

**Specification of Competency Standards**  
**for the Banking Industry**  
**Unit of Competency**

Functional Area - 2. General Enterprise Banking Operations and Support  
(Key Function – 2.4 General Loan Products and Credit Related Transactions Processing)

Title	Collect and consolidate information for credit assessment
Code	109212L4
Range	Collecting documents and information of applicants for credit assessments. This applies to applicants for different kinds of credit products to enterprise clients and all documents required for credit assessments as specified by the bank.
Level	4
Credit	3 (For Reference Only)
Competency	<p>Performance Requirements</p> <p>1. Knowledge in the Subject Area</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Possess knowledge in enterprise banking lending and apply it to identify information requirements regarding credit assessment;</li> <li>• Understand features and operational procedures of loan processing in order to carry out the job effectively.</li> </ul> <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Identify information useful for credit assessment and obtain appropriate documentation from enterprise clients;</li> <li>• Examine and verify completeness and authenticity of information and documentation collected;</li> <li>• Examine the application forms to ensure completeness of information;</li> <li>• Examine the supporting documents received and identify any inconsistencies or discrepancies; clarify with applicants if necessary.</li> </ul> <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Provide clear and specific explanations to applicants regarding information and disclosure requirements in supporting the credit assessment;</li> <li>• Remind applicants regarding their obligation and potential consequence of delinquency of the loan products and transactions so as to protect their benefits.</li> </ul>
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> <li>• Collection of all documents and information related to loan application as required by the bank;</li> <li>• Rationale of information collection is properly explained to clients;</li> <li>• Execution of checking and verification on clients' information to ensure the completeness and accuracy of the documents provided.</li> </ul>
Remark	