

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

Functional Area - 8. Quality Management  
(Key Function – 8.4 Customer Experience Management)

Title	Handle difficult customers and conflict resolution
Code	109480L4
Range	Responding to customers' objections or complaints to address their concerns. This applies to complaints on customer services or products offered by the bank and different types of customers.
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>• Demonstrate proficient knowledge across different business areas of banking services in order to understand the concerns of customers;</li> <li>• Understand common characteristics of demanding / problem customers in order to tackle their requests tactfully.</li> </ul> <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Provide feedback to customers' objections or complaints by asking appropriate questions to solicit responses from customers;</li> <li>• Manage emotions of the customers in order to reduce the stress in the situation of;</li> <li>• Provide responses to customers by addressing each of the issues raised, action taken, etc.;</li> <li>• React diplomatically regardless whether customers' feedback is justified;</li> <li>• Check with customers about their understanding and further feedback before closing the case.</li> </ul> <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Demonstrate positive attitude in handling difficult customers, able to manage oneself and stay professional under pressure;</li> <li>• Demonstrate professional communications skills (e.g. advanced listening skills, assertive communication) and emotional management in order to control the situations.</li> </ul>
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> <li>• Handling customers' objections or complaints in a diplomatic and professional manner which can address their concerns and obtain their satisfaction.</li> </ul>
Remark	