

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	Handle feedback and complaints
Code	109515L4
Range	Handling customers' feedback and complaints in compliance with standard lead time and service standard requirements. This applies to all different kinds of complaints which include complaints on the bank's products, services, behaviours of employees, service quality, environment of the branch, etc.
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"> • Understand the principles and processing procedures in handling customers' complaints in order to resolve the case independently; • Understand the importance of complaints handling and the possible impacts on the bank. <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Ask appropriate questions to obtain details of the customers' experience and why they are dissatisfied; • Listen to customers' concerns, queries, questions or objections attentively and respect his or her right to express opposite opinions; • Probe customers in order to understand their genuine concerns in addition to the superficial reasons of objection or complaint; • Pacify customers' emotions by applying common steps and tactics in complaints handling; • Offer feasible solutions to satisfy the requests of customers; • Escalate the case to supervisors when the situations do not improve, or the requests of customers require approval from a higher rank employee. <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Take customers' complaints as opportunities to identify insufficient service areas and react positively to enhance service delivery; • Be flexible and open to understand boarder priorities, hence, to seek new and diverse views and respect others' opinions; • Analyse and appreciate the needs of others, respond with all actions in an equitable and transparent manner.
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Sufficient amount of information about the details of the complaints case and customers' experience are obtained; • Suitable solutions to resolve the complaint cases are proposed; • Acknowledgement and learning experience are gained from mistakes; showing respect and following policies, procedures and decision-making channels of the bank.

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Remark	
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