Client Management, Advisory and Support > Client Onboarding

Title	Provide investment recommendations to clients
Code	106852L6
Range	Providing investment recommendations to private banking clients. This applies to different segments of private banking clients and across different types of investment products / services.
Level	6
Credit	5 (for reference only)
Competency	Performance Requirements 1. Demonstrate specialized knowledge in selling to private banking clients Be able to: • Demonstrate specialized knowledge in private banking products and services in order to develop the recommendations • Evaluate applicable regulatory requirements and the bank's internal guidelines and identify implications on the selling process 2. Present recommendations to clients Be able to: • Evaluate client's profiles in order to have a thorough understanding on the needs and objectives of clients • Evaluate products and services recommended to clients in order to understand their nature, features, risks and ensure the suitability to clients • Explain the recommendations to clients and provide the rationale • Present all relevant information to clients to ensure they have a clear and balanced understanding in the risks and returns of the recommendations and how these can fit with their needs and objectives • Communicate relevant economic and market development to clients to facilitate them to make investment decisions 3. Maintain professionalism Be able to: • Communicate with clients effectively to ensure they understand and agree with the terms and conditions laid down in the mandates / agreements • Document and retain the rationale underlying the recommendations and provide a copy to clients • Ensure compliance with applicable regulatory requirements on selling investment products in different regions
Assessment Criteria	The integral outcome requirements of this UoC are: • Provision of investment recommendations and the underlying rationales to private banking clients. These should be based on comprehensive analysis on the client's profiles, product features, economic and market environment, etc.
Remark	