

Specification of Competency Standards for the Retail Banking

Unit of Competency

Retail Banking Service Delivery > 1.4 Delivery of Card Product Related Services

Title	Promote card products and / or special features of credit cards to customers
Code	107318L4
Range	Promote card products by providing card product related information including but not limited to special card features, new functions supported by innovative financial technology, hotline services, complaint channels, promotional privileges, reporting procedures of emergency and other ad-hoc events to customers through direct sales, over counter at branch and / or phone banking in retail banking
Level	4
Credit	3
Competency	<p>Performance Requirements</p> <ol style="list-style-type: none"> Have a thorough knowledge of the card products offered by the bank Be able to: <ul style="list-style-type: none"> Understand the products features of card products offered by the bank (e.g. special card features, new functions supported by innovative financial technology, financial hotline services, promotional privileges and reporting procedures of emergency) so as to introduce card products to customers which can match with their needs Keep track of and scrutinize the latest development of card products and understand how their features can match different customer needs Understand regulations and code of conduct related to card products and sales activities in banking industry to ensure compliance while selling card products Introduce different card products' features to customers Be able to: <ul style="list-style-type: none"> Introduce product features and benefits of different debit / credit cards to customers in accordance with their unique needs Keep customer informed of new marketing promotions and redemption channels Introduce the innovative digital payment functions of card products (e.g. "Apple Pay" and "Android Pay") Introduce the unique selling points of card products offered by the bank Provide options to customers Be able to: <ul style="list-style-type: none"> Probe for information on personal profile and financial needs in order to identify suitable card products Explain pros and cons of different products in accordance with identified customer needs Recommend suitable types of debit / credit card products by matching customer's needs with product features of different card products Answer enquiries from customers and give necessary advice to facilitate them to make final decision
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> Accurate information is provided to customers in response to their enquiries on different card products' features in professional manner Recommendation of card products based on understanding of customer needs, pros and cons of different card products, etc.
Remark	