

Solutions and Service Delivery > Provision of Financing Solutions

Title	Recommend financing strategy to clients
Code	106620L6
Range	Structuring and presenting financial solutions in accordance with the needs of private banking clients. This applies to different kinds of financing solutions available for private banking clients and their businesses.
Level	6
Credit	5 (for reference only)
Competency	<p>Performance Requirements</p> <ol style="list-style-type: none"> 1. Demonstrate specialized knowledge in credit <p>Be able to:</p> <ul style="list-style-type: none"> • Demonstrate professional knowledge in theories and concepts related to credit management in order to structure suitable financing strategies • Evaluate and compare the features of different financing solutions offered by the bank in order to tailor financial solutions to the needs of clients 2. Provide advice on financing strategy <p>Be able to:</p> <ul style="list-style-type: none"> • Evaluate the pros and cons of different options in accordance with the needs and financial situation of clients • Evaluate the different options in loan facility based on the repayment ability and default probability of clients 3. Discuss with clients about the financing solutions <p>Be able to:</p> <ul style="list-style-type: none"> • Provide advisory services on the optimal financing solutions (e.g. structure, timing, size) • Explain to clients the details and risks of the financial solutions, respond to their enquiries • Refer clients to appropriate internal departments
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Provision of initial recommendation on financing solutions to satisfy the needs of clients. The recommendation should specify details such as loan structure, terms and conditions, repayment details based on the analysis of the risks and needs of clients.
Remark	