

Specification of Competency Standards
for the Banking Industry
Unit of Competency

Functional Area - 3. General Enterprise Banking Credit Management
(Key Function – 3.2 Credit Acquisition)

Title	Provide consultancy service to clients on credit risks
Code	109259L5
Range	Provision of Advisory services to clients on the credit risk of the products. This applies to enterprise clients of different segments and products of different types.
Level	5
Credit	4 (For Reference Only)
Competency	<p>Performance Requirements</p> <p>1. Knowledge in the Subject Area</p> <p style="padding-left: 40px;">Be able to:</p> <ul style="list-style-type: none"> • Understand different theories and concepts related to credit analysis in order to assess the suitability of loan products offered to different clients; • Possess professional knowledge in credit analysis and different credit products and apply it to provide suitable advice to enterprise banking clients. <p>2. Applications</p> <p style="padding-left: 40px;">Be able to:</p> <ul style="list-style-type: none"> • Analyse risks associated with the products or services requested by the clients and assess the suitability; • Assess the knowledge of the clients in order to evaluate their understanding on the risks inherited in the products or services; • Identify customers' needs on consultancy service related to credit risk based on their business model, knowledge on the products acquired, etc.; • Explain features and risk levels of different alternatives and use appropriate methods to ensure clients have an accurate understanding. <p>3. Professional Behaviour and Attitude</p> <p style="padding-left: 40px;">Be able to:</p> <ul style="list-style-type: none"> • Provide customized consultancy service on credit risks in accordance with the financial situation and risk bearing ability of each enterprise client; • Evaluate the situation of clients and provide advice on the suitable alternatives on investment / settlement methods in accordance with their unique financial situation or needs.
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Provision of professional advice related to credit risks to clients in accordance with the risks associated with the products or services and knowledge of clients.
Remark	