

Client Management, Advisory and Support > Account Management and Servicing

Title	Identify business opportunities in clients and cross sell to other business units
Code	106857L4
Range	Identification of clients' financial needs on banking products offered by other units of the bank. This applies to clients of different segments and financial needs on different kinds of banking products
Level	4
Credit	4 (for reference only)
Competency	<p>Performance Requirements</p> <ol style="list-style-type: none"> 1. Demonstrate proficient knowledge in banking products <p>Be able to:</p> <ul style="list-style-type: none"> • Demonstrate proficient knowledge in products and services offered by different business areas of the bank (e.g. enterprise banking, corporate & commercial banking, private banking, investment banking, treasury) in order to identify suitable products for c • Demonstrate proficient selling and communication skills in order to identify the financial needs of clients 2. Identify financial needs and service requirement of clients <p>Be able to:</p> <ul style="list-style-type: none"> • Conduct different types of analysis in order to understand clients' situations and their respective financial needs • Identify additional products or services that can satisfy clients' needs and refer clients to the appropriate parties • Manage the ongoing relationship with private banking clients; obtain their feedback on products and services and communicate with relevant parties 3. Make referrals to other units <p>Be able to:</p> <ul style="list-style-type: none"> • Communicate the financial needs and background information of clients to relevant units in the bank in order to identify / develop suitable products and services • Coordinate and line up meeting with clients in order to introduce specialists of other teams
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Referrals of clients to other business areas of the bank. The referrals should be based on accurate assessment of clients' financial needs and service requirements (for non-borrowing customer).
Remark	