Appendix 2 A Structural Diagram Showing Overarching VQP for the 8 Job Roles

Vocational Qualifications Pathway
(Selected Key Job Roles in Retail Banking)

Scope of Learning	Qualifications (Operations Stream)	QF Level	Pathway	QF Level	Qualifications (Sales Stream)	Scope of Learning
			Other Advanced Qualification for Career Progression			
		6		6	Postgraduate Certificate in Sales and Branch Management	1 Business and operation strategies formulation 2 Branch risk and compliance management 3 Sales performance management 4 Branch operation management 5 Leadership and people development 6 Branch Accounting and financial management
1 Credit principles 2 Credit life cycle and process 3 Credit assessment 4 Credit administration 5 Credit monitoring and debt collection	Professional Certificate in Retail Credit Management	5	Retail Banking Credit Manager (Cr Mgr)	5	Professional Certificate in Conducting Investment and Portfolio Management in Retail Banking	1 Knowledge on investment products and lending products 2 Compliance requirements on investment products selling 3 Customer relationship management 4 Financial planning 5 Sales activities planning and portfolio management
1 Local and global regulatory framework and requirements 2 Professional ethics and code of conduct 3 Customer Due Diligence (CDD) requirements 4 Sales process control and monitoring	Professional Certificate in Compliance Management		Sales Quality Manager / Compliance Manager (SQM/ Compli Mgr)			
1 Branch operation control 2 Service delivery and quality management 3 Branch compliance and risk control 4 People management	Professional Certificate in Branch Banking Operations Management		Services & Operations Manager (SOM)			
1 Operation support and supervision 2 Branch cash balancing and account reconciliation 3 Customer service monitoring 4 Compliance assurance 5 Supervisory skills	Advanced Certificate in Branch Banking Operations	4	Services & Operations Officer (SOO)	4	Advanced Certificate in Conducting Retail Banking Non-investment Business	1 General banking knowledge and market information 2 Customer relationship building 3 Compliance, regulatory and CDD requirements 4 Non-investment accounts management
1 General banking knowledge 2 Customer service skill 3 Compliance and regulatory requirements 4 Counter transactions 5 Cross selling and customer referral	Certificate in Retail Banking Counter Services Delivery	3	Teller	3		

Branch Manager / Team Head of RM (BM/ TH of RM)

Retail Banking Relationship Manager / Product Sales Specialist (RM/PSS)

Financial Services Officer (FSO)

Teller	SOO & FSO
SOO	SOM, SQM/Compli Mgr & FSO
SOM	BM
FSO	RM/PSS
RM/PSS	BM/TH of RM, SQM/Compli Mgr & Cr Mgr
SQM/ Compli Mgr, Cr Mgr & BM/TH of RM	Other Advanced Qualification