

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	Provide professional advisory services to clients at different stages of the company life journey
Code	109512L5
Range	Provision of advisory service to enterprise banking clients by mobilizing the full resources of the bank to help clients achieve their business, financial and personal goals. The solutions span the complete range of advisory, capital raising, treasury and liquidity, sales and trading, banking transactions, cash management, business models restructuring, production plant removal, and research capabilities.
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"> • Have an in-depth understanding of the economic development trend and apply the knowledge to evaluate the global economic environment in order to identify possible impacts on clients' business operation; • Evaluate client profile and have a thorough understanding of the details of clients' business and operation mode and identify the challenges they are facing at their current stage of life cycle; • Possess high level customer relationship management techniques and utilize it to establish strategic dialogue to build long term relationship with enterprise banking clients by providing advice on liquidity, financial stability of clients and their business; • Possess the knowledge of business life cycle (i.e. launch, growth, shake-out, maturity and decline) and offer appropriate advice at different stages of the organization experiencing. <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Coordinate local and overseas industry and product partners to proactively generate ideas and solutions which can best suit the specific business needs or personal financial goals of clients at their current stage of business life cycle; • Organize information flow with product specialist, internal and external legal, tax, accounting, and regulatory parties to provide useful advice to clients; • Employ a consultative questioning approach that gain in-depth knowledge of clients' business performance, status of company life journey, challenges facing, financial priorities and connect them to the bank's solutions that meet their financial goals; • Communicate with clients to check and confirm the advice offered can meet their genuine needs at different stages of their business life cycle. <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Manage enterprise banking clients' business needs and strategies, provides financial counselling, advice and expertise in complex loan structuring and strategic business planning solvency at their different stages of business life journey; • Analyse client needs and collaboratively work with local and overseas business and product partners to provide appropriate products and services to meet their current business life cycle needs;

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Assessment Criteria	The integral outcome requirements of this UoC are: <ul style="list-style-type: none">• Providing professional advice and customized solutions in partnership with local and overseas industry experts, product specialists, legal and tax advisors to structure customized financial solutions to meet enterprise banking clients' needs at different stages of their business life journey.
Remark	