A2A Qualifications

Turning Aspiration to Achievement

QUALIFICATION SPECIFICATION

Mortgage Adviser Level 3

ST0182 · Assessment plan version 2.0 · Ofqual 610/8446/3



2	Typically 60	Typically 60	Grading
assessment components Video role play Professional discussion underpinned by a portfolio	**minute video role play in one continuous take, marked up to 66**	**minute professional discussion, at least 45, stopped at 66**	**Distinction, Pass or Fail**

Which version applies

This specification is for apprentices on **ST0182 assessment plan version 2.0** who started on or after 10 September 2026, until a new version is released. The version is set by the apprentice's start date, not by the current version. **The assessment plan takes precedence** over this specification and all A2A guidance materials, and apprentices and training providers should use it as their first port of call for guidance. Read it at https://skillsengland.education.gov.uk/apprenticeships/st0182

The assessment at a glance

1 Video role play

COVERS

Advising a customer: mainly AO2, AO3 and AO5, and product knowledge for AO1

WHEN

Recorded by the provider. Uploaded **at least 2 weeks** before the professional discussion. Typically **60 minutes**

GRADE

Distinction, Pass or Fail

2 Professional discussion

COVERS

Mainly AO4 and AO6, completing AO1 and AO5. Underpinned by the portfolio

WHEN

Portfolio due **at least 2 weeks** before. **60 minutes**, at least 45, stopped at 66

GRADE

Distinction, Pass or Fail

OVERVIEW

Your assessment journey

ST0182 • Assessment plan v2.0 • Starts from 10 September 2026

Four stages from building your portfolio to completing your apprenticeship. Each card shows who is responsible.

1 Build your portfolio

APPRENTICE

Build your portfolio, **typically 10 to 20 pieces**, with a mapping document covering all six outcomes. Your **scenario** is allocated at random when you are registered.

2 Your video role play

TRAINING PROVIDER

Your provider records you advising a customer in **one continuous take**, typically **60 minutes**, with an unexpected development partway through.

3 Submit your evidence

TRAINING PROVIDER

Your recording, transcript, portfolio and mapping document reach A2A **at least 2 weeks before the professional discussion**. Your portfolio is then locked.

4 Discussion and results

A2A, EMPLOYER AND PROVIDER

A **60 minute professional discussion** with your A2A assessor. Results **within 7 working days**. Your employer confirms your **behaviours**, then A2A requests your certificate.

Be ready for any statement

Your professional discussion includes standard questions asked of every apprentice and questions from your own portfolio and role play, so prepare examples for every statement.

Key information

Purpose	Confirms occupational competence as a Level 3 mortgage adviser
Qualification	A2A Qualifications Level 3 Apprenticeship Assessment for ST0182 Mortgage Adviser (610/8446/3)
Assessment plan	Version 2.0. https://skillsengland.education.gov.uk/apprenticeships/st0182
Grading	Fail, Pass or Distinction
Delivery	Remote and online. Set, delivered and marked by A2A Qualifications
Funding	£9,000
Behaviours	Confirmed by the employer. Not assessed or graded by A2A
Document	Document revision 2.0 Final, issued 22 November 2026

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01 About this specification

This specification sets out how A2A Qualifications assesses the Level 3 Mortgage Adviser apprenticeship (ST0182) for apprentices on assessment plan version 2.0. It is written for training providers, employers, apprentices and A2A assessors.

The assessment plan version tells you which apprentices this document applies to. The document revision is A2A's own version number for this specification, which changes when A2A updates the document. This is document revision 2.0 Final.

Disclaimer

The assessment plan published by Skills England takes precedence over this specification and over all A2A guidance materials. Where they differ, the assessment plan applies. Apprentices and training providers should refer to the assessment plan as their first port of call for guidance. The assessment plan is at https://skillsengland.education.gov.uk/apprenticeships/st0182

Supporting documents, including example questions, the portfolio mapping document, apprentice guidance and the Employer Behaviour Approval Form, are available on the A2A Assessment Platform to training providers with apprentices registered with A2A.

A2A Qualifications Ltd is an Ofqual regulated awarding organisation (RN6096) and is on the register of apprenticeship assessment organisations (EPAO0889). All A2A assessment is delivered remotely.

02 Purpose of the assessment

The objective of this apprenticeship assessment is to confirm that the apprentice is occupationally competent as a mortgage adviser at Level 3. They must have shown the knowledge and skills in occupational standard ST0182 to the standard set out in assessment plan version 2.0.

In line with Ofqual's general purposes for apprenticeship assessment, it is designed to:

- show that the apprentice can apply their knowledge and skills in different but comparable contexts, for example with a different employer
- give employers reliable evidence of the apprentice's attainment, so they can be confident the expected performance standard has been reached
- build the apprentice's confidence in the workplace

03 The occupation

Mortgage advisers work for banks, building societies, specialist lenders and mortgage brokers, in branches, contact centres and remotely. They work within a regulated environment overseen by the Financial Conduct Authority.

They help customers find suitable mortgage products, process applications accurately, support customers in vulnerable circumstances, manage customer data securely and resolve queries and complaints, in line with regulation, Consumer Duty and organisational procedures.

04 Entry and completion requirements

Entry

There are no entry requirements set by the assessment plan beyond those of the employer. Apprentices must follow the English and maths requirements in the Department for Education apprenticeship funding rules. One of the mortgage advice qualifications listed in the occupational standard (CeMAP or the CII Level 3 Certificate in Mortgage Advice) is mandatory and must be achieved before the end of the apprenticeship. It can be taken at any point on programme and is verified by A2A, not assessed by A2A.

When the apprentice can be assessed

There is no gateway before assessment. The apprentice can be assessed at any appropriate point during the apprenticeship, once the apprentice, employer and training provider agree they are ready. A role play scenario is allocated at random when the apprentice is registered. The video role play usually comes first, because the professional discussion draws on it.

Language of assessment

All assessment is carried out in English. British Sign Language may be used as a reasonable adjustment.

Recognition of prior learning

Prior learning or experience cannot be used to exempt the apprentice from any part of this assessment. All evidence must be produced during the apprenticeship.

Completing the apprenticeship

Before A2A can request the apprenticeship certificate, all of the following must be confirmed:

- all assessment components passed
- the minimum time on programme met (currently 8 months) and the off-the-job training requirements met (minimum 326 hours), as set out in the funding rules
- English and maths requirements met
- behaviours confirmed by the employer on the A2A Employer Behaviour Approval Form
- the mandatory mortgage advice qualification listed in the occupational standard achieved (CeMAP or the CII Level 3 Certificate in Mortgage Advice)

The employer, the apprentice and the training provider confirm these requirements by signing the **A2A Gateway to Completion Declaration**. A2A requests the apprenticeship certificate once all the requirements of the assessment plan and A2A's requirements are met, and the signed declaration has been received.

05 The assessment components

The apprentice completes two components: a video role play, which is the method the assessment plan requires, and a professional discussion underpinned by a portfolio of evidence. Both are set by A2A and marked by an independent A2A assessor, and each is graded Fail, Pass or Distinction separately. The portfolio is not directly assessed and carries no grade. Both components use the same headings: what to prepare, what happens and how it is graded.

Synoptic assessment

The video role play is the synoptic part of this assessment. It is one of the two components, so it makes up half of the assessment. In one continuous customer conversation, the apprentice has to combine product knowledge, customer service, support for vulnerable customers and risk and complaint handling, and respond to an unexpected development, rather than evidencing statements one at a time. The professional discussion also draws on the apprentice's whole role.

06 Component 1: Video role play

What to prepare

The role play assesses the apprentice advising a customer in a simulated mortgage advice conversation. A2A keeps a bank of at least ten scenarios, written by mortgage subject matter experts to equivalent demand. One scenario is **allocated at random** and added to the apprentice's file when they are registered. The training provider cannot choose the scenario. The apprentice can read their brief in advance, because preparing for a customer appointment is part of competent practice.

Every scenario includes a complication, given only to the person playing the customer. It introduces an unscripted development partway through the conversation, such as a vulnerability disclosure, a change in affordability, a risk or compliance concern, or customer dissatisfaction. It must not be shared with the apprentice in advance.

What happens

The training provider runs and records the role play. Its conditions are:

- typically **60 minutes**, with no minimum; marking stops at 66 minutes
- one continuous, unedited take, with no stops, retakes or editing
- the customer is played by a named member of training provider staff, who must not be the apprentice's line manager or workplace mentor
- the scenario is fictional throughout, and no real customer data is used
- no coaching during the role play

The provider confirms these conditions on the mapping document and uploads the recording and a transcript to the A2A Assessment Platform **at least 2 weeks before the professional discussion**. If a recording appears edited, does not match the allocated scenario, or the confirmation is missing, the assessor does not mark it and refers it to the Lead IQA. The recording includes the provider staff member playing the customer, and A2A's privacy notice explains how recordings are used.

How it is graded

The role play is graded **Fail, Pass or Distinction** by an independent A2A assessor, using the role play performance descriptors in the Grading section.

07 Component 2: Professional discussion

What to prepare

The professional discussion is **underpinned by the portfolio of evidence**. The portfolio is built through the programme from the apprentice's everyday work and typically contains 10 to 20 pieces, although coverage across the six outcomes matters more than the number. It must reach AO1, AO4 and AO6, which a customer conversation cannot fully show. It can contain:

- reflective statements and case studies
- work-based projects
- redacted workplace documents and screenshots
- professional discussions or role plays carried out by the training provider during the programme

The portfolio comes with a mapping document showing where each outcome is covered. The employer confirms it is the apprentice's own work. Customer names, account numbers and personal data must be redacted. The portfolio is submitted **at least 2 weeks before the professional discussion** and is locked on submission: no further evidence is accepted. The portfolio is not marked and carries no grade.

What happens

The professional discussion is held online with an independent A2A assessor who has had no part in the apprentice's training. It typically lasts **60 minutes**, with a minimum of 45, and the assessor stops it at 66 minutes. Approved additional time as a reasonable adjustment is added on top. The assessor reviews the role play recording and the portfolio beforehand. Each discussion includes standard questions asked of every apprentice, which secure the mandatory statements, and questions drawn from the apprentice's portfolio and role play. The assessor may ask the apprentice to explain choices made in the role play.

The apprentice can ask for their training provider to attend, on the booking form, approved in advance by A2A. The attending person should not be the person who played the customer. They may ask up to six questions, only when the assessor invites them, must not prompt or answer for the apprentice, and have no part in the grading decision.

On the day:

- The apprentice shows photographic ID to the assessor before the recording starts. No copy is taken.
- The apprentice shows the assessor around the room before the session. This is done off the recording, for privacy.
- The apprentice is on their own, unless a support person has been agreed in advance as a reasonable adjustment.
- The camera stays on throughout. Smart watches and other wearable devices must not be worn.
- Internet searches, ChatGPT and other AI tools must not be used during the session.
- The session is recorded for quality assurance and assessor training.
- If technology fails and cannot be fixed, the session is rebooked and does not count as an attempt.

- There is no break during the session, unless a break has been agreed in advance as a reasonable adjustment.

How it is graded

The professional discussion is graded **Fail, Pass or Distinction** by the assessor, using the professional discussion performance descriptors in the Grading section.

08 Grading

Grading each component

- **Pass.** The apprentice meets all the pass criteria for the performance categories assessed in the component, and the assessment outcomes assigned to the component are evidenced, including every mandatory statement. Coverage is checked at outcome level: a component cannot be passed if an outcome assigned to it has not been evidenced.
- **Distinction.** The apprentice meets all the distinction criteria for the performance categories assessed in the component.
- **Fail.** The pass requirements are not met.

Where the evidence for a statement is weak, the A2A assessor and internal quality assurer moderate the decision together and may award a Fail at their discretion.

What pass and distinction look like

A simple guide, based on Bloom's taxonomy, to the difference between the two grades.

Remember › Understand › Apply › Analyse › Evaluate › Create

Pass

REMEMBER, UNDERSTAND, APPLY

- Explains what they do and why, using real examples from their own work
- Applies procedures and tools correctly in routine, familiar tasks
- Follows legislation and organisational rules accurately

Distinction

ANALYSE, EVALUATE, CREATE

- Analyses situations and explains the reasons behind their choices
- Evaluates what worked, adapts when requirements change and shows the difference their work made
- Uses judgement, anticipates needs and applies rules with confidence

This is a guide to the level expected. Assessors grade against the performance descriptors in the assessment plan, and a distinction is not guaranteed.

Overall grade

The apprentice must pass both components. There is no compensation between them: a strong discussion cannot make up for a weak role play. A distinction overall needs a distinction in both, because the role play is the method the plan requires in every assessment, so a distinction must reflect consistent performance across both. There is no merit grade.

Video role play	Professional discussion	Overall grade
Fail in either component		**Fail**
Pass	Pass	**Pass**
Pass	Distinction	**Pass**
Distinction	Pass	**Pass**
Distinction	Distinction	**Distinction**

Performance descriptors in the assessment plan

The assessment plan sets pass and distinction descriptors for six performance categories. They inform the criteria for each component, set out below.

Performance category	Pass	Distinction
Applied Knowledge	Demonstrates sound application of mortgage services knowledge, facts, procedures, and ideas across different tasks, completing them to an acceptable standard within familiar but sometimes complex work contexts.	Applies a thorough understanding of mortgage services knowledge, facts, procedures, and ideas to manage and resolve different tasks with discernment and skill, confidently navigating familiar but sometimes complex work contexts.
Applied Skills	Identifies and applies appropriate mortgage skills, methods, and procedures to complete tasks and address challenges with a reasonable degree of autonomy and effectiveness within set parameters.	Selects and integrates appropriate mortgage skills, methods, and procedures proactively and resourcefully to complete tasks and address challenges effectively and with minimal oversight, within set parameters.
Regulatory and Procedural Awareness	Applies mortgage-related legislation, regulation, and organisational guidance without error, with some depth of insight and adaptability across different tasks and contexts.	Demonstrates professional judgement by accurately applying organisationally implemented mortgage-related legislation and regulation, keeping up to date with regulatory changes, and consistently adapting practice across a range of mortgage advice tasks and contexts.
Communication and Collaboration	Participates effectively in internal and external stakeholder interactions and demonstrates clear, accurate communication and customer service skills that support daily operations in familiar but sometimes complex contexts.	Communicates persuasively and adapts confidently to different audiences, taking initiative in delivering customer and colleague interactions within mortgage services environments.

Performance category	Pass	Distinction
Information Use and Decision Making	Accurately interprets and evaluates relevant mortgage information from a variety of sources to support problem-solving in mostly familiar but sometimes complex work contexts.	Evaluates diverse and sometimes conflicting mortgage information sources with insight, drawing informed conclusions that improve task outcomes or efficiency in familiar but occasionally complex contexts.
Responsibility and Autonomy	Takes responsibility for initiating and completing mortgage tasks within set parameters and, where relevant, supports others in familiar but sometimes complex work contexts.	Anticipates when mortgage tasks need to be initiated and acts, demonstrating accountability and responding appropriately to changing priorities or risks, supporting others where relevant.

Which component assesses each outcome

Every outcome is fully assessed in every version of the assessment. Where an outcome is assessed in both components, both contribute and neither alone is enough.

Outcome	Video role play	Professional discussion	Portfolio
AO1 Industry, competitor and product knowledge and application processing	Product knowledge in advice	Application processing	Underpins
AO2 Customer service and communication	Primary	Supporting	Underpins
AO3 Supporting vulnerable customers and inclusive practice	Primary, through the complication	Supporting	Underpins
AO4 Digital tools and data management	Not assessed	Primary	Underpins
AO5 Risk and complaint resolution	Primary, through the complication	Supporting	Underpins
AO6 Sustainability and responsible practice	Not assessed	Primary	Underpins

Grading criteria: video role play

Responsibility and autonomy is assessed in the professional discussion only.

Performance category	Pass	Distinction
Applied knowledge	Applies sound knowledge of mortgage products, services and processes to the customer circumstances presented, explaining features and terms to an acceptable standard.	Applies a thorough understanding of mortgage products and processes with discernment and skill, navigating the customer circumstances confidently as they develop.

Performance category	Pass	Distinction
Applied skills	Identifies and applies appropriate methods to gather information, establish needs and progress the conversation, with a reasonable degree of autonomy and effectiveness.	Selects and integrates methods proactively and resourcefully, addressing the customer needs and the complication effectively and with minimal prompting.
Regulatory and procedural awareness	Applies mortgage related regulation and organisational guidance without error during the conversation, including disclosure, fair treatment and escalation where required.	Demonstrates professional judgement in applying regulation accurately, and adapts practice consistently as the conversation and the customer circumstances change.
Communication and collaboration	Communicates clearly and accurately with the customer and demonstrates customer service skills appropriate to a regulated environment.	Communicates persuasively, adapts confidently to the customer in front of them, and takes initiative in managing the interaction.
Information use and decision making	Accurately interprets the information the customer provides and uses it to support problem solving during the conversation.	Evaluates diverse and sometimes conflicting customer information with insight, drawing informed conclusions that improve the outcome of the conversation.

Grading criteria: professional discussion

Performance category	Pass	Distinction
Applied knowledge	Demonstrates sound application of mortgage services knowledge, facts and procedures across the different tasks of the role, to an acceptable standard.	Applies a thorough understanding of mortgage services knowledge, facts and procedures to manage and resolve different tasks with discernment and skill.
Applied skills	Identifies and applies appropriate skills, methods and procedures to complete tasks and address challenges within set parameters.	Selects and integrates skills, methods and procedures proactively and resourcefully, addressing challenges effectively and with minimal oversight.
Regulatory and procedural awareness	Applies mortgage related legislation, regulation and organisational guidance without error, with some depth of insight across different tasks and contexts.	Demonstrates professional judgement, keeps up to date with regulatory change, and consistently adapts practice across a range of mortgage advice tasks and contexts.
Communication and collaboration	Accounts clearly and accurately for interactions with internal and external stakeholders that support daily operations.	Describes adapting confidently to different audiences and taking initiative in customer and colleague interactions within mortgage services environments.
Information use and decision making	Accurately interprets and evaluates relevant mortgage information from a variety of sources to support problem solving.	Evaluates diverse and sometimes conflicting information sources with insight, drawing informed conclusions that improve task outcomes or efficiency.

Performance category	Pass	Distinction
Responsibility and autonomy	Takes responsibility for initiating and completing mortgage tasks within set parameters and, where relevant, supports others.	Anticipates when tasks need to be initiated and acts, demonstrating accountability and responding appropriately to changing priorities or risks, supporting others where relevant.

09 Results, feedback and appeals

Results are released **within 7 working days** of the assessment. Each assessment is internally quality assured before the result is released. The apprentice receives a feedback form for each component, and results are available to the training provider on the A2A Assessment Platform.

The feedback form confirms the result for each assessment component. It is not an apprenticeship certificate. A2A requests the apprenticeship certificate once all the requirements of the assessment plan and A2A's requirements are met. Apprentices then download their certificate from the GOV.UK website.

Appeals, complaints and other policies are published at www.a2aqualifications.co.uk/policies.

10 Resits and retakes

A resit is a further attempt without additional learning. A retake is a further attempt after additional learning. The employer and training provider must agree to any resit or retake.

- The apprentice only resits or retakes the component they did not pass.
- If one component is not passed and the apprentice does not complete or pass the other component, A2A may award an **overall Fail** grade.
- Resit and retake grades are not capped, so a distinction is still possible.
- A role play resit or retake uses a different scenario, allocated at random. A professional discussion resit or retake uses different questions.
- An apprentice who has passed a component can resit it to try for a distinction. The apprentice must let A2A know **within 7 calendar days** of the result, by email to info@a2aqualifications.co.uk. Up to three improvement resits are allowed per component, and more only with A2A approval. The higher grade stands.
- Resits, retakes and improvement resits are **charged in full**. The training provider is responsible for paying and may pass the cost on to the employer if it wishes. Apprentices are never charged.

11 Reasonable adjustments and special consideration

Reasonable adjustments are available so that apprentices can show what they know and can do on equal terms. A2A uses the Skills England reasonable adjustment matrix to decide which adjustments are suitable for each assessment method.

The training provider requests an adjustment by completing the **reasonable adjustment request form**, which is available with the support materials on the A2A Assessment Platform. The form should be submitted as early as possible, and before the assessment is booked, so the adjustment can be in place on the day.

Adjustments do not change the standard the apprentice must meet. Decisions are made by the A2A head office team in line with the A2A Reasonable Adjustments and Special Considerations Policy, and the assessor is told about any agreed adjustment before the assessment.

Special consideration

If something outside the apprentice's control affects their assessment, such as illness or bereavement, the training provider can apply for special consideration. Requests are considered in line with the A2A Reasonable Adjustments and Special Considerations Policy, published at www.a2aqualifications.co.uk/policies.

12 Use of AI

Apprentices can use AI tools, as long as the use is honest and the work remains their own. Any AI use must be declared on the mapping document, and the assessor may ask about it. It is good practice to save the prompts used and include them in an appendix to the portfolio. AI must not be used to produce evidence for the apprentice, to replace their own judgement or to answer questions during a live session.

13 Malpractice and maladministration

A2A Qualifications takes malpractice and maladministration seriously. Malpractice includes:

- submitting work that is not the apprentice's own
- using AI to produce evidence or answers without declaring it
- using AI to produce false records, or to answer questions during a live session
- copying, or receiving help that is not allowed
- impersonation
- a provider or employer completing or changing evidence for the apprentice

Training providers and employers must report any suspected malpractice or maladministration to compliance@a2aqualifications.co.uk straight away. A2A investigates in line with its Malpractice and Maladministration Policy, published at www.a2aqualifications.co.uk/policies. Results may be withheld while an investigation takes place.

14 Assessors and quality assurance

Assessors

Every A2A assessor:

- has relevant occupational experience and knowledge of mortgage advice, kept up to date through CPD, which is checked by the lead IQA at least once a year
- holds a recognised assessing qualification, such as CAVA or AVRA, or is registered and working towards one, completing it within 12 months
- completes A2A training and standardisation before their first assessment on the standard, and at least once a year after that
- has no conflict of interest and does not assess apprentices from an organisation they also work for

Internal quality assurance

Every A2A internal quality assurer holds a recognised internal quality assurance qualification and relevant occupational knowledge. A2A samples assessment decisions in line with its sampling policy, using recordings, recording forms and feedback forms, before results are released.

Regulatory guidance

Mortgage advice is regulated by the Financial Conduct Authority (FCA). As the assessment plan requires, A2A has due regard to relevant regulation and guidance published by the FCA when setting and reviewing the assessment. Scenarios, questions and grading criteria are reviewed when changes to the FCA Handbook affect the content of the standard.

15 Assessment outcomes and statements

The assessment plan groups 7 knowledge and 12 skills statements into six assessment outcomes. These summarise the content not fully assessed by the mandatory qualification, which assesses the remaining statements in the occupational standard (K1, K2, K7, K8, K9, S1 and S4). All six outcomes are fully assessed in every version of the assessment. Statements marked as mandatory (shaded) must be assessed in every version. There are 13 mandatory and 6 non-mandatory statements.

Non-mandatory statements are still assessed, but are sampled across the scenario bank and question bank so that every one is assessed over a rolling twelve month period. The apprentice will not know in advance which non-mandatory statements will be covered, so they should be ready to give examples for all of them.

AO1: Mortgage industry, competitor, and product knowledge and application processing

Demonstrates understanding of mortgage products and applies this knowledge to accurately process applications in line with organisational and regulatory requirements.

DEPTH AT LEVEL 3: At Level 3, the apprentice applies sound knowledge of their organisation's mortgage products, competitor propositions and market trends, and processes applications accurately within regulatory and organisational requirements.

Ref	Knowledge and skills statement	Mandatory
K3	The types of mortgage products and services available within own organisation, awareness of key competitor propositions, and an understanding of market trends.	Yes
S2	Process mortgage applications accurately and efficiently, in accordance with all relevant regulatory and legislative requirements and internal organisational procedures.	Yes

AO2: Customer service and communication

Provides excellent customer service in a regulated environment, communicates effectively with stakeholders, and presents information clearly and accurately to customers.

DEPTH AT LEVEL 3: The apprentice provides excellent customer service in a regulated environment, presenting information accurately and building effective relationships with customers, colleagues and third parties.

Ref	Knowledge and skills statement	Mandatory
K4	The principles of excellent customer service in a regulated financial services environment.	Yes
S5	Communicate with internal and/or external stakeholders through different methods, for example, face-to-face, email, telephone, and online meetings.	No
S6	Present information to customers accurately and in line with the organisation's regulatory requirements.	Yes
S11	Build and maintain effective professional relationships with customers, colleagues, and/or external stakeholders.	No

AO3: Supporting vulnerable customers and inclusive practice

Identifies and supports vulnerable customers using organisational policies, while promoting fair treatment through equality, diversity, and inclusion principles.

DEPTH AT LEVEL 3: The apprentice recognises signs of vulnerability, applies organisational policies to support and signpost customers, and treats customers fairly in line with Consumer Duty and EDI principles.

Ref	Knowledge and skills statement	Mandatory
K5	How to determine customers in vulnerable circumstances, and the policies and procedures for supporting and signposting vulnerable customers.	**Yes**
K11	The principles of equality, diversity, and inclusion (EDI), and their relevance in the workplace and when dealing with customers and/or colleagues.	No
S9	Identify customers in vulnerable circumstances, and apply organisational policies and procedures to provide appropriate support.	**Yes**
S13	Apply principles of equality, diversity, and inclusion (EDI), for example, when dealing with customers in vulnerable circumstances, applying Consumer Duty principles, and providing fair and unbiased treatment of customers.	No

AO4: Digital tools and data management

Uses digital systems to manage customer data and transactions securely, ensuring compliance with data protection and cyber security regulations.

DEPTH AT LEVEL 3: The apprentice uses mortgage systems such as sourcing systems, CRM and portals to manage customer data and transactions accurately and securely, in line with data protection and cyber security requirements.

Ref	Knowledge and skills statement	Mandatory
K6	How to accurately record, update, and maintain customer information throughout the mortgage journey, and the importance of data accuracy, integrity, and confidentiality in line with data protection regulations.	**Yes**
K10	Digital systems and tools used in the mortgage industry, for example, mortgage sourcing systems, customer relationship management (CRM) systems, online application portals, artificial intelligence (AI) tools and how to effectively use these tools to enhance efficiency and customer experience.	No
S8	Use digital systems and tools to manage customer data, process transactions, and maintain customer information and records, for example, customer relationship management systems (CRM), electronic sourcing systems, and online portals.	**Yes**
S12	Comply with current data legislation, cybersecurity regulations, and policies, including when managing and storing customer data safely and securely.	**Yes**

AO5: Risk and complaint resolution

Identifies and escalates risks such as non-compliance or fraud, manages customer dissatisfaction professionally, and resolves issues following organisational policies.

DEPTH AT LEVEL 3: The apprentice resolves queries and complaints within their authority, manages dissatisfaction professionally and escalates risks such as non-compliance, fraud or financial crime correctly.

Ref	Knowledge and skills statement	Mandatory
S3	Identify and resolve mortgage-related issues, for example, complaints, complex cases, and queries from customers, applying appropriate solutions where possible and escalating when necessary.	**Yes**
S7	Identify potential risks, for example, instances of non-compliance, fraud, or financial crime, and escalate them appropriately, following relevant policies and procedures.	**Yes**
S10	Manage customer dissatisfaction professionally, resolving issues where possible, and following organisational policies and procedures.	**Yes**

AO6: Sustainability and responsible practice

Applies current sustainability principles and environmental, social, and governance (ESG) practices relevant to mortgage services and customer interactions, demonstrating responsible and ethical working practices.

DEPTH AT LEVEL 3: The apprentice understands ESG factors and sustainable products in the mortgage market and applies sustainable working practices in their own role.

Ref	Knowledge and skills statement	Mandatory
K12	The concept of sustainability within the mortgage services sector, including environmental, social, and governance (ESG) factors, and relevant products or initiatives in the marketplace.	No
S14	Apply current sustainability principles and working practices relevant to own role.	**Yes**

16 Behaviours

The behaviours below are part of the occupational standard. They are not assessed or graded by A2A. The employer confirms the apprentice has shown them by completing the A2A Employer Behaviour Approval Form, which is required before the certificate can be requested.

Ref	Behaviour
B1	Displays a growth mindset and uses own initiative, learning from failures and spotting opportunities.
B2	Demonstrates empathy, fairness, and professionalism, treating others with respect.
B3	Works flexibly and adapts to changing circumstances, for example, future technological advances such as AI, overcoming challenges, addressing emerging priorities, and responding to setbacks.
B4	Acts ethically and with integrity, maintains confidentiality and acts with due care and diligence.
B5	Reflects on own practice and seeks learning opportunities for Continuing Professional Development (CPD).
B6	Supports others, shares knowledge, and works collaboratively to achieve positive outcomes.

17 Glossary

Plain English meanings of the terms used in this specification.

A2A Assessment Platform	The online system training providers use to register apprentices, upload evidence and see results.
Apprenticeship assessment	The independent assessment that confirms the apprentice is competent in their occupation.
Assessment outcome	A group of related knowledge and skills statements from the assessment plan. Every outcome must be assessed.
Assessment plan	The document published by Skills England that sets out how the apprenticeship must be assessed. It takes precedence over this specification.
Gateway to Completion Declaration	The A2A form signed by the employer, apprentice and training provider to confirm all completion requirements are met before the certificate is requested.
Improvement resit	A further attempt at a component the apprentice has already passed, to try for a distinction.
Mandatory statement	A knowledge or skills statement shown in bold in the assessment plan, which must be assessed in every version of the assessment.
Non-mandatory statement	A knowledge or skills statement that is assessed across the assessment as a whole, but not necessarily in every assessment.
Performance descriptor	The plan's description of the level of performance needed for a pass or a distinction in each performance category.

Resit	A further attempt at a component that was not passed, without additional learning.
Retake	A further attempt at a component that was not passed, after a period of additional learning.
Synoptic assessment	Assessment in which the apprentice brings together knowledge and skills from across the standard to show they are competent in an integrated way.

18 Contact and document control

Bookings and evidence	bookings@a2aqualifications.co.uk
General queries and improvement resit requests	info@a2aqualifications.co.uk
Compliance	compliance@a2aqualifications.co.uk
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Document control

Document	Qualification Specification ST0182 Mortgage Adviser
Assessment plan version	2.0 (for apprentices who started on or after 10 September 2026, until a new version is released). https://skillsengland.education.gov.uk/apprenticeships/st0182
Document revision	2.0 Final
Owner	A2A Qualifications Ltd
Issued	22 November 2026
Review date	Annually, or as required

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