

**Draft Specification of Competency Standards
for Banking Industry
Retail Banking (Version 2)**

Questionnaire

The draft Specification of Competency Standards (SCS) for the Banking Industry – Retail Banking (Version 2) is ready for industry consultation. Your views and comments on the draft SCS is welcome. The full version of the document can be downloaded from the Qualifications Framework (QF) website (www.hkqf.gov.hk). Please return your completed questionnaire on or before 30 April 2017 to the Qualifications Framework Secretariat by email (alicepcwong@hkqf.hk) or by fax (fax no. **3106 2035**)

For enquiries, please call 2836 1708 during office hours.

Part I : Major Functional Areas (Please refer to Appendix I)

1. Do you think the 10 functional areas have already covered all major functions of the sector?

Yes

No

I suggest that the following functional area(s) be added/deleted/amended: _____

Others (Please specify: _____

_____)

Part II : Units of Competency

Appendix II lists out the Units of Competency (UoCs) at various QF Levels of the retail banking sector based on the 10 functional areas mentioned above, whereas Appendix III is the list of UoCs on financial technology, digital banking and cyber security.

2. Do you think the list of UoCs in Appendix II and their contents can cover all the competency requirements in retail banking sector in general?

Yes

No

I suggest that the following competency requirements be added/deleted/amended: _____

3. Do you think the list of UoCs in Appendix III and their contents can adequately reflect the new trends and competency requirements of the retail banking sector in areas such as digital banking, financial technology and cyber security?

Yes

No

I suggest that the following competency requirements be added/deleted/amended: _____

4. Will your company/ organization adopt the SCS in course development and/or other human resources purposes?

Yes (Please specify the area of adoption: _____)

No (Please answer Question no. 5)

Others (Please specify: _____)

5. What are the obstacles to making use of the SCS?

6. Other suggestions to the draft SCS:

Part III : General Opinion on the Implementation of QF

7. What are the focus areas for further development of QF in the Banking Industry?

8. Other opinions about the implementation of QF in the Banking Industry:

Part IV : General Information and Personal Particulars

9. Are you an employer or an employee?

- Employer
- Staff of Trade Association / Trade Union
- Employee
- Others (Please specify: _____)

10. What is your post title? _____

11. How long have you been working in the Banking Industry? _____ years.

12. What is the number of employee / member in your company/organization in Hong Kong?

- Less than 50
- 51 - 100
- 101 - 500
- 501 or above

Signature : _____

Name : _____

Name of company/
organization : _____

Tel. No. : _____

Email address : _____

【End of Questionnaire】

Major Functional Areas of Retail Banking Sector

BUSINESS ACQUISITION & CUSTOMER RELATIONSHIP MANAGEMENT



INTERNAL MANAGEMENT

1. Retail Banking Service Delivery

| QF Level | Function / Competency | UoC Code | Credit | Page |
|----------|-----------------------------------------------------------------------------------------------|------------|--------|------|
| Level 6 | Delivery of services in Other Channels (e.g.e-banking, ATM and call centre) | | 4 | |
| | Develop strategies, policies and processes for the services of digital banking channels | New | 4 | 77 |
| Level 5 | Delivery of Branch and Account Services | | | |
| | Design service delivery activities for branch | BRSDSB501A | 4 | 49 |
| | Establish service standards of bank branch counter services | BRSDSB502A | 4 | 50 |
| | Delivery of Secured and Unsecured Loans Products Services | | | |
| | Provide consultative advice to customers on loan product alternatives and related credit risk | BRSDSL501A | 4 | 62 |
| | Delivery of Wealth Management Services | | | |
| | Provide investment, insurance or saving options to customers | BRSDSW501A | 4 | 67 |
| | Delivery of Card Product Related Services | | | |
| | Conduct review on existing card products | BRSDSC501A | 4 | 72 |
| | Recruit credit card merchant members | BRSDSC502A | 4 | 73 |
| | Manage credit card merchants | BRSDSC402A | 4 | 74 |
| | Delivery of services in Other Channels (e.g.e-banking, ATM and call centre) | | | |
| | Design services and activities in call center | BRSDSO501A | 4 | 78 |
| | Design services and activities in phone banking | BRSDSO501A | 4 | 79 |
| | Design services and activities in digital banking and e-commerce | BRSDSO503A | 4 | 80 |
| | Design services and activities offered through automatic banking machines | BRSDSO504A | 4 | 81 |
| | Design services and activities offered through direct sales via mail and electronic means | BRSDSO505A | 4 | 82 |
| Level 4 | Delivery of Branch and Account Services | | | |
| | Oversee frontline branch service delivery | BRSDSB401A | 3 | 51 |
| | Handle issues of frontline branch services | BRSDSB402A | 3 | 52 |
| | Arrange products and services promotion in branch | BRSDSB404A | 3 | 53 |
| | Delivery of Secured and Unsecured Loans Products | | | |

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|---------|----------------------------------------------------------------------------------------------------------------|------------|---|----|
| | Services | | | |
| | Understand customers needs in loan financing | BRSDSL401A | 3 | 63 |
| | Gain customer's commitment on terms of loan agreement | BRSDSL402A | 3 | 64 |
| | Oversee the loan application processes | New | 3 | 65 |
| | Conduct assessment on loan application | BRSDSL502A | 3 | 66 |
| | Delivery of Wealth Management Services | | | |
| | Conduct financial planning assessment for customers | BRSDSW401A | 3 | 68 |
| | Conduct regular review on customer's financial portfolio | BRSDSW402A | 3 | 69 |
| Level 4 | Handle applications of investment and investment linked insurance products | New | 3 | 70 |
| | Delivery of Card Product Related Services | | | |
| | Promote card products and/or special features of credit cards to customers | BRSDSC401A | 3 | 75 |
| | Delivery of services in Other Channels (e.g.e-banking, ATM and call centre) | | | |
| | Oversee call center service delivery | BRSDSO401A | 3 | 83 |
| | Oversee digital banking service delivery | BRSDSO403A | 3 | 84 |
| | Oversee the direct sales service delivery | BRSDSO405A | 3 | 85 |
| | Manage the performance of ATM services | BRSDSO303A | 3 | 86 |
| | Manage performance of vendors to ensure quality service is provided to customers | BRSDSO404A | 3 | 87 |
| Level 3 | Delivery of Branch and Account Services | | | |
| | Handle customer's enquiries in relation to account services and services offered via digital banking platforms | BRSDSD301A | 3 | 54 |
| | Open bank accounts for customers | BRSDSD302A | 3 | 55 |
| | Maintain and terminate bank accounts for customers | New | 3 | 56 |
| | Process accounts transactions for customers | BRSDSD303A | 3 | 57 |
| | Process interbank and foreign exchange transactions for customers | BRSDSD304A | 3 | 58 |
| | Handle remittance transactions | BROSOD304A | 3 | 59 |
| | Provide counter services in bank branches | BRSDSB302A | 3 | 60 |
| | Perform cross-selling over counter to help promote bank products and services in branches | BRSDSB303A | 3 | 61 |
| | Delivery of Wealth Management Services | | | |

Appendix II

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| Handle applications of general insurance and saving products | BRSDSW301A | 3 | 71 |
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Delivery of Card Product Related Services

| | | | |
|-----------------------------------------------------------|------------|---|----|
| Handle applications of credit / debit cards for customers | BRSDSC301A | 3 | 76 |
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Delivery of services in Other Channels (e.g.e-banking, ATM and call centre)

| | | | |
|--------------------------------------------|------------|---|----|
| Perform frontline phone banking activities | BRSDSO302A | 3 | 88 |
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2. Retail Banking Operations and Support

| QF Level | Function / Competency | UoC Code | Credit | Page | |
|-----------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|----------------------------------------------|------------|------|----|
| Level 6 | Operation Planning | | | | |
| | Formulate bank-wide policies and procedures of operation and support | BROSOO601A | | 94 | |
| | Secured and Unsecured Loan Processing | | | | |
| | Formulate policies and guidelines for loan operations | BROSOL601A | | 98 | |
| | Wealth Management Services Processing | | | | |
| Formulate policies and guidelines for wealth management operation | BROSOI601A | | 107 | | |
| Level 6 | Card Processing | | | | |
| | Develop and enforce policies and operational procedures on credit card business | BROSOC601A | | 113 | |
| | Level 5 | Operation Planning | | | |
| | | Design and review daily operation procedures | BROSOO501A | 4 | 95 |
| | | Secured and Unsecured Loan Processing | | | |
| Approve or decline secured and unsecured loan applications | | BROSOL501A | 4 | 99 | |
| Develop and monitor property and other collaterals' valuation process | | BROSOL502A | 4 | 100 | |
| Oversee operations support on secured and unsecured loan processing | New | 4 | 101 | | |
| Level 5 | Wealth Management Services Processing | | | | |
| | Formulate terms and conditions for wealth management services | BROSOI501A | 4 | 108 | |
| | Develop service protocol together with product vendors for wealth management services | BROSOI502A | | 109 | |
| | Oversee operations support on wealth management services | New | | 110 | |
| | Card Processing | | | | |
| Approve or decline credit card applications | BROSOC501A | 4 | 114 | | |
| Oversee credit card account and transactions processing | New | 4 | 115 | | |
| Level 5 | Vendor Management | | | | |
| | Develop vendor acquisition plan for credit card services | BROSOV501A | 4 | 118 | |
| | Oversee procurement and monitor vendors' performance related to credit card service provision | BROSOV502A | 4 | 119 | |
| Level 4 | Operation Planning | | | | |
| | Plan and support branch operations implementation | BROSOO401A | 3 | 96 | |
| | Secured and Unsecured Loan Processing | | | | |
| | Verify information on loan applications | BROSOL401A | . | 102 | |
| | Conduct valuation or monitor external vendors to process the valuation on the collateral of customers | New | 3 | 103 | |
| Level 4 | Wealth Management Services Processing | | | | |

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| | Provide operations support on wealth management services | BROSOI402A | 3 | 111 |
| Level 4 | Card Processing | | | |
| | Manage credit card business portfolio | BROSOC401A | 3 | 116 |
| | Handle credit card transactions processing | BROSOC402A | 3 | 117 |
| | Vendor Management | | | |
| | Monitor quality of vendor services | BROSOV501A | 3 | 120 |
| Level 3 | Operation Planning | | | |
| | Execute daily operations in branches | BRSDSB301A | 3 | 97 |
| | Secured and Unsecured Loan Processing | | | |
| | Handle approved secured and unsecured loan transaction processing | BROSOL301A | 3 | 104 |
| | Maintain secured and unsecured loan account transaction records | BROSOL302A | 3 | 105 |
| | Handle loan operations | BRSDSL301A | 3 | 106 |
| | Wealth Management Services Processing | | | |
| | Maintain transaction records for investment, insurance and saving services | BROSOI301A | 3 | 112 |

3. Credit Management

| QF Level | Function / Competency | UoC Code | Credit | Page |
|----------|-------------------------------------------------------------------------------------------------------------------------------|------------|--------|------|
| Level 6 | Credit Strategy, Policy and Procedure Development | | | |
| | Develop and review credit products / features | BRCMCR601A | 4 | 126 |
| | Formulate the overall credit strategy for retail banking | BRCMCR602A | 4 | 127 |
| | Portfolio Management | | | |
| | Manage the quality of the bank's credit assets, conduct regular analysis on credit assets portfolio and identify risk, if any | BRCMCP601A | 4 | 136 |
| Level 5 | Credit Strategy, Policy and Procedure Development | | | |
| | Analyze economic environment and the implications on credit management | BRCMCR501A | 4 | 128 |
| | Formulate credit policies and procedures for different products / features for credit-based solutions offered by the bank | BRCMCR502A | 4 | 129 |
| | Credit Acquisition | | | |
| | Conduct credit assessment for credit applications | BRCMCA501A | 4 | 131 |
| | Determine terms and conditions for credit proposals according to the financial strength of applicants | BRCMCA502A | 4 | 132 |
| | Evaluate the performance of credit business and make suggestions | BRCMCA504A | 4 | 133 |
| | Portfolio Management | | | |
| | Evaluate market value of collaterals and risks associated with the bank's loan exposure | BRCMCP501A | 4 | 137 |
| | Manage and evaluate the risks associated with the credit assets of the bank (e.g. securitization) | BRCMCP502A | 4 | 138 |
| | Debt Collections | | | |
| | Formulate policies in managing bad and doubtful debts | BRCMCD501A | 4 | 139 |
| | Implement legal actions on unpaid debt customers | BRCMCD502A | 4 | 140 |
| | Credit Systems and Maintenance | | | |
| | Evaluate and enhance the performance of credit management systems | BRCMCS502A | 4 | 145 |
| | Evaluate and update automated credit scoring systems regularly | New | 4 | 146 |
| Level 4 | Credit Strategy, Policy and Procedure Development | | | |
| | Monitor credit related activities to ensure adherence to the established guidelines regulations | BRCMCR401A | 3 | 130 |
| | Credit Acquisition | | | |
| | Collect information for assessing credits | BRCMCA401A | 3 | 134 |
| | Debt Collections | | | |
| | Negotiate with debtors about overdue debts | BRCMCD401A | 3 | 141 |
| | Monitor progress of debt collections | BRCMCD402A | 3 | 142 |

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| | Collect bad and doubtful debts | BRCMCD403A | 3 | 143 |
| Level 4 | Credit Systems and Maintenance | | | |
| | Initiate and coordinate IT and financial technology applications in related system for effective performance of all key functions of credit management | BRCMCS401A | 3 | 147 |
| | Provide learning activities to disseminate knowledge on credit management | BRCMCS402A | 3 | 148 |
| Level 3 | Credit Acquisition | | | |
| | Handle follow-up process of approved credit application | BRCMCA301A | 3 | 135 |
| | Debt Collections | | | |
| | Collect payments from debtors | BRCMCD301A | 3 | 144 |
| | Credit Systems and Maintenance | | | |
| | Prepare documents in relations to credit risk management | BRCMCS301A | 3 | 149 |

4. Compliance and Risk Management

| QF Level | Function / Competency | UoC Code | Credit | Page | |
|-------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|------------|------|-----|
| Level 6 | Compliance | | | | |
| | Formulate compliance policies, internal standards and enforcement system | BRCRCC601A | 4 | 155 | |
| | Establish and maintain monitoring procedures and measures to track compliance fulfillment | BRCRCC603A | 4 | 156 | |
| | Legal Advice | | | | |
| | Formulate policies on handling suspicious and illegal activities | BRCRCL601A | 4 | 165 | |
| | Risk Control | | | | |
| | Establish overall risk management policies and governance structure | BRCRCI601A | 4 | 168 | |
| | Establish and implement risk management plan | BRCRCI501A | 4 | 169 | |
| | Business Continuity Planning | | | | |
| | Formulate business continuity policies | BRCRCB601A | 4 | 173 | |
| | Audit | | | | |
| | Formulate policies on audit procedures and reporting | BRCRCT601A | 4 | 178 | |
| | Level 5 | Compliance | | | |
| | | Conduct compliance monitoring procedures and handle breaching of laws | BRCRCC501A | 4 | 157 |
| Review and evaluate compliance programmes of the bank | | BRCRCC502A | 4 | 158 | |
| Manage training and education on compliance | | BRCRCC503A | 4 | 159 | |
| Liaise with regulators and handle regulatory examinations | | BRCRCC504A | 4 | 160 | |
| Develop internal policies and guidelines to fulfil registration and licensing requirement | | BRCRCC505A | 4 | 161 | |
| Legal Advice | | | | | |
| Provide professional services on legal issues | | BRCRCL501A | 4 | 166 | |
| Provide advice on new or revised legal / statutory requirements | | BRCRCL502A | 4 | 167 | |
| Risk Control | | | | | |
| Conduct risk assessment | | BRCRCI502A | 4 | 170 | |
| Monitor risks level of the operations | | BRCRCI503A | 4 | 171 | |
| Design measures to alleviate and mitigate risks | | BRCRCI504A | 4 | 172 | |
| Business Continuity Planning | | | | | |
| Analyze business impact due to different kinds of disasters | | BRCRCB501A | 4 | 174 | |
| Develop business continuity plan | | BRCRCB502A | 4 | 175 | |
| Evaluate effectiveness of business continuity plan | | BRCRCB503A | 4 | 176 | |
| Conduct regular drill and stress tests on the business continuity plan | | New | 4 | 177 | |
| Audit | | | | | |
| Design audit programme | BRCRCT501A | 4 | 179 | | |

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| | Conduct audit programme tracking and monitoring | BRCRCT502A | 4 | 180 |
| Level 5 | Evaluate effectiveness of audit programmes | BRCRCT503A | 4 | 181 |
| Level 4 | Compliance | | | |
| | Monitor subordinates' behaviors to ensure staff professionalism | BRCRCC401A | 3 | 162 |
| | Audit | | | |
| | Conduct audit reporting | BRCRCT401A | 3 | 182 |
| Level 3 | Compliance | | | |
| | Comply regulatory requirements and internal procedures during job execution | BRCRCC301A | 3 | 163 |
| | Safeguard customer information to enhance security | BRSRSR303A | 3 | 164 |

5. Technology Management

| QF Level | Function / Competency | UoC Code | Credit | Page |
|-----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|------------|--------|------|
| Level 6 | Information and Cyber Security | | | |
| | Develop IT and cyber security policies | BRTMTI601A | 4 | 188 |
| | Enterprise Intelligence | | | |
| | Establish policies on database management | BRTMTE601A | 4 | 196 |
| | Technology Infrastructure | | | |
| | Formulate plan on technological improvement | BRTMTT601A | 4 | 203 |
| Level 5 | Information and Cyber Security | | | |
| | Build necessary infrastructures to support policies on cyber security | BRTMTI501A | 4 | 189 |
| | Monitor security level in IT and other cyber systems | BRTMTI502A | 4 | 190 |
| | Perform incident response management for IT, digital banking and financial technology issues | BRTMTI503A | 4 | 191 |
| | Assess and manage security risks and trends in digital and mobile environment | New | 4 | 192 |
| | Design and implement cyber security awareness education and employee training | New | 4 | 193 |
| | Enterprise Intelligence | | | |
| | Design database system for managing enterprise intelligence | BRTMTE501A | 4 | 197 |
| | Plan for data collection and data management for building enterprise intelligence system | BRTMTE502A | | 198 |
| | Develop data analysis programmes in intelligence systems | BRTMTE503A | 4 | 199 |
| | Construct and implement Big Data analytics and Information Management system | New | 4 | 200 |
| | Technology Infrastructure | | | |
| | Design and construct interface / system (e.g. ATM, digital banking) | BRTMTT501A | 4 | 204 |
| | Evaluate effectiveness of IT systems / financial technology and identify improvement needs | BRTMTT502A | 4 | 205 |
| | Develop and update IT and financial technology architecture to facilitate products and services delivery | BRTMTT503A | 4 | 206 |
| | Design, Development and Implementation | | | |
| | Identify and analyze technology needs of the bank | BRTMTD501A | 4 | 208 |
| Perform system development and engineering | BRTMTD502A | 4 | 209 | |
| Acquire technological tools and solutions from technology service providers for system and financial technology development | BRTMTD503A | 4 | 210 | |
| Conduct IT and financial technology system evaluation | BRTMTD504A | 4 | 211 | |
| Operations, Support and Quality Delivery | | | | |

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|---------|--------------------------------------------------------------------------------------------------------------------------|------------|---|-----|
| | Manage support services of IT and financial technology systems | BRTMTO501A | 4 | 215 |
| Level 5 | Monitor change management when implementing new systems or systems updates | BRTMTO502A | 4 | 216 |
| | Design and monitor system recovery | BRTMTO503A | 4 | 217 |
| Level 4 | Information and Cyber Security | | | |
| | Assess security risks in cyber environment and IT systems | BRTMTI401A | 3 | 194 |
| | Conduct audits to assess effectiveness on cyber security risk protection and carry out incident monitoring and reporting | New | 3 | 195 |
| | Enterprise Intelligence | | | |
| | Monitor daily operations of intelligence systems | BRTMTE401A | 3 | 201 |
| | Execute Big Data analytics administration | New | 3 | 202 |
| | Technology Infrastructure | | | |
| | Monitor the operations of bank systems | BRTMTT401A | 3 | 207 |
| | Design, Development and Implementation | | | |
| | Oversee the implementation of new IT and financial technology systems | BRTMTD401A | 3 | 212 |
| | Facilitate the use of new technology systems | BRTMTD402A | 3 | 213 |
| | Operations, Support and Quality Delivery | | | |
| | Offer help desk services | BRTMTO401A | 3 | 218 |
| | Provide field support in resolving problems related to the IT and financial technology systems | BRTMTO402A | 3 | 219 |
| Level 3 | Design, Development and Implementation | | | |
| | Carry out maintenance on technology systems | BRTMTD301A | 3 | 214 |

6. Product Development and Brand Marketing

| QF Level | Function / Competency | UoC Code | Credit | Page |
|----------|---------------------------------------------------------------------------------------------------------------|------------|--------|------|
| Level 7 | Product Development Framework and Marketing Strategy Formulation | | | |
| | Create an unique positioning strategy for the bank in marketing and product development | BRPDPF701A | 5 | 232 |
| Level 6 | Market Research and Business Intelligence | | | |
| | Conduct research on market analysis and review | BRPDPI601A | 4 | 227 |
| | Product Development Framework and Marketing Strategy Formulation | | | |
| | Formulate product strategies in different customer segments which are aligned with the bank's business target | BRPDPF601A | 4 | 233 |
| | Product Development | | | |
| | Develop and manage digital products and services | New | 4 | 237 |
| | Develop and monitor user acceptance test planning for products and services | New | 4 | 238 |
| | Identify business requirements to develop functional and process design by employing innovative technology | New | 4 | 239 |
| | Brand Marketing | | | |
| | Formulate corporate brand building strategy | BRPDPB601A | 4 | 262 |
| | Formulate online marketing strategy to build corporate image | New | 4 | 263 |
| Level 5 | Market Research and Business Intelligence | | | |
| | Develop customer segmentation, identify their needs in product | BRPDPI501A | 4 | 228 |
| | Develop knowledge systems for retail banking operations | BRPDPI502A | 4 | 229 |
| | Product Development Framework and Marketing Strategy Formulation | | | |
| | Develop measurement mechanism on ROI to assess investment in product development | BRPDPF501A | 4 | 234 |
| | Establish product development procedures | BRPDPF502A | 4 | 235 |
| | Monitor the effectiveness and progress of product development | BRPDPF503A | 4 | 236 |
| | Product Development | | | |
| | Manage the product portfolio of the bank based on product strategies | BRPDPD501A | 4 | 240 |
| | Structure product architecture | BRPDPD502A | 4 | 241 |
| | Evaluate existing digital banking functions, report and propose improvement measures | New | 4 | 242 |
| | Evaluate existing products and services performance and propose improvement measures | New | 4 | 243 |
| | Lead product and operations data analysis | New | 4 | 244 |
| | Determine pricing for the products and services | BRPDPD503A | 4 | 245 |
| | Conduct profitability forecast and cost analysis | BRPDPD504A | 4 | 246 |
| | Manage the design and analysis of product acceptance test | BRPDPD505A | 4 | 247 |
| | Design suitable systems and determine appropriate channels for product delivery | BRPDPD506A | 4 | 248 |

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|---------|-------------------------------------------------------------------------------------------------------------------------|------------|---|-----|
| | Design operational procedures of new products | BRPDPD507A | 4 | 249 |
| Level 5 | Source and manage products and services provided by external vendors | BRPDPD508A | 4 | 250 |
| | Product Launching Implementation and Management | | | |
| | Develop the implementation plan for product launch | BRPDPM501A | 4 | 252 |
| | Evaluate effectiveness of product launch | BRPDPM502A | 4 | 253 |
| | Product Promotion | | 4 | |
| | Identify niche and major selling points of individual products | BRPDPP501A | 4 | 257 |
| | Develop promotional activities for new products and services to increase market awareness | BRPDPP502A | 4 | 258 |
| | Prepare budget and manage marketing expenditure of specific product to ensure reasonable ROI is attained | BRPDPP503A | 4 | 259 |
| | Brand Marketing | | 4 | |
| | Formulate communication strategy on corporate branding | BRPDPB501A | 4 | 264 |
| | Create and produce enduring and consistent marketing campaigns to promote the corporate brand | BRPDPB502A | 4 | 265 |
| | Prepare budget and manage expenditure on marketing the corporate brand of the bank to ensure reasonable ROI is attained | BRPDPB503A | 4 | 266 |
| Level 4 | Market Research and Business Intelligence | | | |
| | Collect and consolidate market intelligence for understanding market trend | BRPDPI401A | 3 | 230 |
| | Operate knowledge systems to input and retrieve information | BRPDPI402A | 3 | 231 |
| | Product Development | | | |
| | Execute product acceptance test plan for products and services | BRPDPD401A | 3 | 251 |
| | Product Launching Implementation and Management | | | |
| | Draw up product portfolio for complex products | BRPDPM401A | 3 | 254 |
| | Prepare for the implementation of product launch | BRPDPM402A | 3 | 255 |
| | Provide product information to support the selling process | BRPDPM403A | 3 | 256 |
| | Product Promotion | | | |
| | Produce promotion materials in alignment with corporate identity specification | | | 260 |
| | Conduct promotion programme evaluation | | | 261 |
| | Brand Marketing | | | |
| | Arrange appropriate communication activities to build and enhance brand salience as well as brand equity | BRPDPB401A | 3 | 267 |
| | Monitor and ensure consistency in using corporate identity throughout the bank | BRPDPB402A | 3 | 268 |
| | Conduct programme evaluation on brand marketing to ensure high degree of acquaintance of the bank | BRPDPB403A | 3 | 269 |

7. Competency Matrix of Quality Management

| QF Level | Function / Competency | UoC Code | Credit | Page |
|----------|----------------------------------------------------------------------------|------------|--------|------|
| Level 6 | Quality Management Strategy / System Development and Maintenance | | | |
| | Formulate strategies and policies in quality management | BRMQMS501A | 4 | 273 |
| Level 5 | Quality Management Strategy / System Development and Maintenance | | | |
| | Establish quality standards for different operations | BRMQMS502A | 4 | 274 |
| | Develop procedures in quality control | BRMQMS503A | 4 | 275 |
| | Manage benchmarking analysis on quality management | BRMQMS504A | 4 | 276 |
| | Provide education in quality management throughout the bank | BRMQMS401A | 4 | 277 |
| | Quality Assurance on Retail Banking Sales and Service Delivery | | | |
| | Develop and enforce performance standards in customer service | BRMQQA501A | 4 | 279 |
| | Monitor and control quality of product and services offered | BRMQQA502A | 4 | 280 |
| | Continuous Process Improvement | | | |
| | Identify areas required for quality enhancement | BRMQMI501A | 4 | 281 |
| | Design measures to improve existing processes | BRMQMI502A | 4 | 282 |
| | Customer Experience Management | | | |
| | Identify measures to improve customer experience | BRMQQE501A | 4 | 285 |
| | Develop procedures and guidelines for feedback management | BRMQQE502A | 4 | 286 |
| | Conduct research on digital and non digital customer experience | New | 4 | 287 |
| | Execute customer experience process improvement measures and controls | New | 4 | 288 |
| Level 4 | Quality Management Strategy / System Development and Maintenance | | | |
| | Prepare documentation related to the quality management system | BRMQMS402A | 3 | 278 |
| | Continuous Process Improvement | | | |
| | Implement the process improvement plan | BRMQMI401A | 3 | 283 |
| | Prepare accurate and appropriate reports on process improvement evaluation | BRMQMI402A | 3 | 284 |

8. Sales and Relationship Management

| QF Level | Function / Competency | UoC Code | Credit | Page |
|----------|-------------------------------------------------------------------------------------------------------------|------------|--------|------|
| Level 6 | Sales Strategy & Implementation Plan Formulation | | | |
| | Identify business opportunities to maximize the sales of products and services | BRSRSF601A | 4 | 295 |
| | Formulate sales strategies and targets | BRSRSF602A | 4 | 296 |
| | Sales Team Management | | | |
| | Perform retail banking sales forecasting | BRSRST601A | 4 | 317 |
| | Customer Relationship Development | | | |
| | Formulate strategies and action plans for the development of Customer Relationship Management (CRM) systems | BRSRSR601A | 4 | 324 |
| Level 5 | Sales Strategy & Implementation Plan Formulation | | | |
| | Develop sales plan and implementation details for different teams | BRSRSF501A | 4 | 297 |
| | Develop marketing and promotional programmes | BRSRSF502A | 4 | 298 |
| | Develop guidelines in supporting online sales distribution and advisory platforms | New | 4 | 299 |
| | Product and Service Selling | | | |
| | Develop recommendations on bank products and services to customers | BRSRSS501A | 4 | |
| | Sales Cycle Management | | | |
| | Design sales leads generation programme | BRSRSM501A | 4 | 308 |
| | Manage and coordinate the sales and promotional activities of different sales and service channels | BRSRSM502A | 4 | 309 |
| | Track and monitor sales activities | BRSRSM504A | 4 | 310 |
| | Sales Team Management | | | |
| | Set sales target for sales team or individual sales staff | BRSRST501A | 4 | 318 |
| | Perform sales coaching | BRSRST502A | 4 | 319 |
| | Manage and evaluate sales performance | BRSRST503A | 4 | 320 |
| | Develop sales related competences of sales force | BRSRST504A | 4 | 321 |
| | Customer Relationship Development | | | |
| | Develop programs or activities to maintain and intensify customer relationship | BRSRSR501A | 4 | 325 |
| | Design and implement customer profile and sales record analytics | BRSRSR503A | 4 | 326 |
| | Develop cross-border customer relationship through provision of market update information | New | 4 | 327 |
| Level 4 | Sales Strategy & Implementation Plan Formulation | | | |
| | Collect information to identify market trends and customer needs of different segments | BRSRSF401A | 3 | 300 |
| | Plan for implementation details of the marketing and promotional activities | BRSRSF402A | 3 | 301 |
| | Product and Service Selling | | | |

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|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------|------------|-----|-----|
| Level 4 | Perform customer needs analysis and risk profiling | BRSRSS401A | 3 | 303 |
| | Explain recommendations on bank products and services to customers | BRSRSS402A | 3 | 304 |
| | Handle customer's objection on products and services recommendations | BRSRSS403A | 3 | 305 |
| | Gain customer commitment in buying products and services | BRSRSS404A | 3 | 306 |
| | Organize, review and analyze customer data to identify sales lead | BRSRSS301A | 3 | 307 |
| | Sales Cycle Management | | | |
| | Perform sales leads management | BRSRSM401A | 3 | 311 |
| | Perform compliance control and monitoring functions | BRSRSM402A | 3 | 312 |
| | Provide support to marketing and promotion activities | BRSRSM403A | 3 | 313 |
| | Disseminate promotion materials to sales staff | BRSRSM404A | 3 | 314 |
| Sales Team Management | | | | |
| Employ different approaches to disseminate latest product and market information | BRSRST401A | 3 | 322 | |
| Execute regular sales planning activities | New | 3 | 323 | |
| Customer Relationship Development | | | | |
| Handle customer enquiry | BRSRSR401A | 3 | 328 | |
| Deliver excellent customer service | BRQMQE401A | 3 | 329 | |
| Handle feedback and complaints from customer | BRQMQE301A | 3 | 330 | |
| Level 3 | Sales Cycle Management | | | |
| | Record and report sales activities | BRSRSM301A | 3 | 315 |
| | Provide back office support to sales activities | BRSRSM302A | 3 | 316 |
| | Plan for implementation details of the marketing and promotional activities | BRSRSF402A | 3 | |
| | Product and Service Selling | | | |
| | Perform customer needs analysis and risk profiling | BRSRSS401A | 3 | |
| | Explain recommendations on bank products and services to customers | BRSRSS402A | 3 | |
| | Handle customer's objection on products and services recommendations | BRSRSS403A | 3 | |
| | Gain customer commitment in buying products and services | BRSRSS404A | 3 | |
| | Organize, review and analyze customer data to identify sales lead | BRSRSS301A | 3 | |
| | Sales Cycle Management | | | |
| | Perform sales leads management | BRSRSM401A | 3 | |
| | Perform compliance control and monitoring functions | BRSRSM402A | 3 | |
| | Provide support to marketing and promotion activities | BRSRSM403A | 3 | |
| Disseminate promotion materials to sales staff | BRSRSM404A | 3 | | |

9. Strategic Business Development and General Management

| QF Level | Function / Competency | UoC Code | Credit | Page |
|--------------------------------------------|----------------------------------------------------------------------------------------------------------------------|------------|--------|------|
| Level 7 | Global Business Acumen | | | |
| | Formulate business strategies for the bank | BRBDBG701A | 5 | 340 |
| Level 7 | Financial Technology Management | | | |
| | Develop value enhancing digital banking strategies | New | 5 | 380 |
| Level 6 | Global Business Acumen | | | |
| | Anticipate global economic development | BRBDBG601A | 4 | 341 |
| | Analyze profit potential of different markets / regions | BRBDBG602A | 4 | 342 |
| | Determine approach in achieving the business strategies | BRBDBG501A | 4 | 343 |
| | Human Resources Management | | | |
| | Establish strategic human resources management policies | BRBDBH601A | 4 | 347 |
| | Financial Management | | | |
| | Design financial management framework | BRBDBF601A | 4 | 360 |
| | Financial Technology Management | | | |
| | Lead business related operational analysis for digital banking initiatives | New | 4 | 381 |
| | Develop breakthrough solutions by leveraging advanced technology to enhance products and business models of the bank | New | 4 | 382 |
| | Develop customer and digital transformation roadmapping | New | 4 | 383 |
| | Perform process reengineering and financial technology development | New | 4 | 384 |
| Level 5 | Global Business Acumen | | | |
| | Develop business plan and action items for the identified business strategies | BRBDBG502A | 4 | 344 |
| | Monitor implementation of business plan to ensure achievement of desired results | BRBDBG503A | 4 | 345 |
| | Evaluate achievement of business initiatives and improve their effectiveness | BRBDBG504A | 4 | 346 |
| | Human Resources Management | | | |
| | Design organizational structure | BRBDBH501A | 4 | 348 |
| | Devise compensation and benefits scheme in alignment with business needs | BRBDBH502A | 4 | 349 |
| | Evaluate and implement learning and development policies and strategies | BRBDBH503A | 4 | 350 |
| | Establish and maintain effective human resources information systems and guidelines | BRBDBH504A | 4 | 351 |
| | Financial Management | | | |
| | Prepare budget to support business development strategies | BRBDBF501A | 4 | 361 |
| | Manage inflow cash and collection mechanisms | BRBDBF502A | 4 | 362 |
| | Manage outflow cash and disbursement mechanisms | BRBDBF503A | 4 | 363 |
| Manage cash flow of the bank | BRBDBF504A | 4 | 364 | |
| Analyze financial status of retailing bank | BRCRCF501A | 4 | 365 | |

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| | Conduct budget monitoring | BRCRCF502A | 4 | 366 |
| Level 5 | Develop mechanism and systems to manage financial information and database | BRCRCF503A | 4 | 367 |
| | Oversee regulatory reporting | BRCRCF504A | 4 | 368 |
| | Prepare financial statements for the bank | BRBDBF505A | 4 | 369 |
| | Property Management | | | |
| | Develop plan in property management | BRBDBR501A | 4 | 373 |
| | Design workplace and work processes which can comply to occupational safety and health standards | BRBDBR502A | 4 | 374 |
| | Establish and sustain smooth supply chain of office equipment | BRBDBR503A | 4 | 375 |
| | Corporate Responsibility (CR) Fulfillment | | | |
| | Develop Corporate Responsibility strategies and plan | BRBDBC501A | 4 | 377 |
| | Develop and implement Corporate Responsibility initiatives | BRBDBC502A | 4 | 378 |
| | Financial Technology Management | | | |
| | Execute digital platform evaluation and selection | New | 4 | 385 |
| | Identify and prioritize new digital product features and alternative solutions for digital products | New | 4 | 386 |
| | Execute digital usage reporting and optimization strategy | New | 4 | 387 |
| | Promulgate financial technology mission and develop talents in digital banking | New | 4 | 388 |
| Level 4 | Human Resources Management | | | |
| | Perform manpower planning | BRBDBH401A | 3 | 352 |
| | Define the job role of each position and conduct job evaluation | BRBDBH402A | 3 | 353 |
| | Identify suitable person to fill up job vacancy | BRBDBH403A | 3 | 354 |
| | Implement performance management system | BRBDBH404A | 3 | 355 |
| | Provide HR operation support on compensation and benefits | BRBDBH405A | 3 | 356 |
| | Provide learning solutions for people development | BRBDBH406A | 3 | 357 |
| | Execute employee engagement plan and activities | BRBDBH407A | 3 | 358 |
| | Execute disciplinary actions | BRBDBH408A | 3 | 359 |
| | Financial Management | | | |
| | Manage financial database and accounting book | New | 3 | 370 |
| | Corporate Responsibility (CR) Fulfillment | | | |
| | Promote Corporate Responsibility to engage internal and external stakeholders | BRBDBC401A | 3 | 379 |
| | Financial Management | | | |
| | Carry out routine administration on the bank's financial database | BRBDBF301A | 3 | |
| | Perform book keeping | BRBDBF302A | 3 | |
| | Property Management | | | |
| | Manage the maintenance of office equipment | BRBDBR301A | 3 | |
| Level 3 | Carry out routine administration on the bank's financial database | BRBDBF301A | 3 | 371 |

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| Perform book keeping | BRBDBF302A | 3 | 372 |
| Manage the maintenance of office equipment | BRBDBR301A | 3 | 376 |

10. Other Core Generic Competences

| QF Level | Function / Competency | UoC Code | Credit | Page |
|--------------------------------------------------------------|---------------------------------------------------------------------------------------------------|---------------------------------|--------|------|
| Level 7 | Business Goal Management | | | |
| | Identify new opportunities on business development | BROGOA701A | 5 | 394 |
| Level 6 | Business Goal Management | | | |
| | Build alignment among different team members to work towards a unified goal | BROGOA601A | 4 | 395 |
| | Change Management | | | |
| | Develop change management strategies | BROGOM601A | 4 | 406 |
| Level 5 | Business Goal Management | | | |
| | Solve problems and make decisions creatively to maximize efficiency | BROGOA502A | 4 | 396 |
| | People Management and Talent Development | | | |
| | Manage work performance of subordinates and take disciplinary actions on sub-standard performance | BROGOT501A | 4 | 398 |
| | Develop and implement talent development activities | BROGOT503A | 4 | 399 |
| | Support subordinates in achieving their career aspiration | BROGOT504A | 4 | 400 |
| | Supervise team members in accomplishing task assignments during the course of work | BROGOA501A | 4 | 401 |
| | Resources Management | | | |
| | Plan for resources allocation | BROGOR501A | 4 | 403 |
| | Expand existing resources pool | BROGOR502A | 4 | 404 |
| | Maximize utilization of different resources | BROGOR503A | 4 | 405 |
| | Change Management | | | |
| | Implement change management plan and provide support for staff adaptation | BROGOM501A | 4 | 407 |
| | Redesign work process in response to changes | BROGOM502A | 4 | 408 |
| | Manage changes in operations / systems that affect customers | BROGOM503A | 4 | 409 |
| | Project / Program Management | | | |
| | Set up project/ program team and establish infrastructure | BROGOP501A | 4 | 411 |
| | Develop implementation plan of the project/ program | BROGOP502A | 4 | 412 |
| | Monitor project/ program implementation progress | BROGOP503A | 4 | 413 |
| | Level 4 | Business Goal Management | | |
| Lead project teams to achieve assigned tasks | | BROGOA401A | 3 | 397 |
| People Management and Talent Development | | | | |
| Improve coordination and team performance | | BROGOA402A | 3 | 402 |
| Change Management | | | | |
| Manage self to adapt to an ever changing working environment | New | 3 | 410 | |
| | Project / Program Management | | | |

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| | Execute the actions according to the project/ program management plan | BROGOP401A | 3 | 414 |
| Level 4 | Assess and report the results of project/ program | BROGOP402A | 3 | 415 |
| | Self Management | | | |
| | Take personal commitment to strive for continuous learning and improvement | New | 3 | 416 |
| | Demonstrate customer oriented behaviour to meet the bank's customer-centric value | New | 3 | 417 |
| | Contribute innovative ideas for improving work performance and quality | New | 3 | 418 |
| | Keep in pace with the development of financial technology to ensure one's technology proficiency | New | 3 | 419 |

UoCs on Financial Technology, Digital Banking and Cyber Security

| Functional Area | Key Functions | UoCs | QF level | Page |
|--------------------------------------------------|-----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|------|
| FA 1 Retail Banking Service Delivery | Delivery of Branch and Account Services | 1. Handle customer's enquiries in relation to account services and services offered via digital banking platforms | 3 | 54 |
| | Delivery of Services in Other Channels (e.g. e-banking, digital banking, ATM and call centre) | 2. Develop strategies, policies and processes for the services of digital banking channels | 5 | 77 |
| | | 3. Design services and activities in digital banking and e-commerce | 5 | 80 |
| | | 4. Design services and activities offered through direct sales via mail and electronic means | 5 | 82 |
| | | 5. Oversee digital banking service delivery | 4 | 84 |
| | | 6. Oversee the direct sales service delivery | 4 | 85 |
| FA 2 Retail Banking Operations and Support | Operations Planning | 7. Design and review daily operations procedures | 5 | 95 |
| FA 3 Credit Management | Credit Systems and maintenance | 8. Evaluate and update automated credit scoring systems regularly | 5 | 146 |
| | | 9. Initiate and coordinate IT and financial technology applications in related systems for effective performance of all key functions of credit management | 4 | 147 |
| FA 4 Compliance and Risk Management | Nil | Nil | | |
| FA 5 Technology Management | Information and Cyber Security | 10. Develop IT and cyber security policies | 6 | 188 |
| | | 11. Build necessary infrastructures to support policies on cyber security | 5 | 189 |
| | | 12. Monitor security level in IT and other cyber systems | 5 | 190 |
| | | 13. Assess and manage security risks and trends in digital and mobile environment | 5 | 192 |
| | | 14. Promote cyber security awareness and implement education programmes for both employees and customers | 5 | 193 |
| | | 15. Assess security risks in cyber environment and IT systems | 4 | 194 |
| | | 16. Conduct audits to assess effectiveness on cyber security risk protection and | 4 | 195 |

| Functional Area | Key Functions | UoCs | QF level | Page | |
|----------------------------------------------------------------------------------------------------------------|-------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|------|-----|
| | | carry out incident monitoring and reporting | | | |
| | Enterprise Intelligence | 17. Construct and implement Big Data analytics and Information Management system | 5 | 200 | |
| | | 18. Execute Big Data analytics administration | 4 | 202 | |
| | | 19. Formulate plan on technological improvement | 6 | 203 | |
| | Technology Infrastructure | 20. Evaluate effectiveness of IT systems / financial technology and identify improvement needs | 5 | 205 | |
| | | 21. Develop and update IT and financial technology architecture to facilitate products and services delivery | 5 | 206 | |
| | Design, Development and Implementation | 22. Acquire technological tools and solutions from technology service providers for system and financial technology development | 5 | 210 | |
| | | 23. Conduct IT and financial technology system evaluation | 5 | 211 | |
| | | 24. Oversee the implementation of new IT and financial technology systems | 4 | 212 | |
| | FA 6 Product Development and Brand Marketing | Product Development | 25. Develop and manage digital products and services | 6 | 237 |
| | | | 26. Develop and monitor user acceptance test planning for products and services | 6 | 238 |
| 27. Identify business requirements to develop functional and process design by employing innovative technology | | | 6 | 239 | |
| 28. Evaluate existing digital banking functions, report and propose improvement measures | | | 5 | 242 | |
| 29. Design suitable systems and determine appropriate channels for product delivery | | | 5 | 248 | |
| Brand Marketing | | 30. Formulate online marketing strategy to build corporate image | 6 | 263 | |
| FA 7 Quality Management | Customer Experience Management | 31. Conduct research on digital and non-digital customer experience | 5 | 287 | |
| | | 32. Execute customer experience process improvement measures and controls | 5 | 288 | |
| FA 8 Sales and | Sales Strategy & Implementation Plan | 33. Develop guidelines in supporting online sales distribution and advisory platforms | 5 | 299 | |

| Functional Area | Key Functions | UoCs | QF level | Page |
|---------------------------------------------------------------|---------------------------------|-----------------------------------------------------------------------------------------------------------------|----------|------|
| Relationship Management | Formulation | | | |
| FA 9 Strategic Business Development and General Management | Financial Technology Management | 34. Develop value enhancing financial technology and digital banking strategies | 7 | 380 |
| | | 35. Lead business related operational analysis for financial technology and digital banking initiatives | 6 | 381 |
| | | 36. Develop breakthrough solutions by leveraging technology to enhance products and business models of the bank | 6 | 382 |
| | | 37. Develop customer and digital transformation road-mapping | 6 | 383 |
| | | 38. Perform process reengineering and financial technology development | 6 | 384 |
| | | 39. Execute digital platform evaluation and selection | 5 | 385 |
| | | 40. Identify and prioritize new technological features and alternative solutions for digital products | 5 | 386 |
| | | 41. Execute digital usage, reporting and optimization strategy | 5 | 387 |
| | | 42. Promulgate financial technology mission of the bank and develop talents in digital banking | 5 | 388 |
| FA 10 Other Core Generic Competences | Self-Management | 43. Keep in pace with the development of financial technology to ensure one's technology proficiency | 4 | 419 |

Remarks: Content of all UoCs mentioned above will be applicable to different banking sectors including Retail Banking, Commercial Banking and Private Banking across the board