



MFPA
Malaysian Financial Planning
& Advisor Institute

CERTIFICATE IN **MORTGAGE ADVISORY**



**BUILDING A SOLID FOUNDATION TOWARDS A SUCCESSFUL CAREER
AS A MORTGAGE ADVISOR**

WWW.MFPA.MY

COURSE INFORMATION



Level of Certification

Certificate of Completion

Certification Body

**Universiti Teknologi Malaysia
(UTM)**

1

Video Tutorials & Assignment

Pre-Recorded

2

Online Webinar

Live

3

23 HOURS

Total Duration

4

Examination

60 x Multiple Choice
Question

PURPOSE OF THIS CERTIFICATE



PROFESSIONAL CREDIBILITY

01

A mortgage certification demonstrates recognised expertise and knowledge in the field. It serves as a recognized credential that indicates you have met certain standards and possess the necessary skills to work as a mortgage professional. This can enhance your professional credibility and differentiate you from others in the industry.

COMPLIANCE AND REGULATORY REQUIREMENTS

02

The mortgage industry is subject to numerous laws, regulations, and compliance requirements aimed at protecting consumers and ensuring fair lending practices. Mortgage certifications often include comprehensive training on these regulations, enabling mortgage professionals to stay updated and comply with the latest guidelines. By having a mortgage certification, you can demonstrate to clients and employers that you are well-versed in regulatory requirements and can navigate complex compliance issues.

ENHANCED KNOWLEDGE AND SKILLS

03

Mortgage programmes typically involve comprehensive training programs that cover various aspects of the mortgage process, including loan origination, underwriting, documentation, risk assessment, and financial analysis. By pursuing a certification, you gain in-depth knowledge and develop a broader skill set, enabling you to provide better service to clients, understand market trends, and make informed decisions. This can lead to improved job performance and career advancement opportunities.

CLIENT TRUST AND CONFIDENCE

04

Clients seeking mortgage services often prefer working with professionals who have demonstrated their commitment to ongoing education and professional development. By obtaining a mortgage certification, you signal to clients that you have made the effort to enhance your skills and stay up to date with industry best practices. This can instill trust and confidence in your abilities, making clients more likely to choose you as their mortgage professional.

NETWORKING AND CAREER OPPORTUNITIES

05

Mortgage certifications are recognised within the industry, programmes can open doors to valuable networking opportunities. Certification programmes often provide access to professional networks, conferences, and events where you can connect with industry leaders, potential employers, and peers. This can expand your professional network, increase your visibility, and potentially lead to new career opportunities or partnerships.

WHAT IS COVERED IN THIS COURSE

MODULE 1

INTRODUCTION TO MORTGAGE INDUSTRY

- Overview of the mortgage industry in Malaysia
- Roles and responsibilities of a certified mortgage advisor in Malaysia
- Regulatory framework for mortgage advisory in Malaysia
- Ethical considerations in mortgage advisory in Malaysia

MODULE 3

MORTGAGE PROCESS AND DOCUMENTATION

- Gathering client information and documentation specific to Malaysia
- Completing mortgage application forms according to Malaysian regulations
- Credit checks and assessment of creditworthiness in Malaysia
- Compliance with Know Your Customer (KYC) and Anti-Money Laundering (AML) regulations in Malaysia

MODULE 5

MORTGAGE REGULATIONS AND COMPLIANCE

- Understanding the Mortgage Market in Malaysia and Its Dynamics
- Factors Affecting Mortgage Interest Rates in Malaysia
- Different Types of Interest Rate Structures in Malaysia
- Impact of Interest Rates on Mortgage Affordability and Repayments in Malaysia

MODULE 7

MORTGAGE STRATEGIES AND FINANCIAL PLANNING

- Regulatory Authorities Shaping the Mortgage Landscape in Malaysia
- The Consumer Protection Landscape
- Transparency and Disclosure Requirements
- Interest Rates, Fees, and Fair Practices
- Data Privacy and Dispute Resolution
- Specific Regulations Related to Advertising, Marketing, and Sales Practices in Malaysia

MODULE 2

MORTGAGE PRODUCTS AND PROGRAMMES

- Types of Mortgage Products Available in Malaysia
- Understanding Lending Criteria and Eligibility Requirements Specific to Malaysia
- Government-Backed Mortgage Schemes in Malaysia

MODULE 4

MORTGAGE UNDERWRITING AND RISK ASSESSMENT

- Overview of the mortgage underwriting process in Malaysia
- Eligibility requirements and borrower qualifications considered by lenders in Malaysia
- Prudential guidelines and credit risk assessment in Malaysia

MODULE 6

MORTGAGE MARKET ANALYSIS

- Overview of mortgage insurance options available in Malaysia
- Mortgage protection and life insurance requirements in Malaysia
- Critical illness covers and income protection in the Malaysian context
- Compliance with mortgage insurance regulations in Malaysia
- LIAM and MII's Influence on Mortgage Life Insurance

MODULE 8

MORTGAGE ETHICS AND PROFESSIONAL CONDUCT

- Effective communication and customer service skills in the Malaysian context
- Building Relationships with Clients and Referral Sources in Malaysia
- Sales techniques and overcoming objections in the Malaysian market
- After-sales service and ongoing client management in compliance with Malaysian regulations

COURSE DEVELOPER & FACILITATOR

STEVEN LIM

Mr. Steven Lim is a distinguished professional with an extensive career in the banking and finance sector. His rich experience and noteworthy accomplishments contribute significantly to our educational endeavors.

Mr. Lim has also made substantial contributions as a former speaker at the Malaysian Institute of Estate Agents (MIEA), where he shared his profound insights and industry expertise with fellow professionals. His willingness to impart knowledge and his passion for the industry have played a pivotal role in the professional development of his peers.

Presently, Mr. Lim holds the prestigious role of CEO at Finhub Holdings Sdn Bhd, a forward-thinking mortgage loan company that leverages innovative Fintech systems to offer cutting-edge solutions to its clients. Under his astute leadership, Finhub Holdings has emerged as a trusted provider of mortgage services, pioneering the industry through technology-driven approaches.

Furthermore, Mr. Lim has left an indelible mark on the mortgage industry with his remarkable achievements. He attained the national top-ranking position in sales productivity in 2018, holds the record for the highest per-case loan amount, an impressive RM 48,800,000, during his tenure at the bank. His cumulative loan acceptance at the bank surpasses a remarkable RM 3 billion.

With his extensive knowledge, outstanding achievements, and eagerness to share valuable insights, Mr. Steven Lim is an exemplary course facilitator who will undoubtedly provide invaluable expertise and guidance throughout our educational journey.



ENROLMENT PROCESS

STEP 1: MFPA MEMBER REGISTRATION

STEP 2: CMA COURSE ENROLMENT

STEP 3: SELF STUDY 8 COURSE MODULES

STEP 4: ATTEND LIVE WEBINAR

STEP 5: ONLINE ASSESSMENT



RM1,900 ENROLMENT FEE