

Specification of Competency Standards
for the Banking Industry
Unit of Competency

Functional Area - 11. Other Generic Competencies
(Key Function – 11.6 Personal Effectiveness)

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| Title | Take personal responsibility for embedding the highest standards of professional ethics |
| Code | 109615L4 |
| Range | Commitment to upkeep and continuously improve the accountability to fulfil the expectations of bank customers, co-workers, and the banking industry at large by Demonstrating professional behaviours to meet high ethical standards. It applies to all levels of banking practitioners at different functions. |
| 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 responsibility of up-keeping the professional ethics standards and operate in accordance with the highest standards of ethics or code of conduct relevant to banking industry; • Understand the standards of the bank and the financial services industry, hence to act with integrity, comply with laws, regulatory requirements and rules of the bank; • Understand the professional responsibilities of a bank employee and based on that to treat co-workers, customers, business partners and all stakeholders ethically and equitably at all times; • Understand the compliance requirements and report promptly to the responsible parties in case of violation of any law, rule or regulation by the employees, business partners or any other third-party conducting business with the bank. <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Refrain from engaging in any activity or having a personal interest that may construct a “conflict of interest”; • Disclose any transaction or relationship that reasonably can be seen to give rise to a conflict of interest; • Maintain the confidentiality of sensitive information entrusted with the bank; take proper precautionary actions to ensure the confidential information is not communicated within the bank except to the people who have a need to know to perform their job duties; • Report all business transactions honestly, accurately and timely to meet legal and regulatory obligations; • Stay alert to the compliance matters and actively share ideas or suggestions for improving the compliance related measures or procedures. <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Treat and deal honestly, ethically and fairly with the bank’s customers, employees, suppliers, services providers, competitors and all other related parties; • Refrain from taking advantage of anybody through manipulation, concealment, abuse of privileged information, misrepresentation of products and services materials or any other unfair dealing; • Seek guidance, report suspected violations and express concerns regarding compliance with accuracy of books and records. |

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| Assessment Criteria | The integral outcome requirements of this UoC are: <ul style="list-style-type: none">• Demonstration of ability in interacting with people and performing job duties with highest standards of professional ethics, act with integrity and comply with regulations and bank policies all the time; observing rules regarding anti-bribery and corruption. Avoiding self-dealings and acceptance of gift of favours;• Maintaining trustworthiness and personal reputation in dealing with all customers; playing the role of a unifier and mediator as a banking practitioner between parties offering and demanding funds; and operating in strict compliance with professional and organizational ethics principles. |
| Remark | |