

Specification of Competency Standards
for the Banking Industry
Unit of Competency

Functional Area - 9. Sales and Relationship Management
(Key Function – 9.4 Account Management and Customer Relationship Management)

Title	Develop cross border customer relationship through provision of market update information
Code	109511L5
Range	Master updated market information of different enterprise banking products; understand their limitation and regulatory requirements to tie-in with various financial needs and risk appetite of cross border customers.
Level	5
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"> • Possess concepts and knowledge in customer relationship management and apply them to build clients' trust and loyalty by proactively offering convenience, simplicity, transparency and security when interacting with them; • Realize different types of credit, insurance and other product options (financing, protection cash management, transactions) and its importance in the financial planning; • Comprehend the cross-border products and services options thoroughly, their limitation and regulatory concern. <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Provide market updated information to cross-border customers such as “Shanghai Hongkong Stock Connect”, “Shenzhen Hongkong Stock Connect”, “Mainland-Hong Kong Mutual Recognition of Funds” and the processes of making use of these investment vehicles; • Share with cross-border customers the pros and cons of different investment and insurance options; clearly state the regulatory requirements and other restrictions. <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Set highest priority for customers' interest when considering what kinds of information should be provided to them; • Help cross-border customers navigate complex issues such as a large variety of asset classes, overwhelming choices of emerging markets and increased economic uncertainty to meet their business and personal financial goals and risk profile.
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Transmitting useful product information to cross border customers including special features, regulatory requirements and limitation that may affect them; • Stating pros and cons of different types of products and services which tied-in with specific customer needs in order to lead them to compare the options.
Remark	