

Specification of Competency Standards for the Retail Banking

Unit of Competency

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

Title	Handle applications of credit / debit cards for customers
Code	107319L3
Range	Delivery of card products related services by explaining to customers the process and supporting documents required for credit card application through direct sales, over counter at branch and / or phone banking in retail banking; and forward the completed application forms to the appropriate operations unit for further assessment
Level	3
Credit	3
Competency	<p>Performance Requirements</p> <ol style="list-style-type: none"> 1. Understand the process in cards applications <p>Be able to:</p> <ul style="list-style-type: none"> • Understand the procedures and guidelines in credit / debit cards application in order to execute the tasks independently • Understand regulations and code of conduct related to credit / debit cards to prevent violations 2. Gather relevant and accurate information <p>Be able to:</p> <ul style="list-style-type: none"> • Gather financial information and request necessary documents from customers by using appropriate communications tactics • Provide guidance to customers to gather necessary information (e.g. bank statements, income tax return, etc.) and answer customer's enquiries related to credit card application • Verify authenticity of the documents provided by customers 3. Open credit card accounts for customers <p>Be able to:</p> <ul style="list-style-type: none"> • Perform work procedures related to credit card account opening for customers • Contact customers for missing documents to facilitate credit checking processes • Pass information for internal processing and act as a reference point between the internal units and customers • Follow up status of applications with the internal units and notify customers the progress of applications
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • All necessary documents for credit card application are obtained from customers by using a range of tactful communication skills • All necessary procedures for credit card application are executed according to the bank's guidelines
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