

Specification of Competency Standards for the Retail Banking

Unit of Competency

Retail Banking Service Delivery > 1.1 Delivery of Branch and Account Services

Title	Perform cross-selling over counter to help promote bank products and services in branches
Code	107304L3
Range	Cross-sell different types of products and services in branches including but not limited to all kinds of deposit, loans, mortgage, credit card, investment and insurance products and services
Level	3
Credit	3
Competency	<p>Performance Requirements</p> <ol style="list-style-type: none"> 1. Understand procedures in cross selling Be able to: <ul style="list-style-type: none"> • Understand the basic features in the bank's products in order to provide suitable information to customers • Understand relevant regulations and code of conduct on cross-selling in order to prevent breaching of law 2. Promote products and services in branches Be able to: <ul style="list-style-type: none"> • Distribute product information (e.g. posters and leaflets) to customers which are relevant to their financial needs • Follow the guidelines and apply the cross-selling techniques to introduce the benefits and features of the promotional items of products and services to customers 3. Provide appropriate products and services information to customers in a professional manner Be able to: <ul style="list-style-type: none"> • Handle customers' enquiries on different products and services • Refer customers to relevant business or operation units as and when required • Maintain proper balance of interests between customers and the bank as a whole when providing products and services information to customers
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Provision of product information to customers which can explore the opportunities in cross selling according to the bank's instructions and guidelines
Remark	