

**TO: Chief Executive Officers, Tertiary Education Organisations
NZQA Liaison Officers**

**ATTENTION: New Zealand Diploma in Business Programme Managers
Heads of Business and related departments
Lecturers of NZDipBus papers
Local Business Advisory Committees**

**Request for feedback on reviewed banking prescriptions 225 and 275, and
for expressions of interest in review of prescriptions 234 and 227**

This tertiary circular:

- informs Tertiary Education Organisations (TEOs) of the review of prescriptions 225 (676) *International Trade and Finance* and 275 (675) *Lending and Securities*
- provides copies of the two review drafts and their rationale (Appendices I and II)
- requests feedback on the two drafts by 15 August 2008 (refer Appendix II for feedback forms)
- provides an update on intended actions for prescriptions 227 *Entrepreneurial Planning* and 234 *Planning and Control*
- requests expressions of interest in being part of a consultation network for reviews of prescriptions 234 and 227.

Background

The New Zealand Diploma in Business (NZDipBus) is a nationally recognised qualification that allows students to gain a broad range of general business skills and knowledge. It leads to careers in a range of areas including accountancy, banking, management, marketing and tourism.

The New Zealand Qualifications Authority (NZQA) placed the NZDipBus qualification on the *New Zealand Register of Quality Assured Qualifications* (the Register) in December 2006 (see circular T2007/002).

As part of preparation for the registration process, most prescriptions were reviewed during 2005, 2006 and 2007. Reviews are continuing this year in relation to prescriptions 225 and 275.

Review of prescription 225

On 11 July 2008, one industry and two TEO representatives met with NZQA staff to review the 225 prescription and produce a draft for consultation. The representatives were:

Name	Organisation
Brian Pascall	The Open Polytechnic of New Zealand
John Schischka	Christchurch Polytechnic Institute of Technology
Moroni Westerlund	Bank of New Zealand

Review of prescription 275

As only one Tertiary Education Organisation (TEO) is actively assessing against the prescription 275 *Lending and Securities*, TAM has worked with an advisor from that TEO (Brian Pascall) to produce a review draft. Some preliminary consultation with a person from the banking industry has informed the draft, but further industry advice will be sought during this sector consultation stage.

Request for feedback on draft prescriptions 675 and 676

The rationale documents for each reviewed prescription are included as Appendix I and the draft prescriptions as Appendix II.

Please provide feedback on the draft prescriptions (675 and 676) by **15 August 2008** using the forms provided in Appendix III. As the review team is scheduled to confirm final prescription drafts on 20 August 2008, late feedback cannot be considered.

Please note that review advisors have recommended both prescriptions be placed at level 6 and the review drafts reflect this level. The original NACBS decision (during prescription review planning in 2005) was that the prescriptions should be reviewed at level 5. Feedback on the proposed level is requested in the feedback forms.

General information about assessing against 400-600 series NZDipBus prescriptions is included at the end of this circular.

Update on prescriptions 227 and 234

Feedback was requested (refer to tertiary circular T2008/005) on a proposal to allow two prescriptions, 227 *Entrepreneurial Planning* and 234 *Planning and Control*, to expire in December 2008, and not be replaced.

Feedback received was considered by the Prescriptions Sub-committee of the National Advisory Committee for Business Studies (NACBS) on 25 June 2008. In the light of sub-committee recommendations and NACBS advice, Tertiary Assessment and Moderation has agreed on the following:

- A prescription on strategic management at level 6 is needed in the NZDipBus qualification. Prescription 234 is not filling this need, and no TEO has used it since its development. The prescription will therefore expire on 31 December 2008, and a new prescription focused on strategic management will be developed during 2009.
- Prescription 227 is being used by a few TEOs, as it meets a need of the small business market that is not being met by other prescriptions. Its expiry date will therefore be extended until 31 December 2009 to allow time for its review and redevelopment during 2009.

Request for expressions of interest in review consultation

If you are interested in being part of the consultation network for the review/redevelopment of either of prescriptions 227 or 234, please email Allan Hoeg (contact details below) **by 15 August 2008**. A call for review advisors will be sent out at a later date.

General assessment information

The learning outcomes in a prescription contain the action(s) required by the student. The key elements define what the student evidence must include to show that the learning outcome has been achieved. For example:

Learning outcome two (from draft prescription 676)

Students will evaluate risks for importers and exporters in relation to international trading situations, and apply appropriate risk management strategies and tools.

Key elements

- a) Types of risk, including but not limited to at least 4 of:
 - credit risk
 - transfer risk
 - exchange risk
 - transport risk
 - performance or operational risk.
- b) Risk management strategies, as appropriate to each situation, including any of:
 - eliminate
 - minimise
 - retain.
- c) Tools provided by various private and government organisations, as appropriate to each situation, which may include but are not limited to:
 - methods of payment
 - credit insurance
 - due diligence.

Note “evaluate” and “apply” are the key action words. “Situations” is plural, so assessment in relation to at least two situations is required.

How the evidence is to be presented is usually flexible and left to the assessment designer; however, key elements must be addressed in relation to the learning outcome.

The prescription level (based on the Register criteria) defines the complexity of learning and is categorised as the capability, learning demand and amount of responsibility that could be expected from the student. Level descriptors are available at <http://www.kiwiquals.govt.nz/about/levels/leveldescriptors.html>

Contact details

Please send all feedback on the forms provided in Appendix III and any enquiries to:

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NZQA
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WELLINGTON 6140

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Fax: 04 463 3114
Email: tam@nzqa.govt.nz

Circulars are available from the NZQA website at:
<http://www.nzqa.govt.nz/publications/circulars/tertiary.do>

Linda Glogau
Manager
Qualifications Development and Tertiary Moderation

Appendix I – Rationales

Draft 675 (275) *Lending and Securities* prescription

The prescription review advisor considered the 275 *Lending and Securities* prescription to be a specialist and technical banking paper requiring application of specific business and communication skills. Given this specialist nature, and as the current and reviewed prescription represents a significant step up from 570 *Introduction to Banking and Financial Services*, the advisor considered the review draft appropriately placed at level 6 (rather than at level 5, as signalled during 2005 as part of prescription review planning).

The advisor considered that:

- the focus of the prescription should be the application of lending principles to personal and business customers, both in the granting and management of loans
- the learning outcomes should reflect the current practices of banks and other financial institutions within the New Zealand context.

Given the applied nature of the prescription, learning outcome 2 from prescription 275 has been incorporated into learning outcomes 4 and 5. Learning outcome 2 now focuses on evaluating lending products for given purposes and, together with learning outcome 3 (which requires a similar approach for securities), provides the basis for the lending case studies covered in learning outcomes 4 and 5.

Although the scope of the prescription is unchanged, the learning outcomes have been reworded to ensure assessment consistent with the Register level 6 descriptor.

Title

The title has not been changed.

Aim

The aim of the current prescription was reworded to highlight the focus on personal and business customers, and to reflect the emphasis on applying lending principles to loan applications.

Prerequisites

The advisor considered prescriptions 400 *Accounting Principles* and 570 *Introduction to Banking and Financial Services*, or equivalent knowledge and skills, should be recommended pre-requisites.

Weightings

There is no change to assessment weightings.

Assessment notes

Assessment notes were included to:

- emphasise the need for consistency with current legislation and codes of practice
- emphasise the case study rather than theoretical approach to lending.

Learning outcome one – 5%

The outcome has been reworded to reflect its general/underpinning nature. It is not possible (for privacy/security reasons) for students not employed in a financial institution to “assess” a specific financial institution’s lending policies, so this aspect has been removed from the learning outcome.

Learning outcome two – 10%

Assessment criteria 4.1, 4.2, 5.1 and 5.2 from prescription 275 relating to the range and purposes of lending products are the focus of new learning outcome 2 and its key elements.

Learning outcome three – 15%

The outcome has been reworded to reflect the level of the prescription and, along with learning outcome 2, provide the basis for the case studies in learning outcomes 4 and 5.

Learning outcome four – 20%

The outcome has been reworded to reflect the focus on assessing loan applications.

Learning outcome five – 40%

The outcome has been reworded to reflect the focus on assessing loan applications.

Learning outcome six – 10%

The outcome has been reworded to reflect the emphasis on explaining the various techniques, procedures and barriers in loan management.

Draft 676 (225) *International Trade and Finance* prescription

The review team considered the 225 *International Trade and Finance* prescription to be a specialist and technical banking paper requiring application of specific business and communication skills. Given this specialist nature, and as the current and reviewed prescription represents a significant step up from 570 *Introduction to Banking and Financial Services*, the panel considered the review draft appropriately placed at level 6 (rather than at level 5, as signalled during 2005 as part of prescription review planning).

The review team considered that the focus of the prescription should be on the conduct, financing and settlement of international trade and that the learning outcomes should reflect business processes used on a daily basis, for small to medium (as opposed to corporate) business enterprises within the New Zealand context. Consequently, learning outcome 9 of the current 225 prescription has been removed, as it was considered relevant to corporate clients only and does not reflect processes used on a daily basis by most banks.

The panel also agreed to split learning outcome 8 into two learning outcomes to reflect the differences between guarantees of payment and financing options for pre- and post-shipment for importers and exporters.

Because bills of exchange are no longer used as a key mechanism for enforcing payment, the panel considered a dedicated learning outcome was not necessary. Bills of exchange have therefore been incorporated with learning outcome 4.

There has been significant rewording of the learning outcomes to reflect current practice within New Zealand and to ensure assessment consistent with the Register level 6 descriptor.

Title

The title has not been changed.

Aim

The aim of the current prescription was reworded to include the settlement (or payment) as well as conduct and financing of international trade.

Prerequisites

The panel considered prescriptions 520 *The Economic Environment* and 570 *Introduction to Banking and Financial Services* as good background study for this paper, but not necessarily pre-requisites.

Weightings

The assessment weighting have been distributed to reflect the importance and time required to complete the related learning and assessment.

Assessment notes were included to:

- clarify the need for a current New Zealand context
- emphasise that a high level of problem-solving and decision-making skills are required to meet the learning outcomes
- emphasise the importance of applying appropriate communication skills, particularly in learning outcomes 3 to 8.

Learning outcome one – 10%

The outcome has been refocused on current international trade benefits for importers and exporters in New Zealand

Learning outcome two – 15%

The outcome has been rewritten and re-weighted to recognise the importance of the topic as a basis for other learning outcomes.

Learning outcome three – 15%

The outcome and key elements have been updated to reflect the current terminology and practices, with due regard for future proofing. There is also a change in emphasis from FX theory towards practical exchange risk management for exporters/importers.

Learning outcome four – 10%

The outcome has been rewritten to reflect current terminology and documents. Specific calculations have been excluded in this learning outcome. Bills of exchange have been relocated from learning outcome 5, its detail, importance and weighting reduced, and more appropriately included with documentation. Assessment criterion 4.5 in the 225 prescription has been removed as there has been little progress in New Zealand over the last 10 years towards converting paper-based trade documents to electronic form.

Learning outcome five – 10%

Learning outcome 6 from prescription 225 has been reworded to reflect the level of the prescription and is now new learning outcome 5.

Learning outcome six – 15%

Learning outcome 7 from prescription 225 has been reworded to reflect the level of the prescription and is now new learning outcome 6.

Learning outcome seven – 10%

Assessment criteria 8.1 to 8.4 from prescription 225 relate to guarantees of payment/performance, and are the focus of new learning outcome 7 and its key elements.

Learning outcome eight – 15%

This learning outcome incorporates assessment criteria 8.5 to 8.9 from prescription and applies to financing options for pre- and post-shipment for importer and exporter international trade.

Appendix II – Draft prescriptions

PRESCRIPTION: 675 LENDING AND SECURITIES

This prescription replaces 275 *Lending and Securities*.

ELECTIVE PRESCRIPTION

LEVEL	6
CREDIT	20
VERSION	1
INTRODUCED	2008
AIM	Students will apply the principles of good lending and loan management to personal and business customers.
PREREQUISITES	Recommended 400 <i>Accounting Principles</i> and 570 <i>Introduction to Banking and Financial Services</i> , or equivalent knowledge and skills.

ASSESSMENT WEIGHTINGS

Learning outcomes	Assessment weighting %
1. Students will explain the importance and impact of internal and external influences on a financial institution's lending policy.	5
2. Students will evaluate the suitability of lending products for given purposes.	10
3. Students will evaluate a range of securities and apply the appropriate form of security to the asset it secures.	15
4. Students will apply the principles of lending to assess loan applications for personal customers and make, and justify, lending decisions supported by correct documentation and appropriate security.	20
5. Students will apply the principles of lending to assess loan applications for business customers and make, and justify, lending decisions supported by correct documentation and appropriate security.	40
6. Students will explain the conventions of loan management and discuss the factors that can affect a lender's ability to recover a defaulted loan.	10
TOTAL	100

All learning outcomes must be evidenced; a 10% aggregate variance is allowed.

ASSESSMENT NOTES

1. Learner evidence should be consistent with current legislation, industry codes of practice and conventions for the granting and management of loans.
2. For learning outcome two, there should be a range in the complexity of the lending products and given purposes. At least two of the business lending products should be specific products tailored to business situations and not overdrafts, term loans or credit cards.
3. Assessment for learning outcomes four and five may be either 'real world' or simulated (i.e. by case study).

LEARNING OUTCOME ONE

Students will explain the importance and impact of internal and external influences on a financial institution's lending policy.

Key elements

- a) Internal influences.
- b) External influences.

LEARNING OUTCOME TWO

Students will evaluate the suitability of lending products for given purposes.

Key elements

- a) At least three personal lending products.
- b) At least three business lending products.

LEARNING OUTCOME THREE

Students will evaluate a range of securities and apply the appropriate form of security to the asset it secures.

Key elements

- a) Assets:
 - Land and buildings (including domestic and commercial premises)
 - personal property.
- b) Types of security:
 - valuation
 - registration
 - protection.

LEARNING OUTCOME FOUR

Students will apply the principles of lending to assess loan applications for personal customers and make, and justify, lending decisions supported by appropriate security and correct legal documentation.

Key elements

- a) Principles of lending.
- b) Secured versus unsecured lending:
 - appropriate form of security.
- c) Legal documentation:
 - loan documentation
 - security documentation.

LEARNING OUTCOME FIVE

Students will apply the principles of lending to assess loan applications for business customers and make, and justify, lending decisions supported by correct documentation and appropriate security.

Key elements

- a) Principles of lending.
- b) Financial statement analysis:
 - balance sheet
 - profit and loss account
 - budget and cash flow forecast
 - ratios.
- c) Legislative provisions relating to different business entities, including but not limited to:
 - companies
 - partnerships.
- d) Legal documentation:
 - loan documentation
 - security documentation.

LEARNING OUTCOME SIX

Students will explain the conventions of loan management and discuss the factors that can affect a lender's ability to recover a defaulted loan.

Key elements

- a) Monitoring techniques and methods.
- b) Debt collection and recovery:
 - legal process.
- c) Factors affecting lender's ability to recover a defaulted loan, including but not limited to:
 - common causes of business failure and warning signs.

PRESCRIPTION: 676 INTERNATIONAL TRADE AND FINANCE

This prescription replaces prescription 225 *International Trade and Finance*.

ELECTIVE PRESCRIPTION

LEVEL 6

CREDIT 20

VERSION 1

INTRODUCED 2008

AIM Students will apply knowledge of appropriate products, strategies and practices in the conduct, financing and settlement of international trade.

PREREQUISITES Nil. However, 520 *The Economic Environment* and 570 *Introduction to Banking and Financial Services* include useful underpinning knowledge and skills.

ASSESSMENT WEIGHTINGS

Learning Outcomes	Assessment weighting %
1. Students will evaluate the importance of international trade in given situations.	10
2. Students will evaluate risks for importers and exporters in relation to international trading situations, and apply appropriate risk management strategies and tools.	15
3. Students will evaluate a range of methods for managing foreign exchange risks in relation to given situations, and select and justify appropriate risk management strategies.	15
4. Students will apply the appropriate common trade pricing term to given international trade situations, and determine appropriate documents and their key data content.	10
5. Students will determine how the operation of documentary collections in given international trade transactions might best apply as a method of payment.	10

6. Students will determine how the operation of documentary letters of credit in given international trade transactions might best apply as a method of payment.	15
7. Students will recommend, with justification, and assess the risks in relation to, a suitable stand-by guarantee instrument (or instruments) for a given international trade situation.	10
8. Students will evaluate a range of pre- and post-shipment importer and exporter trade finance facilities, and recommend, with justification, a suitable facility (or facilities) for given situations.	15
TOTAL	100

All learning outcomes must be evidenced, a 10% aggregate variance is allowed.

ASSESSMENT NOTES

1. Student evidence will reflect the New Zealand context and current New Zealand and international legislation, rules, principles and practices.
2. Students are expected to demonstrate a high level of problem-solving and decision-making skills in meeting learning outcomes.
3. Students are expected to communicate in a manner that is consistent with industry expectations (particularly in relation to learning outcomes 3 to 8).
4. In meeting learning outcome 4, students should apply at least two different Incoterms.

LEARNING OUTCOME ONE

Students will evaluate the importance of international trade in given situations.

Key elements

a) Modes of international trade:

- importing
 - goods
 - services
- exporting
 - goods
 - services.

b) Benefits of international trade for exporters and importers.

c) Benefits of international trade for the New Zealand economy.

d) Benefits accruing to exporters and importers of at least one significant current trade agreement.

LEARNING OUTCOME TWO

Students will evaluate risks for importers and exporters in relation to international trading situations, and apply appropriate risk management strategies and tools.

Key elements

- a) Types of risk, including but not limited to at least 4 of:
 - credit risk
 - transfer risk
 - exchange risk
 - transport risk
 - performance or operational risk.

- b) Risk management strategies, as appropriate to each situation, including any of:
 - eliminate
 - minimise
 - retain.

- c) Tools provided by various private and government organisations, as appropriate to each situation, which may include but are not limited to:
 - methods of payment
 - credit insurance
 - due diligence.

LEARNING OUTCOME THREE

Students will evaluate a range of methods for managing foreign exchange risks in relation to given situations, and select and justify appropriate risk management strategies.

Key elements

- a) Methods include but are not limited to:
 - forward exchange contracts (fixed and optional)
 - forward rate calculations
 - rationale for discounts and premiums
 - close out calculation and rationale
 - currency options
 - foreign currency loans
 - foreign currency accounts
 - invoicing in domestic currency.

- b) Risk management strategies, as appropriate to each situation, including any of:
 - eliminate
 - minimise
 - retain.

LEARNING OUTCOME FOUR

Students will apply the appropriate common trade pricing term to given international trade situations, and determine appropriate documents and their key data content.

Key elements

- a) Incoterms may include but are not limited to FOB, CFR, CIF, CIP, DDP.
- b) Document categories may include but are not limited to the appropriate combination of at least four of:
 - commercial
 - official
 - insurance
 - transport
 - financial (includes bills of exchange).

LEARNING OUTCOME FIVE

Students will determine how the operation of documentary collections in given international trade transactions might best apply as a method of payment.

Key elements

- a) Process of collecting payments includes:
 - establishment and sequence of collection
 - D/P versus D/A
 - payment or dishonour of the collection.

Process must be consistent with the Uniform Rules for Collection (URC).

- b) Advantages and disadvantages to importers and exporters of using documentary collections, including how disadvantages may be minimised.

LEARNING OUTCOME SIX

Students will determine how the operation of documentary letters of credit in given international trade transactions might best apply as a method of payment.

Key elements

- a) Documentary letters of credit include but are not limited to at least two of:
 - irrevocable
 - irrevocable and confirmed
 - irrevocable and transferable.

- b) Availability:
- payment
 - acceptance
 - deferred payment
 - negotiation.
- c) Process for establishing, drawing and paying
- sequence and responsibilities
 - risks at each stage
 - compliance or non compliance.

Process must be consistent with the Uniform Customs and Practice for Documentary Credits (UCP).

- d) Advantages and disadvantages to importers and exporters of using documentary letters of credit, including how disadvantages may be minimised.

LEARNING OUTCOME SEVEN

Students will recommend, with justification, and assess the risks in relation to, a suitable stand-by guarantee instrument (or instruments) for a given international trade situation.

Key elements

- a) Instrument(s) may include but is (are) not limited to:
- guarantees/bonds
 - stand-by letters of credit
 - shipping indemnities.
- b) Advantages and disadvantages (including risks) to importers, exporters and banks of using stand-by guarantee instruments, including how disadvantages may be minimised.

LEARNING OUTCOME EIGHT

Students will evaluate a range of pre- and post-shipment importer and exporter trade finance facilities, and recommend, with justification, a suitable facility (or facilities) for given situations.

Key elements

- a) Trade financing facilities include but are not limited to:
- domestic and foreign currency trade financing
 - the negotiation of clean and documentary collections
 - documentary letters of credit (negotiation)
 - non-recourse financing.
- b) Risks and rights of recourse for the selected facility(ies).

Appendix III – Feedback forms

Draft 675 *Lending and Securities* prescription

Please provide feedback on this draft by **15 August 2008**. The identity of all respondents will be strictly confidential. It is essential that you read the information contained within this circular before completing the questionnaire. As the review team is meeting again on 20 August 2008 to consider this feedback, late feedback cannot be considered.

1 Is the level assigned to the prescription appropriate?

Yes

No – please comment:

2 Are the recommended prerequisites appropriate?

Yes

No – please comment:

3 Is the aim clear in stating the objective of this prescription?

Yes

No – please suggest improvement:

4 Do the assessment notes provide clear, appropriate and sufficient assessment guidance?

Yes

No – please suggest improvement:

5 Are topic weightings distributed to enable sufficient coverage for important topics?

Yes

No – please suggest weightings, with justification:

- 6 After considering learning outcome one and the supplied rationale, is there anything further we should consider including or removing?

<input type="checkbox"/>	No
<input type="checkbox"/>	Yes – please list:

- 7 After considering learning outcome two and the supplied rationale, is there anything further we should consider including or removing?

<input type="checkbox"/>	No
<input type="checkbox"/>	Yes – please list:

- 8 After considering learning outcome three and the supplied rationale, is there anything further we should consider including or removing?

<input type="checkbox"/>	No
<input type="checkbox"/>	Yes – please list:

- 9 After considering learning outcome four and the supplied rationale, is there anything further we should consider including or removing?

<input type="checkbox"/>	No
<input type="checkbox"/>	Yes – please list:

- 10 After considering learning outcome five and the supplied rationale, is there anything further we should consider including or removing?

<input type="checkbox"/>	No
<input type="checkbox"/>	Yes – please list:

- 11 After considering learning outcome six and the supplied rationale, is there anything further we should consider including or removing?

<input type="checkbox"/>	No
<input type="checkbox"/>	Yes – please list:

Please return this form to:

Allan Hoeg
Tertiary Assessment and Moderation
New Zealand Qualifications Authority
PO Box 160
WELLINGTON 6140

Phone: 04 463 4278
Fax: 04 463 3114
Email: tam@nzqa.govt.nz

This feedback is due by **15 August 2008**.

Draft 676 International Trade and Finance prescription

Please provide feedback on this draft by **15 August 2008**. The identity of all respondents will be strictly confidential. It is essential that you read the information contained within this circular before completing the questionnaire. As the review team is meeting again on 20 August 2008 to consider this feedback, late feedback cannot be considered.

1 Is the level assigned to the prescription appropriate?

- Yes
 No – please comment:

2 Are the recommended prerequisites appropriate?

- Yes
 No – please comment:

3 Is the aim clear in stating the objective of this prescription?

- Yes
 No – please suggest improvement:

4 Do the assessment notes provide clear, appropriate and sufficient assessment guidance?

- Yes
 No – please suggest improvement:

5 Are topic weightings distributed to enable sufficient coverage for important topics?

- Yes
 No – please suggest weightings, with justification:

6 After considering learning outcome one and the supplied rationale, is there anything further we should consider including or removing?

- No
 Yes – please list:

- 7 After considering learning outcome two and the supplied rationale, is there anything further we should consider including or removing?

No
 Yes – please list:

- 8 After considering learning outcome three and the supplied rationale, is there anything further we should consider including or removing?

No
 Yes – please list:

- 9 After considering learning outcome four and the supplied rationale, is there anything further we should consider including or removing?

No
 Yes – please list:

- 10 After considering learning outcome five and the supplied rationale, is there anything further we should consider including or removing?

No
 Yes – please list:

- 11 After considering learning outcome six and the supplied rationale, is there anything further we should consider including or removing?

No
 Yes – please list:

- 12 After considering learning outcome seven and the supplied rationale, is there anything further we should consider including or removing?

No
 Yes – please list:

13 After considering learning outcome eight and the supplied rationale, is there anything further we should consider including or removing?

<input type="checkbox"/>
<input type="checkbox"/>

No

Yes – please list:

Please return this form to:

Allan Hoeg
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PO Box 160
WELLINGTON 6140

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Fax: 04 463 3114
Email: tam@nzqa.govt.nz

This feedback is due by **15 August 2008**.