

Investment Platform > Product Development and Launching

Title	Develop term sheet for different products
Code	106813L4
Range	Providing term sheet to explain details of investment products to clients. This applies to different kinds of investment products developed by the bank or external product providers which are targeted to private banking clients.
Level	4
Credit	4 (for reference only)
Competency	<p>Performance Requirements</p> <ol style="list-style-type: none"> 1. Understand structure of investment products <p>Be able to:</p> <ul style="list-style-type: none"> • Demonstrate proficient knowledge in finance and investment in order to understanding product technical features and payoffs calculations • Understand the structures of different investment products in order to interpret their usages, benefits and risks to clients 2. Outline content of term sheets <p>Be able to:</p> <ul style="list-style-type: none"> • Describe key components of the products to keep clients informed with all necessary information to make the investment decision • Review the needs and knowledge level of clients in order to identify areas which may warrant more elaboration 3. Ensure accuracy of the information <p>Be able to:</p> <ul style="list-style-type: none"> • Make proper disclosure of product risks to ensure the term sheets present a fair and balanced picture of the products • Ensure the materials are in compliance with applicable regulatory requirements (e.g. product suitability) • Provide the information in simple and plain language to ensure client’s understanding
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Provision of product fact sheets which outline key information in a clear and simple manner. The information should be tailored to the needs and knowledge level of clients.
Remark	