur by credit card over a period of time

WHO SHOULD ATTEND?

- Employees of Credit providers (providers of personal loans, HP agreements, credit cards and revolving credit)  
- Employees of Credit Bureaus  
- Debt Counsellors

THIS COURSE IS IDEAL FOR:

- Industry providers of personal loans, HP agreements, credit cards and revolving credit, debt counsellors, credit bureaus.
LEARNING PROGRAMMES COVERED

Learning programme 1
An overview of the act
Have an understanding of the purpose and relevance of the National Credit Act (NCA).
Have an understanding of the requirements with regard to the enforcement of the NCA.
Have an understanding of the regulation of the consumer credit industry.

Learning programme 2
Consumer credit institutions name
Recognise the purpose and functioning of the National Credit Regulator.
Recognise the purpose and functioning of the National Consumer Tribunal.

Learning programme 3
Credit agreements
Identify the categories of credit agreements.
Have an understanding of the disclosure, form and effect of credit agreements.
Have an understanding of unlawful credit agreements and unlawful provisions in credit agreements.
Have an understanding of the costs with regard to credit agreements.
Have an understanding of the requirements with regard to statement of account.
Have an understanding of the alteration, rescission and termination of a credit agreement.

Learning programme 4
Consumer rights
Have an understanding of the consumer's right with regards to credit.
Have an understanding of the consumer's right with regards to confidentiality, personal information and credit records.
Examine the requirements with regards to credit marketing practices and advertising.

Learning programme 5
Over-indebtedness and reckless credit
Have an understanding of the concept of over-indebtedness and reckless credit.
Learning programme 6
Collection, repayment, surrender and debt enforcement
Requirements with regards to repayment practices
Requirements with regards to the surrender of goods
Requirements with regards to the debt enforcement by repossession or judgement

Learning programme 7
Complaints and disputes
Evaluate the requirements with regards to dispute settlement.

LEARNING MATERIAL

The learning material is developed by an industry expert according to industry requirements.

FEES

Total course fee:
Cost per learner
E-Learning: R 2 780 (VAT Excl)
Re-write: R 540 (VAT Excl)

Payment options:
EFT or cash deposit

AVAILABILITY OF THE NATIONAL CREDIT ACT (NCA)

One can register at any time of the week (Monday to Friday). The learner will receive the learning material via courier or e-mail after registration and proof of payment is send to our office. After studying the material the learner will contact our office and request an examination date at one of our national venues.

ACCREDITATION AND CERTIFICATION

Certification
- Learners will receive a MBSE certificate after successful completion of the course.
- They will also receive a NCA card that is necessary for Finance and Insurance brokers (F&I).

METHOD OF TRAINING

Online learning
- No classroom training will be available.
- Learner support and interaction will be via tutors online and in the form of webinars, discussions or chat groups.
- Learning material will be made available on the Learning Management System (LMS).

ADMISSION REQUIREMENTS

No admission requirements.
ASSESSMENTS

1. After studying the material, the learner will complete a Final Assessment, electronically.
2. Learners need to obtain 60% to be competent

HOW TO REGISTER?

Registration is flexible and can be done 5 days a week for distance learning and online learning.
NATIONAL CREDIT ACT (NCA) F&I

The National Credit Act No 34 of 2005 was passed by Parliament on the 10th of March 2006. It is designed to achieve a number of objectives, most of which are to benefit and protect the consumer. The aim is to introduce a single, functional system of regulation that will apply to all credit activities, thereby ensuring that all credit providers and credit consumers are treated equally.

Broadly, the Act aims to reduce reckless credit behaviour, both by credit providers and consumers and the level of over-indebtedness in South Africa.

WHAT WILL THE QUALIFICATION ENABLE YOU TO DO?

Successful students will qualify for an NCA card.

WHO SHOULD ATTEND?

Credit providers – motor industry

THIS COURSE IS IDEAL FOR:

- Intermediaries in the Motor industry who are Finance and Insurance brokers (F&I). Industry providers of personal loans, Hp agreements, credit cards and revolving credit.

## COURSE OVERVIEW

**FEE:**
- R 1960 (VAT EXCL.) Online
- R 2 260 (VAT EXCL.) Distance

**STARTING DATE**
All year

**METHOD OF TRAINING**
Distance learning or online learning

**COURSE DURATION**
6 months

**ADMISSION REQUIREMENTS**
No requirements

## DATES

**REGISTRATION DEADLINE:**
Registrations will be accepted at any time throughout the year.

**PAYMENT DEADLINE:**
Payment will be required to finalise the registration
LEARNING PROGRAMMES COVERED

Learning programme 1
An overview of the act
Have an understanding of the purpose and relevance of the National Credit Act (NCA).
Have an understanding of the requirements with regard to the enforcement of the NCA.
Have an understanding of the regulation of the consumer credit industry.

Learning programme 2
Consumer credit institutions name
Recognise the purpose and functioning of the National Credit Regulator.
Recognise the purpose and functioning of the National Consumer Tribunal.

Learning programme 3
Credit agreements
Identify the categories of credit agreements.
Have an understanding of the disclosure, form and effect of credit agreements.
Have an understanding of unlawful credit agreements and unlawful provisions in credit agreements.
Have an understanding of the costs with regard to credit agreements.
Have an understanding of the requirements with regard to statement of account.
Have an understanding of the alteration, rescission and termination of a credit agreement.

Learning programme 4
Consumer rights
Have an understanding of the consumer’s right with regards to credit.
Have an understanding of the consumer’s right with regards to confidentiality, personal information and credit records.
Examine the requirements with regards to credit marketing practices and advertising.

Learning programme 5
Over-indebtedness and reckless credit
Have an understanding of the concept of over-indebtedness and reckless credit.

Learning programme 6
Complaints and disputes
Evaluate the requirements with regards to dispute settlement.

LEARNING MATERIAL

The learning material is developed by an industry expert according to industry requirements.
FEES
Cost per learner Online: R 1 960 (VAT Excl.)
Distance Learning: R 2 260 (VAT Excl.)
Rewrite: R 540 (VAT Excl.)
Payment options:
EFT or cash deposit

AVAILABILITY OF THE NATIONAL CREDIT ACT (NCA)
Registrations will be accepted from Monday to Friday. The student will be linked to the learning material on the Student Management System, after registration is finalised and payment has been made. After studying the material, the learner will complete a Final Assessment, electronically.

ACCREDITATION AND CERTIFICATION
Certification
• Learners will receive a MBSE certificate after successful completion of the course.
• They will also receive a NCA card that is necessary for Finance and Insurance brokers (F&I).

METHOD OF TRAINING
Online learning
• No classroom training will be available.
• Learner support and interaction will be via tutors online and in the form of webinars, discussions or chat groups.

ADMISSION REQUIREMENTS
No admission requirements.

ASSESSMENTS
1. After studying the material, the learner will complete a Final Assessment, electronically.
2. 60% is required to pass.

HOW TO REGISTER?
Registration is flexible and can be done 5 days a week.
CIMA TUITION

CIMA is the world’s largest professional body of chartered global management accountants, and offer the most relevant accounting qualifications for a career in business and finance.

CIMA has more than 229 000 members and students in 176 countries.

WHY SHOULD YOU STUDY CIMA

By studying CIMA, you will develop the critical knowledge and skills that employers are looking for and be ready to work in any business - large or small, public or private, all around the world. CIMA’s industry-leading assessments and regularly updated qualifications ensure you’ve got the winning edge in the job market.

CAREER OPTIONS

Information management roles

- Business Analysis Manager
- Head of Programme Management
- Director of Information Technology

Finance roles

- Finance Director
- Finance Business Partner
- Management Accountant

Executive roles

- Chief Executive
- Managing Director
- Chief Financial Officer

Commercial roles

- Commercial Director
- Marketing Manager
- Management Consultant

Operations roles

- Human Resources Manager
- Project Manager
- Operations Director

WHO SHOULD ATTEND?

Ambitious school leavers, graduates and working professionals choose CIMA as the most relevant global qualification for a career in business. CIMA’s flexible entry policy gives anyone with a passion for business the chance to study CIMA regardless of their educational background. All you need is a good grasp of maths and English.

At Moonstone Business School of Excellence, we endeavour to tailor the tuition to suit your needs, from full time classes offered during working hours to part-time classes offered over weekends or on weekday evenings.
We offer tuition for all 16 subjects. Students will start at the Certificate Level (at the bottom) and work their way up to the Strategic Level.
THIS QUALIFICATION IS IDEAL FOR:

- Candidates who received exemption for some subjects but who still have to write the Integrated Case Study.
- Any candidate who prefers classroom study as mode of delivery to facilitate the learning process.

ENTRY REQUIREMENTS:

Certificate in Business Accounting

- No entry requirements.

CIMA's Professional Qualification

- The Certificate in BA with CIMA, or
- A Relevant Accounting or Finance Qualification.

TUITION FEES

Certificate in BA: R 4 740 (VAT Excl.) per subject
CIMA Professional Qualification: R 4 840 (VAT Excl.) per subject
The Kaplan Study Material is included in the Course Fee.
For CIMA's Exam Fees go to: www.cimaglobal.com/Starting-CIMA/Starting-CIMA/Fees/

METHOD OF TRAINING

The CIMA Tuition will be through Facilitated Learning. There will be 30 hours of contact time, which will include Revision Sessions and Mock Exams under Exam Conditions.

HOW TO REGISTER?

For more information about the Tuition that we offer at Moonstone Business School of Excellence, or to register for our CIMA short courses, you can visit our website.
DESCRIPTION
The FFM course covers basic mathematical concepts and the application of these concepts in the financial planning environment. The course aims to address the maths concepts that students often have a problem with when they enrol for an NQF 5 or NQF 6 qualification in financial planning.

WHAT WILL THE FFM COURSE ENABLE YOU TO DO?
On completion of the programme, students should be able to do basic maths calculations and apply these basic principles to calculations required as part of financial planning.

WHO SHOULD ATTEND?
Students who need to an understanding of basic mathematical principles.

THIS COURSE IS IDEAL FOR:
Students who require a maths refresher course before they start their studies towards an NQF5 or NQF6 qualification.

TOPICS COVERED:
Baseline test
- Students will complete a baseline test for each of the 8 topics covered in the course.
- If students obtain the required pass mark of 60% per topic, the student will be exempted from that topic in the FFM course.

Topic 1 - Basic of fractions
- Understand the concept of a fraction
- Equivalent and decimal fractions
- Multiplying, dividing, adding and subtracting fractions
- Calculate fractions of a given quantity
- Application of fractions in financial planning.

Topic 2 - Basics of ratios
- Understand the concept of a ratio
- Equivalent ratios and simplifying ratios
- Dividing a quantity in a ratio
- Increasing or decreasing a quantity in a ratio
- Application of ratios in financial planning.

Topic 3 - Basic of percentage
- Understand the meaning of a percent and percentage
- It covers aspects such as percentages, equivalent and decimal fractions, increasing/decreasing an amount by a Percentage
- Application of percentages in financial planning.

Topic 4 - Rate and proportion
- Understand the meaning of rate and the importance of units.
- It covers aspects such as unitary rates, direct and inverse proportion
- Application of rate and proportion in financial planning.
**TOPIC 5 - ORDER OF MATHEMATICAL OPERATIONS**
- Understand the universal rules for mathematical operations
- Understand mathematical expressions representing practical calculations

**TOPIC 6 - REVISION OF BASIC ALGEBRA**
- Understand the basic algebraic conventions and substitution.
- Solve simple equations
- Apply basic algebra in financial planning.

**TOPIC 7 - PLOTTING AND INTERPRETING GRAPHS**
- Understand the plotting of points on a system of axes
- Use a formula to determine a set of points in a Cartesian Plane
- Interpreting the pattern in a set of points
- Apply graphs in financial planning.

**TOPIC 8 - TIME VALUE OF MONEY (TVM) AND THE USE OF A FINANCIAL CALCULATOR**
- Understand simple and compound interest
- Perform time value of money calculations
- Use a financial calculator to perform these calculations.

**LEARNING MATERIAL:**
The learning material is developed by a maths expert and is structured into an interactive online course.

**FEES**
- **Cost per student**
  - E-Learning: R 849.90 (excl VAT)
  - Students who enroll for the National Certificate in Wealth Management (NCWM) will have free access to the course.
- **Payment Options:**
  - EFT, cash deposit or Credit Card

**AVAILABILITY OF THE FUNDAMENTALS OF FINANCIAL MATHEMATICS**
One can register at any time of the week (Monday to Friday). The learner will be linked to the learning material, on the Learning Management System, once registration and proof of payment is sent to our office. After studying the material, the learner will complete the Final Assessment electronically.

**DATES**
- **Registration deadline:**
  - Learners can register at any time.
- **Payment deadline:**
  - Payment should be done when a learner registers.

**ACCREDITATION AND CERTIFICATION**
- **Certification**
  - Students will receive a MBSE certificate after successful completion of the course.
- **CPD information**
  - This course has been approved for 10 Regulatory (FSCA) hours. On successful completion of all the summative assessments on each topic, a certificate confirming the CPD hours for Regulatory purposes will be issued.

**METHOD OF TRAINING**
- **Online learning**
  - Learning material will be made available on the Learning Management System (LMS).
ADMISSION REQUIREMENTS
No admission requirements.

HOW TO REGISTER?
Registration is flexible and can be done 5 days a week for online learning.

ASSESSMENTS
Students need to obtain 60% to be competent.
FICA - AWARENESS TRAINING

DESCRIPTION
The FICA Awareness Training is aimed at employees of accountable institutions and covers basic money-laundering and terrorist financing concepts, anti-money-laundering legislation in South Africa, the risk-based approach, and looks at the requirements for customer due diligence, reporting of certain transactions and record-keeping requirements.

WHAT WILL THE FICA COURSE ENABLE YOU TO DO?
The course deals with Anti-Money Laundering (AML) and Countering the Financing of Terrorism (CFT), the Financial Intelligence Centre Act, POCA and POCDATARA, risk-management and compliance programmes (RMCP), customer due diligence, cash threshold and suspicious transaction reporting, terrorist property reporting and record-keeping.

THIS COURSE IS IDEAL FOR:
• People employed by accountable institutions who are involved in the facilitating, processing or overseeing of financial transactions
• Compliance officers

CONTENT

<table>
<thead>
<tr>
<th>Topics Covered</th>
<th>Module Content</th>
</tr>
</thead>
<tbody>
<tr>
<td>Terrorist Financing</td>
<td>This topic provides and explanation of Terrorism, Sources of Terrorist financing, the objectives of Terrorist organisations, and the impact of Money-laundering and financing terrorism.</td>
</tr>
<tr>
<td>Anti-money laundering legislation</td>
<td>This topic looks at the various Anti-Money Laundering (AML) and Countering the Financing of Terrorism (CFT) legislation in South Africa. Legislation covered include FICA, POCA and POCDATARA.</td>
</tr>
<tr>
<td>Role players and their responsibilities</td>
<td>This topic focuses on the various players in the AML/CFT arena and explains their responsibilities in terms of Reporting, Risk Management, Internal Controls, Customers Due Diligence, Record Keeping and the Impact on Employees, etc.</td>
</tr>
</tbody>
</table>

LEARNING MATERIAL
The learning material is developed by an industry expert according to industry requirements.
FEES
Cost per learner
E-Learning: R 520 (excl. Vat)
Rewrite: R 340 (excl. Vat)

Cancellation fee:
In case of a cancellation after registration, but before material has been accessed, a 50% cancellation fee will apply.
A 100% cancellation fee (thus no refund) will apply if access to material has already been given.

Payment Options:
EFT, cash deposit or Credit Card

AVAILABILITY OF THE FICA – AWARENESS TRAINING
One can register at any time of the week (Monday to Friday). The learner will be linked to the learning material, on the Learning Management System, after registration and proof of payment is send to our office. After studying the material, the learner will complete the Final Assessment electronically.

DATES
Registration deadline:
Learners can register at any time.

Payment deadline:
Payment should be done when a student register.

ACCREDITATION AND CERTIFICATION
Certification
Students will receive a Certificate of Completion once the Final Assessment has been completed.

CONTINUOUS PROFESSIONAL DEVELOPMENT (CPD)
This short course has been approved as a CPD Activity. On successful completion, students will receive 4.5 CPD hours for regulatory purposes.

METHOD OF TRAINING
Online learning
- No classroom training will be available.
- Learning material will be made available on the Learning Management System (LMS).

ADMISSION REQUIREMENTS
No admission requirements.

HOW TO REGISTER?
Registration is flexible and can be done 5 days a week for online learning.

ASSESSMENTS
Online assessment, a pass mark of 60% is required.
FIT AND PROPER FOR KEY INDIVIDUALS
BECOMING FIGHTING FIT!

DESCRIPTION

The Fit and Proper for Key Individuals Training is aimed at Key Individuals who are responsible for the managing and overseeing of the activities of licenced Financial Services Providers. The course addresses the fit-and-proper requirements for Key Individuals as well as their responsibilities towards their FSP in terms of Board Notice 194 of 2017.

CONTENT

<table>
<thead>
<tr>
<th>Units covered</th>
<th>Content</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction</td>
<td>The impact of Board Notice 194 on the responsibility of Key Individuals.</td>
</tr>
<tr>
<td>Fit-and- Proper requirements for Key Individuals</td>
<td>Discuss the fit-and-proper requirements applicable to Key Individuals in terms of the financial services for which the FSP is licensed.</td>
</tr>
<tr>
<td>Responsibilities of Key Individuals</td>
<td>Discuss the responsibilities of Key Individuals in managing and overseeing the activities of the FSP in terms of Board Notice 194 of 2017.</td>
</tr>
</tbody>
</table>

DURATION

Students will have 6 months to complete the programme.

FEES

Online: R2 260.00 (excl VAT)
Class room facilitated: On request

CERTIFICATION

Students will receive a MBSE certificate of completion on the successful completion of the course.

CONTINUOUS PROFESSIONAL DEVELOPMENT (CPD)

This short course has been approved as a CPD Activity. On successful completion, you will receive 7 CPD hours for regulatory purposes.
DESCRIPTION
The main purpose of this course is to enable you to understand how to apply Financial Service Industry legislation and codes of conduct in your role as financial advisor. Key topics covered include up-to-date information on current legislation in the financial services environment, and where we are in the journey along twin peaks, treating customers fairly and RDR.

WHAT WILL THE COURSE ENABLE YOU TO DO?
• Describe legislation and codes of conduct that apply to the Financial Services Industry.
• Understand how to apply financial services legislation and codes of conduct to my role as advisor.

WHO SHOULD REGISTER?
Financial advisors who would like to remain up-to-date with current legislation that affects them in the financial services sector.

THIS COURSE IS IDEAL FOR:
Financial advisors who needs to remain up-to-date with changes in legislation impacting on their role in the financial services sector.

LEARNING MATERIAL
The learning material is developed by industry experts and is available online.

FEES
Cost per student
E-Learning: R297.47 (excl VAT)
Payment Options:
EFT, cash deposit or Credit Card

AVAILABILITY OF THE COURSE
One can register at any time of the week (Monday to Friday). The learner will be linked to the learning material, on the Learning Management System, after once registration and proof of payment is sent to our office. After studying the material, the learner will complete the Final Assessment electronically.

DATES
Registration deadline:
Learners can register at any time.
Payment deadline:
Payment should be done when a learner register
THE POPI ACT AWARENESS TRAINING

DESCRIPTION
Moonstone Business School of Excellence (MBSE), in collaboration with Compliance Online, offer a nine-module online training course for businesses that will be required to comply with the requirements of the Protection of Personal Information Act (POPI).

WHAT WILL THE POPI COURSE ENABLE YOU TO DO?
The course provides an overview of, and explains the objectives of the POPI Act, to whom it applies and how it is enforced. It explains the concept of personal information and special personal information as well as how information relating to children should be processed. It looks at the processing requirements that companies will have to comply with and how they should purposefully process information, including where the consent of the client is required. It explains the Company's responsibilities regarding the quality, maintenance and security of personal information.

WHO SHOULD ENROL?
Employees of organisations who keeps any type of records relating to the personal information of anyone.

THIS QUALIFICATION IS IDEAL FOR:
Employees of organisations responsible for record-keeping relating to the personal information.

OVERVIEW OF QUALIFICATION
Fee:
R780 (excl vat)
Starting date
All year
Method of training
Online learning
Course duration
6 Months
Admission requirements
No requirements

DATES
Registration deadline:
No deadline.
Payment deadline:
Payment should be done when a student register.
CONTENT

Module 1 - Introduction to POPI
This module provides an overview of the rationale for, and aims of, the POPI Act. This module also sets out who and what POPI applies to.

Module 2 – Personal Information
This module explains what is meant by personal information and special personal information. It sets out the rules that the Company need to consider and comply with when processing special personal information and when processing the information of children.

Module 3 – Processing
This module explains what is meant by “processing” and gives an overview of the types of processing activities that are excluded from the provisions of POPI. The module also explains the rules that must be followed when processing personal information to ensure that it is processed lawfully, i.e. in compliance with POPI.

Module 4 – Purposeful processing of personal information
This module explains how the Company can ensure that it complies with the first requirement of POPI for the lawful processing of personal information: the processing must be done for a clearly defined and limited PURPOSE (or purposes).

Module 5 – Transparent processing of personal information
In Module 4 we discussed the steps the Company needs to take to ensure the purposeful processing of information. POPI also requires the Company to be TRANSPARENT about the fact that it is collecting personal information and about what it intends to use the information for.

Module 6 – Authorised processing of personal information
The principal duty of the Company is to ensure that personal information is processed legally and in a way that does not negatively infringes the privacy of a person. POPI therefore requires that the processing of personal information must in certain cases be CONSENTED to, or AUTHORISED by, the affected party or the Information Regulator. This module explains under what conditions consent and/or authorisation is required BEFORE the Company may process personal information.

Module 7 – Accurate processing of personal information
POPI requires that the Company must make sure that the personal information in its possession is of a good quality, not misleading and up to date, in short, the information must be ACCURATE. This module explains the Company’s responsibilities regarding the quality and maintenance of personal information.

Module 8 – Secure processing of personal information
POPI requires that the processing of personal information is done in a SECURE manner. Accordingly, POPI is very strict about information security and imposes an obligation on your company to let data subjects know if you have a security breach. This module explains what a security breach would be and what actions you should take to deal with it.

Module 9 - The powers of the authorities
This module explains how and by whom POPI is enforced.
LEARNING MATERIAL
Learning material

FEE
The cost per student is R780 (Excl VAT).

AVAILABILITY OF THE FICA - AWARENESS TRAINING
One can register at any time of the week (Monday to Friday). The learner will be linked to the learning material, on the Learning Management System, after registration and proof of payment is send to our office. After studying the material, the learner will complete the Final Assessment electronically.

DATES
Registration deadline:
Learners can register at any time.
Payment deadline:
Payment should be done when a student register.

ACCREDITATION AND CERTIFICATION
Certification
Students will receive a Certificate of Completion once the Final Assessment has been completed

METHOD OF TRAINING
Online learning
• No classroom training will be available.
• Learning material will be made available on the Learning Management System (LMS).

ADMISSION REQUIREMENTS
No admission requirements.

HOW TO REGISTER?
Registration is flexible and can be done 5 days a week for online learning.

ASSESSMENTS
Online assessment
OUR STAFF

TOP MANAGEMENT

CHIEF EXECUTIVE OFFICER

Hjalmar Bekker
MSc Agric
hjalmar@mbse.ac.za

Hjalmar Bekker Matriculated at Grey College in Bloemfontein after which he attended Stellenbosch University where he obtained his MSc Agric. He joined Old Mutual as a representative in 1987, and rapidly moved up the ranks. Hjalmar’s passion to ensure the survival of independent financial advice led to the formation of Moonstone Information Refinery. His industry experience and practical know-how made him a much sought-after member of many forums where the future of financial services is debated.

GENERAL MANAGER: EDUCATION

Albert Marias
BSc-Agric, Hons BSc agric, Hons B (B&A), MBA
albert@mbse.ac.za

Albert started his career as a researcher at the Department of Agriculture, before a 10-year stint as lecturer in Management and Agricultural Economics. Subsequently, he spent two 5-year stints as Head of the Lowveld Agricultural College, and Elsenburg Agricultural College, respectively. This was followed by a three year appointment at Hartpury College, a satellite facility of the University of West England. Albert started Moonstone Intellectual Capital in 2004. After the amalgamation of PSG Academy and Moonstone Intellectual Capital in 2015, he was appointed as Manager: Further Education at Moonstone Business School of Excellence.
OUR ACADEMIC STAFF – FULL TIME

• Albert Marais  
  Manager: Assessments  
  BA Honours: Industrial Phycology; Higher Certificate: Short-term Insurance

• Edel Goldbach, CFP®  
  Academic Manager: MBSE  
  Adv PG Dip in Financial Planning

• Gail Gibson, CFP®  
  Senior Lecturer: MBSE  
  Adv PG Dip in Financial Planning

• Julette Wentzel  
  Senior Lecturer: MBSE  
  BCom

• Karl-Heinz Michel  
  Junior Lecturer: MBSE  
  BA, PG Dip in Financial Planning

• Monique Brummer  
  Lecturer: MBSE  
  BCom Hons Financial Management, CIMA Passed Finalist
OUR ACADEMIC STAFF – PART TIME

- **Annelize Botha, CFP®**
  PGDFP, Diploma Marketing Management

- **Elmarie de Wet**
  NQF level 5 IISA Programme in Short Term Insurance

- **Mariette van Dyk, CFP®**
  PGDFP, BCom Accountancy & Business Management

- **Michelle de Jager, CFP®**

- **Michelle Hendriksz**
  National Certificate: Wealth Management

- **Patti Leask, CFP®**
  APGFP, PGDFP, OD-ETDP, NLP Practioner, Associate Certified Meta-Coach

- **Sharné Andrade, CFP®**
  PG Dip in Financial Planning

- **Sonja Dekker, CFP ®**
  Adv PG Dip in Financial Planning

- **Tamara Jacobsen, CFP®**
  PG Dip in Financial Planning

- **Tanya van der Walt, CFP®**
OUR ADMINISTRATIVE/SUPPORT STAFF

- Christine Molekwa
  christine@mbse.ac.za

- Frans-Petrus Zeelie
  frans@mbse.ac.za

- Veronica Grobler
  veronica@mbse.ac.za

- Roydon Williams
  roydon@mbse.ac.za

- Charlene Cole
  charlene@mbse.ac.za

- Carnita Richards
  carnita@mbse.ac.za

- Lee-Ann Baadjies
  lee-ann@mbse.ac.za

GENERAL POLICIES

Full policies are made available to all students via the Online Student Management System.

Admissions Policy
The aim of this Policy is to set out criteria for admission for all formal qualifications offered by MBSE.

In achieving the stated aim, this Policy recognises the prescriptions of the Higher Education Act, 1997 (as amended).

The policy also acknowledges the vision and mission of MBSE to provide innovative, value-driven and flexible training solutions for all of our students through providing various training solutions (and formal qualifications) which, together, provide a pathway and inclusion of all students to enable them to access higher education qualifications. Where practically feasible taking into account MBSE’s capacity, all students who meet admission requirements will be accepted onto the applicable MBSE qualification. In cases where application exceeds our capacity to deliver quality learning, we will make use of selection criteria to select students who show the potential to successfully complete the qualification.

The policy further aims to recognise, as far as is reasonably possible, the national imperatives of transformation through the implementation of the MBSE RPL and CAT policy, and strives to ensure that the student population represents the demographic profile of the country and addresses historic inequalities and past discriminations that constrained access to higher education. RPL applicants will be considered for selection onto the programme up to a maximum of 10% of admissions annually.

Health and Wellness Policy
MBSE encourages their employees and students to follow a healthy lifestyle. We recognise that negative factors might exist in a student's study environment that might impact on their health and wellness. Where possible, MBSE will provide guidelines to help students address these factors.

MBSE will at all times seek to conduct online and facilitated sessions in a manner that promotes health and wellness among students and employees. MBSE will also provide contact information of professional organisations that provide various forms of additional health and wellness support.
Disability Policy
The aim of this Policy is to provide for consistent and fair processes for accommodating students with special needs or disabilities within and by MBSE employees and service providers.

The policy also acknowledges the vision and mission of MBSE to provide professional support to students through MBSE’s commitment to assisting students with special needs or disabilities by putting in place any reasonable additional support to remove any barriers to successful completion of courses/programmes.

RPL and CAT Policy
The aim of this Policy is to set out clear guidelines regarding RPL procedures for access to MBSE programmes for all MBSE employees and service providers involved in these processes, in order to ensure that MBSE contributes to the need for widening access to higher education and promoting lifelong learning, while at the same time maintaining the quality and standards of our education programmes and achievements of students.

The policy further aims to set out clear guidelines regarding CAT measurement and evaluation for all MBSE employees and service providers involved in these processes, in order to ensure that students are able to receive formal recognition and certification of a learning achievement, to facilitate lifelong learning and to provide for the mobility of students and enhance their chances of successfully completing their qualification.

Student Disciplinary Policy
The aim of this Policy is to ensure that students have knowledge of the conduct expected of them while studying at MBSE, and the actions which may be taken in the event of any misconduct arising.

The policy also acknowledges the vision and mission of MBSE to provide value-driven training for students through providing students with a safe learning environment where they can derive the maximum benefit from their studies with MBSE.

Student Grievance Policy
The aim of this Policy is to provide a fair process for students to obtain a speedy resolution to any grievance that might arise during the time of their studies at MBSE.

The policy also acknowledges the vision and mission of MBSE to provide value-driven training for students through providing students with a safe learning environment with sound relations where they can derive the maximum benefit from their studies with MBSE.

Language Policy
MBSE is committed to providing access to quality education to as many students as possible. It is acknowledged that English is regarded as the business language in this country, and is the primary language of communication globally. English is, therefore, the language of teaching, assessment, communication, learning material and student support.
CONTACT DETAILS

CONTACT PERSONS

General Manager: MBSE
Albert Marais
albert@mbse.ac.za

Academic Manager: MBSE
Edel Goldbach
edel@mbse.ac.za

OPERATING HOURS

Monday – Fridays
08:00-16:30
Public Holidays
(CLOSED)

MOONSTONE BUSINESS SCHOOL OF EXCELLENCE (PTY) LTD
REGISTRATION NO. 2005/020855/07

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