

Specification of Competency Standards
for the Banking Industry
Unit of Competency

Functional Area - 9. Sales and Relationship Management
(Key Function – 9.3 Business Pitching)

Title	Structure and put forward customized solutions for enterprise banking clients to meet their financial needs
Code	109501L6
Range	Delivering details of the customized solutions (e.g. product details, pricing, terms and conditions) to clients to obtain their engagement. This applies to large volume and complicated business in enterprise banking which requires customized solution.
Level	6
Credit	4 (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"> • Demonstrate professional communication and presentation skills in order to communicate the proposal clearly; • Demonstrate professional selling skills by applying it to evaluate the buying process and identify factors that can exert influence on clients' decision; • Demonstrate professional knowledge across the wide range of products by presenting products proposals or handling corporate clients enquiries effectively; • Demonstrate professional knowledge in corporate and commercial lending in order to understand the needs of clients and structure the presentation. <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Liaise with product specialists to present the technical details to clients; • Evaluate the financial status and business model of clients and identify how the solutions can be matched with their operation / business initiative / project; • Describe the details of the tailored product package and proposal in an accurate manner and check the understanding of clients; • Communicate value proposition of the products by developing a sales message to provide strong justification and rationale; • Evaluate the business negotiations continuously and make appropriate changes in sales approach in order to increase the odd of success. <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Communicate risks to customers in accordance with sales compliance; • Manage the expectations of clients in order to preserve a long term harmonious relationship with them; • Estimate possible enquiries or objections from clients and coordinate with different technical specialists to prepare for addressing technical issues in advance; • Communicate the concerns and feedback of clients to the technical specialists and coordinate with them in restructuring the customized proposal, if necessary; • Focus on genuine needs and pay attention to buying signals from prospects and gain their commitment at appropriate time by using suitable closing techniques.
Assessment Criteria	The integral outcome requirements of this UoC are:

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	<ul style="list-style-type: none">• Conducting business presentation to ensure clients' understanding on the solutions offered by the bank. The presentation should be structured in a systematic and persuasive way which can allow audience to understand the benefits and unique value of the proposal.
Remark	