

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	Manage customer relationship professionally in accordance to their business status, rights and liabilities
Code	109516L4
Range	Understand the rights and liabilities of enterprise banking clients and help clients to effectively exercise their rights in order to use the bank services. This applies to employees across different business and operations functions of the bank who are responsible to develop and maintain customer relationship.
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 and act in accordance to the rights and liabilities of bank clients; • Understand the rights of clients who maintain banking accounts and /or have business relation with the bank; • Know the right of clients to cross, endorse or cancel cheques, letters of credit, bills of lading, trade finance documents, etc. and other instruments and their consequences and execute actions properly. <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Inform clients about any direct operations in their accounts; • Keep money and other related items of clients safe and return to them in accordance to the bank's policy and compliance requirements; • Make effort to ensure both the bank and clients' benefits are well protected when conducting any banking transactions; • Notify bank management in case of clients' disagreement in the bank statements or other documents. <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Maintain and increase transparency in processing banking transactions for the clients; • Take actions to promote a fair and cordial relationship between customers and the bank; • Strive to develop harmonious bank / client relationship by promoting and following fair and professional banking practices; • Protect the rights of bank, clients and other persons or entities connected with financial transactions which can pose significant reputational or other risks to the bank.
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Protecting client rights and taking actions to develop a fair and cordial bank / client relationship through service delivery and other transactions or interactions.
Remark	