

Banking Industry Training  
Advisory Committee

Established in 2006

銀行業行業培訓諮詢委員會

成立於 2006 年

# BANKING ON TALENT TO GROW

## 培育菁英 與時成長



教育局  
Education Bureau



資歷架構  
Qualifications  
Framework

# CONTENTS 目錄

## 2 FOREWORD

### 前言

4 Message from Secretary for Education 教育局局長獻辭

6 Message from Chairman of Banking Industry Training Advisory Committee  
銀行業行業培訓諮詢委員會主席獻辭

8 Message from Vice Chairman of Banking Industry Training Advisory Committee  
銀行業行業培訓諮詢委員會副主席獻辭

## 10 INTRODUCTION TO HONG KONG QUALIFICATIONS FRAMEWORK 資歷架構簡介

## 14 FIFTEEN YEARS IN REVIEW 十五年回顧

16 Milestones of Banking ITAC 銀行業諮委會里程碑  
Major Activities of Banking ITAC 銀行業諮委會主要活動

18 Award Scheme for Learning Experiences 學習體驗獎勵計劃

20 Sharing by Awardees 獲獎者心聲

22 Project on QF Promotion in School Sector 向中學宣傳資歷架構計劃

24 Other Activities of Banking ITAC 銀行業諮委會其他活動

## 26 INDUSTRY ENGAGEMENT 行業參與

### Bank Management 銀行管理層

28 Bank of China (Hong Kong) Limited 中國銀行(香港)有限公司

32 Bank of Communications Hong Kong 交通銀行香港

34 Nanyang Commercial Bank, Limited 南洋商業銀行有限公司

38 Dah Sing Bank, Limited 大新銀行有限公司

### Professional Bodies 專業團體

40 Private Wealth Management Association 私人財富管理公會

44 The Hong Kong Institute of Bankers 香港銀行學會

### Senior Practitioners 資深從業員

46 Shanghai Commercial Bank 上海商業銀行

48 Hong Kong Banking Employees Association 香港銀行業僱員協會

### Regulatory Body 監管機構

50 Hong Kong Monetary Authority 香港金融管理局

## 52 SPECIFICATION OF COMPETENCY STANDARDS (SCS) FOR BANKING INDUSTRY 銀行業《能力標準說明》



**FOREWORD**

**前言**

## Message from Secretary for Education

**M**y warmest congratulations to the Banking Industry Training Advisory Committee (ITAC) for its 15 years of great success.

The Banking industry is one of the pioneer industries that have implemented the Hong Kong Qualifications Framework (QF). Established in 2006, the Banking ITAC has served as a platform for industry stakeholders to exchange views on training needs, and worked out progression pathways that support the manpower development of the industry. The competency standards developed by the Banking ITAC have also been widely adopted by education and training providers in the development of programmes, helping practitioners to equip themselves with the essential skills and knowledge for meeting the manpower needs of the Banking Sector.

Looking ahead, we will continue to work closely with the Banking ITAC to enhance the recognition of Banking qualifications and, by promoting the development of the QF, provide the younger generation with diversified and quality-assured pathways for further studies and career development.

Lastly, I would like to congratulate the Banking ITAC once again on its achievements, and express my gratitude for its members' contribution and support in promoting lifelong learning over the years.

## 教育局局長獻辭

**欣**逢銀行業行業培訓諮詢委員會（諮委會）成立十五周年，謹此衷心致賀。

銀行業為其中一個推行資歷架構的先驅行業，其諮委會成立於二零零六年，為行業持份者提供平台就培訓需要交換意見，並勾劃有助促進業內人力發展的進階路徑。諮委會所制訂的能力標準，更廣獲教育及培訓機構應用於課程發展上，以助從業員掌握所需的技能和知識，從而滿足銀行業的人力需求。

展望未來，我們將繼續與諮委會緊密合作，提高銀行業資歷的認受性，並藉推動資歷架構的發展，為年輕一代提供多元化及質素得到保證的升學和事業發展路徑。

最後，再次祝賀諮委會取得豐碩成果，並感謝全體成員多年來對推動終身學習的貢獻和支持。



Mr Kevin Yeung Yun-hung, JP  
楊潤雄先生, JP

## Message from Chairman of Banking Industry Training Advisory Committee

**A**s the Chairman of the Banking Industry Training Advisory Committee (ITAC), I am delighted to share with you this commemorative publication to celebrate the 15<sup>th</sup> anniversary of the establishment of the Banking ITAC. It marks an important milestone in the implementation of the Qualifications Framework (QF) for the industry by the Banking ITAC.

I am deeply honoured to succeed Mr Ng Leung-sing as the Chairman of the Banking ITAC in 2021 and to witness the development of the Banking ITAC. In the past 15 years, the achievements made by the Banking ITAC include the compilation of the Specification of Competency Standards (SCS) covering different business areas of the banking industry based on industry consensus, SCS-based training packages specifically designed for professional areas of the industry, as well as the Vocational Qualifications Pathway that charts a clear learning roadmap for various job roles. In addition, through publicity and promotion in the industry, the Banking ITAC has enabled more fellow practitioners to deepen their understanding of the concept of “lifelong learning” and put it into practice. The winners of the Award Scheme for Learning Experiences selected by the Banking ITAC every year are role models of the realm of lifelong learning.

On this occasion, I would like to thank all members for their contributions over the years. Looking ahead, the Banking ITAC will continue to work with industry partners to further promote manpower development of the industry riding on the QF.

## 銀行業行業培訓 諮詢委員會 主席獻辭

**我**很高興以銀行業行業培訓諮詢委員會（諮委會）主席身份，向大家介紹這本為慶祝諮委會成立十五周年而編印的特刊，它象徵諮委會在業內推行資歷架構的一個重要里程。

我深感榮幸，於二零二一年接替吳亮星先生出任諮委會主席，並見證諮委會的發展。過去十五年，諮委會的工作成果包括根據業界共識而編撰，涵蓋銀行業不同業務範疇的《能力標準說明》、針對銀行專門領域的《能力標準說明》為本教材套、以及以崗位為本，提供清晰進修路徑的「職業資歷階梯」等等。此外，諮委會透過在業界的宣傳和推廣，讓愈來愈多業界朋友加深瞭解「終身學習、持續進修」的理念，並付諸實行。每年由諮委會甄選出來的學習體驗獎勵計劃獲獎者，均屬實踐「終身學習、持續進修」這理念的模範。

在此，我衷心感謝各諮委會委員多年來所付出的貢獻。展望將來，諮委會定當繼續與業界夥伴攜手合作，以資歷架構作為基礎，進一步促進業界的人才發展。



Hon. Ronick Chan Chun-ying, JP  
陳振英議員, JP

## Message from Vice Chairman of Banking Industry Training Advisory Committee

I would like to express my sincere congratulations to the Banking Industry Training Advisory Committee (ITAC) on its 15<sup>th</sup> anniversary. The Banking ITAC has advanced rapidly in the past 15 years and made a lot of achievements.

This commemorative publication gives an account of the collaborative efforts by the Banking ITAC members over the years.

As an international financial centre, Hong Kong is Asia's largest banking hub for Chinese and international banks.

The banking industry also serves as an important pillar of local economic development. In the rapidly evolving financial world, talent development is indispensable for the banking industry to maintain its competitiveness and sustainability. Under the Qualifications Framework, the Banking ITAC has formulated different sets of Specification of Competency Standards (SCS) to enable practitioners to better equip themselves, and provide employers and training institutions with clearer training standards.

Since its establishment 15 years ago, the Banking ITAC has formulated a set of SCS for retail, corporate/commercial and private banks. I am pleased to see that the design of many banking-related courses under the Qualifications Register are based on the SCS. The efforts and achievements of the Banking ITAC are commendable.

As we celebrate the 15<sup>th</sup> anniversary while reviewing the fruitful results of the Banking ITAC, we hereby reaffirm our commitment to the banking industry and society. We will make our best endeavours to support talent development of the industry.

## 銀行業行業培訓諮詢委員會副主席獻辭

我衷心祝賀銀行業行業培訓諮詢委員會（諮委會）成立十五周年。諮委會在過去十五年發展迅速，建樹良多，這本特刊正好記載諮委會委員多年來共同努力的成果。

作為國際金融中心，香港是中國內地和國際銀行在亞洲的最大樞紐，銀行業亦是本地經濟發展的重要支柱。在瞬息萬變的金融世界，銀行業要保持競爭優勢和持續發展，人才培訓是其中的重要一環。諮委會在資歷架構的框架下，制訂了一系列《能力標準說明》，令從業員更清楚進修的目標，以及為僱主和培訓機構提供更清晰的能力培訓標準。

成立十五年至今，諮委會已就零售銀行、企業及商業銀行以及私人銀行制訂了《能力標準說明》。我很高興見到現時在資歷名冊中，有不少跟銀行業相關的課程都是根據《能力標準說明》而設計的，諮委會的努力和成績大家有目共睹。

踏進十五周年誌慶之際，我們在回顧諮委會豐碩成果的同時，亦重申諮委會對銀行業和社會的承諾，我們將繼續致力為業界的人才發展作出貢獻。



Mr Ma Chan-chi  
馬陳志先生



**INTRODUCTION  
TO HONG KONG  
QUALIFICATIONS  
FRAMEWORK  
資歷架構簡介**

# Introduction to Hong Kong Qualifications Framework

**H**ong Kong Qualifications Framework (QF) is a seven-level hierarchy covering qualifications in the academic, vocational and professional, and continuing education and training sectors. Qualifications recognised under the QF are quality-assured and level-rated in accordance with objective and well-defined outcome standards.

The objectives are to be achieved through:

Setting objective and well-defined standards for qualifications in the academic, vocational and professional, and continuing education and training sectors;

Assuring the quality of qualifications and the associated learning programmes available to learners; and

Enhancing the relevance of learning to the needs of industries



## Objectives of QF

The Education Bureau (EDB) officially launched the QF in 2008. The primary objective of establishing the QF is to promote lifelong learning with a view to continuously enhancing the quality, professionalism and competitiveness of our workforce in Hong Kong.

## QF Implementation

The implementation of the QF is industry-led. As at October 2021, a total of 22 Industry Training Advisory Committees (ITACs) have been set up by the EDB to put the QF into implementation for respective industries. Playing a pivotal role in promoting and implementing the QF within the industries, the ITACs consist of representatives of employers, employees, professional organisations and regulatory bodies.

## QF in Banking

Hong Kong's vibrant banking sector plays a key role in underpinning its status as an international financial centre and keeping the economy competitive. Under the dynamic business environment, the industry needs a highly qualified and professional banking workforce to sustain the continuous growth. In 2006, the EDB set up the Banking Industry Training Advisory Committee with the aim of advancing human capital development of the banking sector.

## 資歷架構簡介

資歷架構是一個七級的資歷級別制度，涵蓋學術、職業專才及持續教育和培訓等不同界別。資歷架構認可的資歷皆通過質素保證，並按照客觀和明確的成效標準釐定其級別。

### 設立資歷架構之目的

教育局於2008年正式推行資歷架構。設立資歷架構的主要目的是推動終身學習，以持續提升本港人口的質素、專業水平及競爭力。

上述目的將透過以下途徑實現：

為學術、職業專才及持續教育和培訓界別的資歷釐定明確及客觀的標準

確保進修人士所獲得的資歷及其相應學習課程的質素

提高學習成果與行業需求的相關性

### 推行資歷架構

資歷架構的推行以行業為主導。截至2021年10月，教育局已成立22個行業培訓諮詢委員會（諮委會），在不同行業推行資歷架構。諮委會由僱主、僱員、專業團體及監管機構代表組成，在業界推廣及推行資歷架構的過程中，擔當著重要的角色。

### 銀行業資歷架構

香港國際金融中心的地位及經濟的競爭力建基於銀行業的蓬勃發展。在急速轉變的營商環境下，銀行業需要一群優秀和專業的團隊以保持行業的持續增長。教育局於2006年成立銀行業行業培訓諮詢委員會以推行資歷架構，目的是推動行業的人力發展。







FIFTEEN  
YEARS IN  
REVIEW  
十五年回顧



# Milestones of Banking ITAC

## 銀行業諮委會里程碑

**2006** 

Establishment of Banking ITAC  
成立銀行業諮委會

**2015** 

Launch of Private Banking SCS  
私人銀行《能力標準說明》推出

**2009** 

Launch of Retail Banking SCS  
零售銀行《能力標準說明》推出

**2016** Celebration of 10<sup>th</sup> Anniversary of Banking ITAC  
慶祝銀行業諮委會成立十周年



SCS-based Training Package on Sales Prospecting completed  
完成銷售勸探《能力標準說明》為本教材套

**2013** 

Launch of Corporate/Commercial Banking SCS  
企業/商業銀行《能力標準說明》推出

**2020**



Appointment of the Hong Kong Institute of Bankers as awarding body for banking professional qualifications under Qualifications Framework  
委任香港銀行學會為資歷架構下銀行業專業資歷頒授機構

Group photo of the 6<sup>th</sup> term of Banking ITAC (2018-2020)  
第六屆銀行業諮委會合照



New version of Corporate/Commercial Banking SCS  
完成更新企業/商業銀行《能力標準說明》



**2021**  
**2022**



Development of SCS-based Training Package on Credit Risk Management  
發展信貸風險管理《能力標準說明》為本教材套

**2017** Pilot Project on Vocational Qualifications Pathway for Retail Banking completed  
完成零售銀行「職業資歷階梯」先導計劃



New version of Retail Banking SCS  
完成更新零售銀行《能力標準說明》



**2018**



SCS-based Training Package on Customer Service Delivery completed  
完成客戶服務《能力標準說明》為本教材套

# Award Scheme for Learning Experiences

The Banking Industry Training Advisory Committee has participated in the Award Scheme since 2013. The Award Scheme aims to encourage practitioners who have excelled themselves in continuous learning to engage in learning activities held locally or around the world with a view to broadening their horizons, enabling them to keep abreast of the latest developments of the industry, and extending their exposure and networks. Through participating in the Award Scheme, practitioners can achieve their personal and career goals.



## Award Presentation Ceremony and Sharing Sessions 頒獎典禮與分享會



## Goal 瞻遠矚 是咁的 學習體驗獎勵計劃獲獎者分享



## 學習體驗獎勵計劃

銀行業行業培訓諮詢委員會自2013年起參與「學習體驗獎勵計劃」。推行獎勵計劃的目的，是讓業內持續學習表現出色的從業員，透過參與本地或世界各地舉行的學習活動增廣見聞，認識行業的最新發展，讓從業員擴闊個人視野和拓展網絡，藉此實現個人及事業目標。



## Sharing by Awardees

## 獲獎者心聲



Mr Syed Uzair Asad, Davis  
黃智勇先生

By joining the two-day conference, Artificial Intelligence in Financial Services 2020, held in London, I fully appreciated the economic benefits that artificial intelligence (AI) can bring to the banking industry in Hong Kong. Making use of my knowledge, I hope to facilitate AI applications in banking operations.

從為期兩天的倫敦交流中，我深深體會到人工智能可以為香港銀行業帶來的經濟效益，亦希望利用新知識去幫助銀行在人工智能上的應用。

“

Providing an exchange platform for the participants, the Hong Kong Fintech Week highlighted the role of technology in the development of the financial world through the sharing by successful entrepreneurs and senior executives of financial institutions.

金融科技周為參與者提供極佳的交流平台，透過成功企業家及金融機構高管進行分享，了解環球金融機構在虛擬科技上之發展。

”



Mr Chan Ming Kit  
陳明傑先生

“

The Annual Banking Conference 2019 highlighted the emerging opportunities and challenges brought by digitalisation and virtual banking and how these trends are reshaping the banking ecosystem. It was a rewarding experience in learning about the insights of speakers from the banking, Fintech and regulatory sectors.

香港銀行家峰會 2019 強調數碼化與虛擬銀行為銀行業帶來前所未見的機遇與挑戰。有機會參與今次活動，並與來自銀行界、金融科技和監管界別講者分享交流，的確是一個寶貴的經驗。

”



Ms Chan Nga Wun, Vanessa  
陳雅媛女士

“

Fintech is rapidly revolutionising the banking sector. Digital transformation will further solidify the role of banking as a positive contributor to economic growth.

金融科技，不再是銀行業發展的終點，而是里程碑。蛻變，是現在，也是未來，生生不息，銀行業在不斷演進，使其社會百業之母的角色，更加鞏固。

”



Mr Hui Sai Yeung, Jeffrey  
許世揚先生

“

I am glad to work in the dynamic banking industry and be able to witness the development and benefits as a result of innovation and transformation. Lifelong learning is always the key to success.

我很高興在銀行業服務，有機會見證業界在不斷創新和蛻變中的發展和進步，終身學習永遠是成功的關鍵。

”



Ms Wong Wai Ching  
黃慧貞女士



Mr Wong Po Lun, Nathan  
黃寶麟先生

“

Featuring the latest policy direction from the Hong Kong Monetary Authority and exchange between traditional banks and virtual banks, the Annual Banking Conference 2019 equipped me with new knowledge in Fintech and opportunities in the Greater Bay Area.

香港銀行家峰會 2019 既有金管局闡釋最新政策動向，又有虛擬銀行和傳統銀行對話交流，讓我洞悉金融科技创新及大灣區機遇。

”

# Project on QF Promotion in School Sector

The Banking Industry Training Advisory Committee has conducted the Project on QF Promotion in School Sector since 2017. With overwhelming response, over 600 secondary school students have joined the activities so far. The Project aims to promote Qualifications Framework and career prospects of the banking industry to students through a series of interactive workshops.

## Workshops Collaborated with Supporting Organisations: 與支持機構合辦之工作坊:

### Bank of East Asia 東亞銀行



### Hang Seng Bank 恆生銀行



### Hong Kong Monetary Authority 香港金融管理局



# 向中學宣傳資歷架構計劃

銀行業行業培訓諮詢委員會自2017年起舉辦向中學宣傳資歷架構計劃，活動廣受歡迎，至今已超過600位中學生參與。計劃旨在透過一連串的互動工作坊向學生推廣資歷架構和銀行業的就業前景。

### PricewaterhouseCoopers 羅兵咸永道會計師事務所



### Standard Chartered Bank 渣打銀行



### The Hong Kong and Shanghai Banking Cooperation 香港上海匯豐銀行



**Celebration Ceremony for 10<sup>th</sup> Anniversary of Banking ITAC cum QF Stakeholders Forum 2016**



十周年慶典暨 QF 研討會  
銀行業行業培訓諮詢委員會

**Sharing Session on Vocational Qualifications Pathway 2018**



「職業資歷階梯」分享會

**Other activities**

The Banking ITAC regularly organises activities, including briefing sessions and discussion forums, to strengthen the enduring partnership among different stakeholders in the banking sector.

銀行業行業培訓諮詢委員會定期舉辦活動，包括簡介會和論壇，以加強與業界不同持分者的夥伴合作。

**其他活動**

**Study Visit to Beijing 2016**



北京參觀訪問團

**QF Seminar on Building a Successful Career 2019**



資歷架構「建立成功事業」講座

**Joint Consultation Session on Pilot Project on Vocational Qualifications Pathway and Specification of Competency Standards 2017**




《能力標準說明》聯合諮詢會  
銀行業「職業資歷階梯」先導計劃及

**QF Forum: A Pathway to Professional Development 2020**



資歷架構「邁向專業發展之道」研討會



# INDUSTRY ENGAGEMENT 行業參與





## BOCHK: Talent Development Strategy Underpinned by QF

**B**ank of China (Hong Kong) Limited (BOCHK) has always attached great importance to talent cultivation and actively participated in the implementation of Qualifications Framework (QF). In fact, BOCHK is the first bank in Hong Kong to use the Specification of Competency Standards (SCS) to develop internal training courses, and it is also the first bank to offer QF Level 5 courses.

According to Mrs Ann Kung, Deputy Chief Executive of BOCHK, since 2013 BOCHK has continuously developed and has so far certified six QF-accredited courses, including “Certificate in Banking for Customer Service Officers” assessed as QF Level 3 in 2013; “Certificate in Quality and Process Management for Operations” assessed as QF Level 3 in 2015; “Advanced Certificate in Quality and Process Management for Operations”, “Advanced Certificate in Banking for Personal Banking Manager” and “Advanced Certificate in Banking for Corporate Banking Assistant Relationship Manager”, all

assessed as QF Level 4 in 2015; as well as “Professional Certificate in Quality and Process Management for Operations” assessed in 2017 as QF Level 5.

“QF has been implemented in the banking industry for 13 years and has become an effective tool for the banking industry to attract, retain and enhance the professional capabilities of talents. QF-approved courses with quality assurance can effectively enhance talent development and help banks recruit talents. Moreover, the SCS can assist banks in formulating an effective human resources management framework to assign and allocate talents to the right role, individually and collectively, that will ultimately create the most value. The QF hierarchy can complement employees’ career path while matching their qualifications with the requirements of different roles. As banks are facing the new challenges of digital transformation, QF plays an important role in the transformation, development and talent cultivation of the banking industry.” she says.

Banking is an industry that emphasises professionalism. BOCHK provides employees with opportunities to achieve personal career goals through continuous learning. In this regard, the SCS provides a set of clear, unified training standards for various positions, assists banks in building a job-based training system, and helps banks attract talents who are interested in embarking on a banking career. The concept of Vocational Qualifications Pathway (VQP) combines career planning and continuous learning to provide employees with a clear blueprint for continuous learning, giving a fair recognition to those who work hard and drive results with career advancement opportunities.

BOCHK builds its talent development strategy on the QF and VQP with the establishment of a Virtual Academies that enable employees to follow a learning path that is targeted to an employee’s job role or own career development. These initiatives have improved training effectiveness, professionalism, and at the same time enhanced the bank’s competitiveness and corporate image, solidly supporting the recruitment and training of banking professionals and fostering the promotion of banking careers.

Taking the Personal Banking Academy as an example, BOCHK has formulated core competency requirements for each major position in the personal finance business area by referring to the SCS and built a curriculum framework around the core

competency requirements of each position by referring to the VQP. These help employees paint a full picture of their learning activities and show them the way up the career ladder. Employees with promotion potential can then be provided with the necessary training or development to ensure they have the skills and knowledge to perform in their new role, thereby enhancing their professionalism and competitiveness.

Taking the Operations Academy as another example, the Academy provides colleagues with professional and management knowledge, such as quality control, process management, compliance and operational risk management, and services excellence. Even if one serves as a clerk when he or she first joins BOCHK, he or she can still move up the career ladder through continuous education. Since 2013, BOCHK has provided training to 2,700 employees who have now successfully completed QF courses and obtained relevant QF qualifications.

“To ensure learning effectiveness, BOCHK has established a systematic process of evaluating employee training effectiveness, such as post-course questionnaires and assessments. In addition, we have developed a behavioural evaluation and tracking mechanism. From what we have heard from supervisors and managers, not only the knowledge level of employees has seen marked improvements, their ability and performance have also significantly been improved.”







“A colleague who had completed the intermediate course of the Operations Academy told me that he had completed a number of professional courses, such as Kano model and customer survey, quality control system, operational risk management, and supply chain management. After achieving the intermediate level of “Operations Expert”, he has applied new thinking to his work and noticed many opportunities that he had not noticed previously. He believes that continuing learning has broadened his horizons, enhanced his abilities, and laid a more solid foundation for the pursuit of excellence in his career,” she continues.

From the experience of BOCHK, closely linking the bank's talent development strategy with QF and continuously ensuring the quality of trainings are equally important to successfully implementing QF. There are two important aspects that should be noted in this process. First, the attention of the bank's senior management. BOCHK

has always attached great importance to cultivation of talents by investing resources in training and providing training according to the needs of employees. The second aspect is the support of business units. When it comes to course design and implementation, it is necessary for the Human Resources Department and relevant business units to collaborate on course design and implementation so that the training truly meets the needs of the business.

Last but not the least, Mrs Kung suggests that QF shall be updated in a timely manner to keep pace with the evolving industry landscape and seize market opportunities. While promoting a culture of continuous learning across the industry, QF should also timely update the core competency requirements and ways of evaluation. To prepare practitioners for the future, digital ways of learning should be designed and curated to make learning more intuitive, convenient and efficient. 

 國銀行（香港）有限公司（中銀香港）一向高度重視人才培育，積極參與資歷架構（QF）的推行工作。中銀香港是全港首間引用銀行業《能力標準說明》發展內部培訓課程的銀行，亦是首間開辦QF第五級課程的銀行。

中銀香港副總裁龔楊恩慈介紹，從2013年至今，中銀香港已持續發展及認證了六個QF認可課程，包括2013年獲評核為QF第三級的「銀行客戶服務主任證書課程」、2015年獲評核為QF第三級的「營運質量及流程管理證書」、QF第四級的「營運質量及流程管理高等證書」、「個人銀行經理高等證書」和「企業銀行助理客戶經理高等證書」，以及2017年獲評核為QF第五級的「營運質量及流程管理專業證書」。

「QF在銀行業推行了十五年，成為銀行業吸引、保留及提升人才專業能力的有效工具。QF認可課程具質素保證，可有效提升人才發展的專業形象，有助銀行廣納賢才；QF提供的客觀能力標準，能協助銀行制定合理的選拔機制，將人才配置在他們最能發揮才能的工作崗位上；分層級的QF認可課程可配套員工事業發展路徑，將晉升與資歷認可建立適當的聯繫，有效留住優秀人才。面對當前銀行業數字化轉型的新挑戰，QF對銀行業的轉型、發展與人才培育發揮重要作用。」

銀行業是一個講求專業能力的行業，中銀香港除為員工提供一份職業外，亦為員工提供一個通過持續學習達致個人事業目標的機會。《能力標準說明》為銀行業各類崗位提供了一套清晰、統一的人才培養規範，協助銀行建立以崗位能力為本的培訓體系，有助銀行在市場吸引有意投身銀行業的人才；「職業資歷階梯」的概念結合職涯規劃與持續學習，為銀行業員工提供清晰的進修藍圖，將進修結果與晉升機會掛鉤，奠定了員工職業發展的方向。

中銀香港將人才培養策略與QF及「職業資歷階梯」理念掛鉤，以虛擬學院建設為載體，明確各工作崗位的學習與職業發展路徑。這些舉措皆有效提高培訓成效、人員專業性，同時提升銀行品牌的吸引力、競爭力，為銀行人才招聘和培養給予堅實支援。

以個人金融學院為例，中銀香港參照《能力標準說明》，擬訂了個人金融板塊中各個主要崗位的核心能力要求，並參照「職業資歷階梯」的理念，訂立學院的課程框架，為同事描繪全景學習地圖，明確其晉升路線。具晉升潛質之人員更可參與銜接崗位的培訓，加快晉升速度，增加團隊內生力，協助員工提升專業性與競爭力。


## 中銀香港： QF作為人才培育策略基礎

再以營運學院為例，學院為同事提供品質管理、流程管理、合規及操作風險管理及客戶體驗等專業及管理知識，即使同事在入行初期任職文員崗位，亦可通過持續進修獲取職業發展機會。從2013年至今，中銀香港已有2,700名員工成功修畢資歷架構課程並獲取相關QF認可資歷。

「為確保學習成效，我行建立了系統化的培訓成效評估機制，除課後問卷、課後測試等成效評估工具外，還建立了行為考核跟蹤機制。從主管的角度而言，員工在取得QF資歷後，不僅知識水準有所提升，在工作能力和表現方面都有明顯改進。」

她續說：「我曾和我行一位修畢營運學院中階課程的同事作交流，同事表示，在銀行的栽培下，完成多個專業課程，如Kano model及客戶調查、品質管理體系、操作風險管理、供應鏈管理等，取得「營運專家」中階的專業資格，他利用新思維、新視野審視自己的工作，察覺到許多以往留意不到的機會。他認為持續進修擴闊了他的視野，提升了他的能力，

為追求卓越的工作成果、個人的事業發展打下了更堅實的基礎。」從中銀香港的實踐經驗來看，要成功推行QF，將銀行人才策略與QF理念緊密掛鉤，並持續做好培訓質素保證，有兩方面較為重要。一是管理層的重視。中銀香港向來高度重視人才培育，「視人才培養為百年不易之準則」，在培訓上積極投放資源，根據員工需要提供相應培訓，並幫助其更好的實現職涯發展。二是業務部門的支持。在課程設計與實施方面，需要人力資源部和相關業務部門緊密配合，共同把課程設計與實施做好做實，使培訓真正配合業務需要。

最後，龔楊恩慈建議QF必須與時並進，抓緊當前機遇，配合銀行業發展趨勢，結成人學習規律，在崗位核心能力要求和成效評估等方面，適時調整，並加入數碼化互動學習元素，讓學習變得更簡潔、更便捷、更快速。 



## Bank of Communications: Enhancing Talent Quality with QF

Qualifications Framework (QF) has cultivated outstanding and professional talents for the banking industry and facilitated the stable development of the industry. Bank of Communications Hong Kong (the Bank) develops Specification of Competency Standards (SCS)-based courses and Vocational Qualifications Pathway (VQP) courses through the use of tools and mechanisms provided by QF. Besides, QF is adopted to facilitate the Bank's human resource development and management, improving the quality of the Bank's personnel.

Though joining the SCS-based and VQP courses, the frontline staff of the Bank can learn knowledge about banking and acquire essential skills systemically. After training, they can meet the professional competency

requirements and help improve the Bank's overall service quality. Moreover, VQP defines a clear career path as well as the abilities and competency requirements of different positions. Upon completing the VQP courses, individuals with relevant internship and work experiences and the required capabilities and competences can be deployed to the right positions, thereby enhancing the competitiveness of the Bank's employees.

QF provides a set of clear and objective competency standards for the industry. The Bank can identify the professional abilities of incumbents through QF and encourages employees of all business units to obtain the Enhanced Competency Framework (ECF) recognition according to the needs of their positions. Through continuously pursuing the QF-recognised courses, the Bank's staff are dedicated to the continued improvement of the Bank's professionalism and competitiveness.

In addition, the Bank capitalises on QF to attract outstanding talent to join the Bank. The QF courses help new recruits quickly familiarise themselves with business operations and obtain qualifications recognised by the industry at the same time, which is significant for their development in the banking industry. Through this, the Bank has attracted many outstanding talent and university graduates who are interested in embarking on a career in the banking industry to join the Bank's front-line workforce. The results are encouraging.

Looking ahead, the Bank will continue to actively adopt QF tools, such as the Specification of Competency Standards (SCS) and Vocational Qualifications Pathway (VQP). The accreditation process is like a comprehensive "health check", not only allowing the bank to carefully review the implementation of the quality assurance mechanism, but also exploring the areas where the courses can be optimised and improved. Meanwhile, the Bank takes this opportunity to keep up with the standards of other tertiary and training institutions in Hong Kong and continue to improve the courses so as to achieve excellence and enhance the current quality assurance mechanism. 

**資**歷架構 (QF) 為銀行業培育了優秀和專業的人才，促進銀行業整體穩健發展。交通銀行香港應用QF各項工具和配套機制，發展「能力為本課程」及「職業階梯課程」，應用QF在人力資源發展和管理上，提升本行人員的質素。

本行前線人員通過參加「能力為本課程」或「職業階梯課程」，系統化學習銀行業知識及掌握工作技能，學員受訓後，達到專業的能力要求，有助提升服務水平。另外，因「職業資歷階梯」明確晉升路徑，以及工作崗位需要的能力和表現要求，完成「職業階梯課程」再加上實習工作經驗，再評核員工的整體工作能力和表現後，有能者能晉升到適當的崗位，提升競爭力。


QF 為銀行業訂下一套清晰、客觀的能力標準，本行利用QF識別現職人員專業能力，鼓勵各單位員工因應崗位需



## 交通銀行： 善用QF提升人才質素

要考取「銀行專業資歷架構」(Enhanced Competency Framework)。本行人員透過持續進修QF認可資歷課程，增強銀行的專業性和競爭力。

此外，本行利用QF吸納優秀人才加入銀行。QF認可課程有助新入職員工快速熟悉業務運作，且能同時獲得行業認可的資歷，對於銀行業發展相當重要，因此，吸引了很多優秀的人才及有志在銀行業發展的大學畢業生申請加入銀行前線工作，成效令人鼓舞。

展望未來，本行會繼續積極採用QF的工具，如「能力標準說明」和「職業資歷階梯」，主要因為評審的過程猶如一個全面的「身體檢查」，讓本行可以仔細審視質素保證機制的實施情況之餘，更深入探討課程可優化及改善的地方，同時藉此機會與香港其他的專上學府及培訓機構的水平看齊，持續優化訓練課程，達到精益求精，完善現有的質素保證機制。 



## NCB: Qualifications are Life-long Assets

The global financial industry is developing at a rapid pace. Given a rapidly evolving banking sector and the emergence of virtual banking, the competition for talents is fierce. Especially sought after are those with relevant experiences in banking and finance. As one of the employers in the banking sector, Nanyang Commercial Bank (NCB) considers the Qualifications Framework (QF) to be beneficial to banks, employees and customers.

Mr Simon Chan, Vice Chairman (Executive Director) of NCB in Hong Kong, explains that in the past, when recruiting talents banks could only rely on candidates' academic qualifications and experiences as assessment criteria. The human resources department often had to spend a lot of time interviewing candidates, whose professional

qualifications might not be necessarily relevant to the banking industry. For banks, QF provides objective screening criteria for job seekers, making it easier to assess the level of competence and improve recruitment efficiency. In terms of talent development, the Specification of Competency Standards (SCS) can help banks design in-house courses for core competencies, enhance the quality of training, and enhance overall service levels and professional image.

For employees, QF-accredited courses are rigorously reviewed by the authorities and therefore their quality is guaranteed. Once practitioners have completed these courses, their skills, knowledge and work experiences can be more easily recognised by the market. In addition, since QF is divided into various levels, employees can follow the learning path and accomplish their learning goals aligned with their lifelong learning and career objectives. Once accomplished, these qualifications will become their lifelong assets, giving them more autonomy over career choices.


For customers, banking practitioners equipped with relevant professional qualifications and abilities can provide them with more professional and better services. This will eventually help enhance customer confidence in banks and their corporate images.

Citing NCB as an example, Mr Chan stresses that the bank's core value stems from a people-centric philosophy. "We attach great importance to the development and training of employees by supporting their continuing education," he says. "SCS provide a clear description of the required knowledge and skills for each job. The flexibility and choices provided by modular courses under QF allow curriculum to be timely updated or adapted to regulatory, market and technology changes. As part of the banking industry, we work closely with other banks to formulate industry-recognised curriculum to meet the requirements of different types of work. The training content collectively provided by the industry can be matched with QF for employment and promotion purposes while helping employees meet their continuing education and career objectives. The goal is to develop a pipeline of talent with comprehensive skill sets and to sustain the development of the banking industry."

Furthermore, NCB provides support for employees applying for courses accredited by the Enhanced Competency Framework (ECF), including subsidies for application and tuition fees and exam holidays, and actively encourages them to enrol in QF-related ECF courses, including treasury management, wealth management, AML, credit risk management, and so forth. At the same time, NCB encourages employees to obtain the Certified Banker qualification, which is developed and offered by the Hong Kong Institute of Bankers and recognised by QF. Employees enrolled in the programme can get subsidies for the tuition fees and professional qualification bonuses. Once practitioners have obtained this professional qualification, they are also required to complete the designated number of Continuing Professional Development hours every year. NCB also participates in the QF Award Scheme for Learning Experiences for the banking industry to promote a corporate culture of continuous learning.



Going forward, he believes that Hong Kong will continue to play its role as an international financial centre. In the broader context, the integration of the Guangdong-Hong Kong-Macao Greater Bay Area will speed up and therefore drive the interconnectedness of cross-border financial products. Hong Kong's banking industry is set to benefit from this synergy. Locally, the emergence of fintech and regtech has allowed the financial sector to evolve with the times and thrive in the digital age, especially the banking industry. Not only will the future development of the banking industry go beyond the traditional boundaries of geographical domicile, but the boundaries of different areas of the banking industry (such as investment banking, retail banking and commercial banking), different areas of the financial industry (such as insurance and securities), IT and even logistics will be increasingly blurred.

“As the banking industry is an important pillar of Hong Kong's economy, QF can help the industry continue to nurture talents and enhance their competitiveness, thereby improving the stability of Hong Kong's financial system and its status as an international financial centre. Meanwhile, QF can help with cultivating and attracting talents and business development. In particular, QF can lay the foundation for the mutual recognition of qualifications and talent exchanges across the Greater Bay Area. In the future, the economic and trade exchanges between Hong Kong and the mainland will become more frequent. Mutual recognition of professional qualifications with the mainland or other countries will make it easier for banks to attract talents,” concludes Chan. 



## 南洋商業銀行： 隨身資歷成為終身資產



全球金融業發展一日千里，面對銀行業發展急速的步伐及虛擬銀行出現帶來的人才競爭，銀行同業對具相關銀行經驗及金融專業知識的人才需求量甚大，人才競爭激烈。香港南洋商業銀行作為僱主之一，認為資歷架構(QF)對銀行、僱員及客戶三方面均有裨益。

香港南洋商業銀行副董事長(執行董事)陳細明解釋，過去銀行業在招聘人才時，只能單憑學歷及經驗為主要指標，人力資源部門往往需要花大量時間作面試遴選，部份專業資格也未必完全和銀行業有關。對銀行而言，QF提供客觀的標準，讓公司更容易掌握應徵者的能力水平，提升招聘效率。在人才發展方面，參考QF的《能力標準說明》，有助銀行對應核心能力進行內部課程設計，加強培訓質素，提升企業服務水平及專業形象。

對僱員而言，QF認證的課程通過了當局嚴謹的審核，質量有所保證。如果銀行從業員修讀相關課程，他們的技能、知識和相關的工作經驗，將會更容易獲得市場認可，從而增強個人競爭力。此外，QF分為各個層級，學員可根據QF的進階路徑，循課程拾級而上，更有系統地結合個人進修與事業發展。這些隨身資歷可成為從業員的終身資產，協助他們在發展道路上擁有更多自主權。


對客戶而言，銀行從業員具有相關專業資格及能力，為客戶提供更專業、更優質的服務，將有助提升客戶對銀行業及企業品牌的信心。

陳細明以香港南洋商業銀行(南商)為例，強調「以人為本」是南商的核心價值。「我們十分重視員工的個人發展和培訓，支持同事持續進修，提升個人專業能力。資歷標準針對每一個工種的要求知識技能提供清晰說明。單元化課程提供的彈性和選擇，有利於課程剪裁，能因應法規、市場和科技變化而作出適時更新，與時並進。我們作為業界一份子，積極跟其他銀行一起制訂課程內容，以切合不同工種的要求。由業界整合出來的培訓內容能與QF配合，供內部聘用及升遷之用，同時為同事們提供進修及事業發展目標，培育綜合人才，讓銀行業得以持續發展。」

南商會為申請銀行專業資歷架構(ECF)的員工提供支持，包括申請費用補助、持續進修補助及考試假期等，積極鼓勵員工參與QF相關的ECF課程，包括：財資管理、零售財富管理、防洗錢、信貸風險管理等。同時，南商亦鼓勵員工獲取QF認可的香港銀行學會Certified Banker資歷，為員工提供學費補助及專業資格獎金。當從業員獲得專業資格後，每

年亦須完成指定的培訓時數，以滿足持續進修的要求。另外，南商會參與銀行業QF「學習體驗獎勵計劃」，推廣持續學習的企業文化。

就銀行業未來發展，他認為香港將繼續發揮其國際金融中心地位，在宏觀大環境下，粵港澳大灣區加速融合，推進區內金融產品互聯互通，香港銀行業將全面受惠於區域協同效應。在本地市場方面，近年來金融科技及合規科技的應用，加快了新一代科技基建的搭建，也將為香港金融業尤其是銀行業的發展注入新的內生動力。他指出，未來銀行業發展不僅跨越地域，銀行業內不同領域(例如：投資銀行、零售銀行、商業銀行)以及與金融業不同領域(例如：保險及證券)以及資訊科技、甚至是物流的界線將日漸模糊。

最後，陳細明總結道：「銀行業作為香港經濟發展的重要支柱，一套完善的QF可幫助業界持續培育人才及提升競爭力，鞏固香港金融體制的穩健性及其國際金融中心地位。QF能在人才培育、吸引人才及業務發展等方面，協助銀行業務發展，特別是QF可為粵港澳大灣區的資歷互認和人才交流奠下基礎，未來香港與內地交流日益頻繁，日後QF專業資格能與內地或其他國家專業資格達成互認，人才及專業技能交流等各方面均可更容易銜接。」



大新金融集團  
Dah Sing Financial Group

## Dah Sing Bank: QF for Talent Development

**M**r Derek Wong, Vice Chairman of Dah Sing Bank, agrees that QF plays an important role in the sustainable development of the banking industry.

With a pivotal position in the international financial market, Hong Kong faces many competitions and challenges at the same time.

As an important pillar of Hong Kong's economic development, the banking industry needs a complete set of QF standards for competency assessment. It helps the banking industry continue to spot and cultivate talents, enhance professional skills and competitiveness, and solidify Hong Kong's role as an international financial centre.

In future, when QF professional qualifications can be mutually recognised with professional qualifications in the Mainland China or other countries, the opportunities for the local banking industry will be greatly enhanced, fostering exchange of talents and professional skills between Hong Kong and different regions.

Mr Wong points out that the importance of QF lies in its ability to standardise various competence requirements of the banking industry, provide employees with the right training based on standard assessment criteria, and give full play to the abilities of employees. For example, can a PhD graduate hit the ground running and fully understand the scope of the job being offered by a bank? Without solid working experience and professional qualification, it will be difficult for the graduate to fit into the job immediately. This example highlights the value of QF professional qualifications.

Many young people were deterred from joining the industry because of the lack of a clear career path. However, after the introduction of QF professional qualifications, they can now obtain appropriate QF professional qualifications in accordance with their strengths and the career paths they wish to pursue in banking. Obtaining QF professional qualifications plays an important role in attracting young people to join the industry and cultivating future talents.

**大**新銀行副董事長黃漢興表示，QF對銀行業持續發展相當重要。香港在國際金融市場中有舉足輕重的地位，然而亦面對不少競爭和挑戰，銀行業作為香港經濟發展的重要支柱，需要一套完善的QF作為能力評估標準，以協助業界持續發掘和培育人才，提升專業技能和競爭力，以鞏固香港國際金融中心的地位。如果日後QF專業資歷能夠與中國或其他國家的專業資歷達成互認，更會大大擴闊業界的營運空間，人才及專業技能交流等各方面均可更容易銜接。

黃漢興進一步說明QF的重要性在於讓銀行業各種能力要求統整起來，以統一的評估標準，為員工提供正確的培訓方法，妥善地發揮員工的能力。例如，一個擁有博士學歷人士，是否畢業後便能馬上投入崗位，充份了解銀行內部的工作範疇？明顯地，假如他缺乏實戰經驗及未有專業資歷，相信也很難馬上適應，這也突顯QF專業資歷的價值。

以往有不少年輕人因未能取得清晰的行業進階和發展資訊而對加入銀行業卻步，但推出QF專業資歷後，他們便可因應所長和希望發展的路向，考取合適的QF專業資歷，因此，推出有關資歷對吸引年輕人入行和培育專才起了很大作用。展望未來，我們期望業界能夠藉QF匯聚更多專業人才，並在不同專業領域上發展更多QF認可資歷，為銀行業帶來更蓬勃的發展和機會。QF

“Looking ahead, we believe that QF will continue serving as a foundation for supporting capacity building and talent development of the banking industry. With the launch of QF-recognised qualifications in different professional areas, we are looking for a thriving industry with ample opportunities for our talents.” QF



## 大新銀行： QF有利培訓及吸納人才



# UBS



## PWMA: Investing in Talent Development for a Prosperous Future

**M**rs Amy Lo, Co-Head of Wealth Management Asia Pacific, Head and Chief Executive of UBS Hong Kong and Chairman of the Executive Committee of the Private Wealth Management Association (PWMA), has contributed to the Banking Industry Training Advisory Committee (ITAC) for a few years. Representing the private banking and wealth management sector, she believes that the Qualifications Framework (QF) plays an important role in talent cultivation and can help the industry raise the bar to improve the way wealth management services are delivered.

“A bank covers many functional roles, from front-line services to KYC and compliance as well as other back-end support. Each role requires a different set of knowledge and skills. In this regard, QF plays an important role in formulating objective standards for different functional roles. On the one hand, employers can have objective criteria when determining the requirements of each position. On the other hand, based on the QF-recognised qualifications obtained by employees, employers can organise training to bridge the knowledge gap, if any, and provide promotion opportunities to the right employees.”

As Chairman of the Executive Committee of the PWMA, Mrs Lo says the Specification of Competency Standards (SCS) for Private Banking serves as a good reference for competency requirements. “We encourage members to make good use of the SCS to improve overall service quality.”

A recent example of how PWMA made use of the SCS for Private Banking was when the Association worked with the Hong Kong Securities and Investment Institute and the Hong Kong Monetary Authority to update the syllabus for Module 1 of the Enhanced Competency Framework (ECF) for Certified Private Wealth Professionals. This ECF sets core professional competencies and benchmarks to be met by client-facing practitioners such as relationship managers.

The SCS for Private Banking was used to help align the revised syllabus with the competencies expected of practitioners as measured in the SCS.

To become a successful private banker, Mrs Lo says while knowledge and skills are essential, it is also necessary to establish a trusting relationship with clients. “In this regard, we have been arranging sharing sessions, inviting professionals and senior practitioners of the bank to share their success stories and personal experience with younger colleagues to enhance their soft and hard skills.”

When asked about the latest industry developments, she points out that many affluent families in the Asia-Pacific region are undergoing what is known as the great wealth transfer. Therefore, there is a strong demand for wealth management services. This also explains why UBS’ performance in the Asia-Pacific region hit a new record during the pandemic year of 2020, while the second quarter of 2021 is also the best second quarter.

“In this pandemic, private banking clients have quickly adapted to online banking and wealth management services, which also means that clients will have higher requirements for digital banking in the future. Digital banking will become the new normal. But at the same time some private banking matters, especially sensitive issues such as family wealth planning, investment strategy, taxation, trust, legal affairs and succession planning, require in-depth discussions face-to-face. Therefore, we will adopt a hybrid model to provide clients with customised and convenient banking and wealth management services.”

Not only has COVID-19 accelerated the adoption of digital banking but has also drawn the attention of the corporate sector and wealthy families to disadvantaged communities and sustainability. “Everyone is more concerned about vulnerable groups. The UBS Optimus Foundation, managed by UBS, recorded US\$40 million in donations from clients in the Asia-Pacific region in 2020, most of which come from Hong Kong. Investors are more willing to invest in companies that focus on environmental, social and governance (ESG) than

before. Companies are keen to issue green bonds, hoping to make a positive impact on society through investments. Finally, UBS, as a multinational banking group, will play a role model for others in incorporating sustainability into its business and operations. That’s what we mean by ‘walking the talk’.”

Since the 2014-2015 academic year, the QF Secretariat has been organising a project involving promotional activities targeting Secondary 4 to 6 students with the support of the Career Guidance Section of the Education Bureau. The objective is to promote industry knowledge in the context of QF to secondary school students. A wide variety of activities, including career talks, visits and workshops, are designed to facilitate further studies and career planning for students. Mrs Lo says that the industry, including UBS and the PWMA, are willing to support these school activities. If necessary, experienced practitioners or graduate interns can be arranged to attend these events and share their working and learning experiences with younger students.

Mrs Lo concludes that talent development is of prime importance to Hong Kong, Asia’s wealth management centre. As a representative of the PWMA and UBS Hong Kong, she will strive to build an industry-wide communication platform riding on the QF platform, provide support for training, strengthen exchanges and co-operation with government departments, regulatory agencies, industry players and professional groups, and promote talent development for a prosperous future. 





**瑞** 銀香港區主管及行政總裁兼瑞銀財富管理亞太區聯席主管兼私人財富管理公會行政委員會主席盧彩雲，參與銀行業諮委會工作已有好幾年，作為私人銀行及財富管理專業的業界代表，她認為資歷架構（QF）發揮重要的角色，能幫助業界釐訂專業標準，藉此提升人才素質，推動行業發展。

她表示：「在銀行界裡，工作的範疇有很多，從前線到KYC及合規，到不同的後勤工作，所要求的專業知識各有不同。在這方面，QF便發揮了重要作用，為不同的範疇工序提供客觀標準予我們業界。一方面，僱主在釐訂各崗位的要求時有客觀準則，而在另一方面，僱主在進行內部培訓及考慮晉升機會時，亦可以參考員工在QF下相關的認可資歷，從而決定晉升和崗位安排，任人唯才。」

盧彩雲作為私人財富管理公會行政委員會主席，不時透過公會將QF的最新消息與銀行成員和會員分享。她說：「私人財富管理公會有43間銀行會員，我們不時會就QF討論不同階層和職能的員工，該有甚麼技能和知識，再看看公會有甚麼可以幫助。而事實上，銀行業《能力標準說明》「私人銀行」給予了業界很好的參考，我們很鼓勵會員好好利用《能力標準說明》，希望幫助業界提升服務水平。」

據悉，私人財富管理公會曾參與由金管局帶領的專責小組，制定優化專業能力架構（「優化架構」），為面向客戶的私人財富管理從業員，訂立核心專業能力及持續專業發展的基準，業界能藉此訂立出核心專業能力及持續專業發展的基準。新入行及相關的從業員，可透過自修及／或修讀獲認可培訓課程，例如私人財富管理師（CPWP）認證，考試及格後可達到優化架構的基準。

她透露，公會與香港銀行學會一直保持合作，籌辦相關的培訓課程，鼓勵會員和同事積極參與。「我們不時在公會行政委員會上回顧銀行專業QF的培訓內容，檢討有何改善空間。」例如，公會經與香港證券及投資學會商討後，更新了銀行專業資歷架構（ECF）私人財富管理單元一的課程大綱，而銀行ECF為面向客戶的從業員（如關係經理），設定要達到的核心專業能力和基準。

經修訂後銀行業《能力標準說明》「私人銀行」的教學大綱，保持與目前《能力標準說明》中對銀行從業員的要求能力一致。

她補充，要成為成功的私人銀行家，相關知識和技能固然必不可少，但亦要與客戶建立好信任關係。「在這方面，我們會安排很多分享會，邀請不同專業人士和本行的資深從業員，與年資較淺的同事分享成功案例和個人經驗，提升同事的軟硬實力。」

談及私人財富行業的最新發展，盧彩雲指出，在亞太區不少富裕家庭正經歷由上一代交棒到下一代的財富傳承階段，故他們對財富管理服務的需求殷切。這也解釋了為何在過去2020年疫情期間，瑞銀在亞太區的業績仍然創下新高，而2021年第二季度業績也是最好的第二季度。

「在新冠疫情下，私人銀行客戶也快速適應了網上銀行和理財服務，亦代表客戶未來對網上理財服務的要求會越來越高，數碼金融將會為了新常態。但與此同時，一些私人銀行業務，特別是家族財富管理、投資策略、稅務、信託、法律事務以至財富傳承等重大事情，都需要大家面對面去深入討論，所以我們會採取混合的服務模式，為客戶提供獨特的個人化銀行及財富管理服務。」

她續說，新冠疫情不但使客戶加速應用數碼銀行服務，還提升了企業和富裕家族對弱勢社群和可持續發展的關注。「在疫情下大家都多了關心弱勢社群，瑞銀旗下的UBS Optimus Foundation，於2020年更錄得4,000萬美元來自亞太區客戶的捐款，當中大部分來自香港。再者，投資者比疫情前更樂意投資於著重環境、社會及管治（ESG）的企業，而企業也更熱衷於發行綠色債券，希望通過投資為社會帶來正面影響。最後，瑞銀作為跨國金融企業也會樹立良好榜樣，在業務和營運推動可持續發展，亦即「walk the talk」。」

## 私人財富管理公會： 投資人才培訓 助銀行業百花齊放

自2014-15學年開始，資歷架構秘書處獲教育局升學就業輔導組協助，舉辦針對中四至中六學生的宣傳計劃，活動類型包括講座、工作坊及參觀等，目的是透過模擬或實操體驗，加深中學生對行業及QF的認識，以助其升學及就業的規劃。盧彩雲表示，業界包括瑞銀和私人財富管理公會都很樂意支持上述的學校活動，如有需要可安排具相關經驗的從業員或畢業實習生到學校活動，跟學弟學妹分享工作和進修心得。

最後，盧彩雲總結道，香港作為亞洲具領導地位的財富管理中心，人才發展至關重要。她作為私人財富管理公會和瑞銀香港的代表，將致力利用QF建構支援業界溝通平台，提供不同範疇培訓支援，加強與政府部門、監管機構、業界同仁和專業團體交流合作，促進人才培訓，帶動業界百花齊放。◆





香港銀行學會  
The Hong Kong Institute of Bankers



## HKIB: QF-recognised Qualifications Align with International Standards

The Hong Kong Institute of Bankers (HKIB) was appointed by the Education Bureau as an Assessment Agency for Professional Qualifications in August 2020, marking a new milestone in its development. In addition to being authorised to issue QF professional qualifications, the HKIB, leveraging its role as an Assessment Agency for Professional Qualifications, also works with the industry's human resources to use QF as assessment standards to evaluate the abilities of senior employees, so that they can be recognised with the professional qualifications they deserve.

According to Ms Carrie Leung, Chief Executive of HKIB, with the joint efforts of HKIB and the Banking Industry Training Advisory Committee (ITAC), industry stakeholders have become increasingly receptive to QF. Being the professional writer, HKIB, under the steering of Banking ITAC, has developed several sets of competency standards for the industry. With clear and objective competency standards, employers can thoroughly understand the abilities of each employee. Through skill-based assessment, employers are able to deploy the right people to suitable positions and address the training gap, if any, creating a win-win situation for both the employers and employees.

In addition, with the launch of QF professional qualifications, the competencies of the qualifications' holders are now widely recognised by the banking industry as well as regulators. Some of the professional qualifications have reached QF Level 6, equivalent to the level of a master's degree. The recognition can not only facilitate practitioners' career advancement, but also encourage them to pursue professional development through further studies.


Ms Leung highlights that QF is valued and recognised by many industries around the world. The common competency standards shared by QF-recognised qualifications of the banking industry and those of other industries will provide a good foundation for mutual recognition of qualifications among different industries and regions. Practitioners are therefore provided with more opportunities for career development.

The main reason for HKIB to apply for the status of Assessment Agency for Professional Qualifications is to strengthen the competitiveness of the local banking industry. Moving forward, we will strive to foster the mutual recognition of QF professional qualifications with those of the Mainland China and other countries. The goal is to articulate our local banking qualifications with the international ones, promote the exchange of talents between Hong Kong and other parts of the world, and support sustainable development of the banking and financial sectors in Hong Kong. 

香港銀行學會於2020年8月獲教育局委任為專業資歷頒授機構，標誌著發展的新里程，除了獲授權頒發QF專業資歷外，亦與業界的人力資源部門合作，以頒授機構身份更靈活和更有彈性地用QF的標準來評估資深員工的能力，從而頒發專業資歷。

香港銀行學會總裁梁嘉麗表示，透過香港銀行學會與銀行業諮委會的共同努力，QF已逐漸獲得業界持份者認同。作為專業撰寫人，香港銀行學會在銀行業諮委會的督導下，已為業界撰寫多套清晰並客觀的能力標準，讓僱主能充份掌握每位員工能力。業界以統一的能力標準作為人力評估，能有效善用資源以發揮員工所長，並可制定適當的培訓以填補不足，僱主和僱員同樣獲益。再者，我們現在可以頒發QF專業資歷，令獲得專業資歷人士的能力得到銀行業和監管機構的認可，部份專業資歷更達QF第六級，相當於碩士學位資歷水平，對他們日後在業界發展有重大幫助，並可鼓勵他們持續進修增值。

梁嘉麗認為QF在全球多個行業獲得重視和認可，銀行業的QF認可資歷與其他行業的資歷擁有共同能力標準，為不同行業和地區的資歷互認提供良好基礎，有助從業員日後在事業上有更廣闊的發展空間。香港銀行學會申請成為QF專業資歷頒授機構，主要目的是藉此加強香港銀行業的競爭力；

下一步我們希望將QF專業資歷與內地及其他國家的專業資歷進行互認，令本港銀行業的資歷與國際標準接軌，促進香港與世界各地的人才交流，支持香港銀行業和金融業的持續發展。 

## 香港銀行學會：QF認可資歷與國際標準接軌





## Shanghai Commercial Bank: Continuous Learning for Bright Future




With rapid development of the banking industry, continuous learning and acquiring QF professional qualification are effective means for practitioners to stay competitive. QF provides practitioners with a roadmap for progression in learning and employment. QF professional qualifications also enable practitioners to obtain professional recognition, so that they can make better plans for their future careers.

Knowing that banks nowadays have to perform many different kinds of account openings and execute many different types of transactions on behalf of clients, Mr Calvin Ho, Branch Manager of the

Shanghai Commercial Bank (San Po Kong Branch), took the initiative to obtain the professional qualification, Associate Anti-Money Laundering Professional (AAML), in order to familiarise himself with AML expertise and skills. In response to market development and customer needs, he obtained two more wealth management QF professional qualifications, i.e., ARWP and CRWP. He is now further pursuing the programme of Certified Banker.

Mr Chan's passion for learning has inspired his team to better equip themselves as well. After acquiring professional qualifications, the service quality of his staff is seen to be improved which in turn provides more confidence to their clients.

Being widely recognised by the industry, employers and regulatory bodies, QF professional qualifications enable practitioners to understand the requirements for different positions. For the banking industry, QF is critical to its sustainable development, including talent management and skill upgrading.


As such, we recommend that practitioners or those interested to join the industry can pursue QF-recognised qualifications to gain inter-disciplinary knowledge across the banking and financial sectors according to their career goals. Not only will employees feel valued and important, the banks they work for will also benefit by recruiting the right talents. 



## 上海商業銀行： 持續進修擴闊前程

銀 行業發展一日千里，從業員希望在職場上有更多的發展機會，持續進修及考取QF專業資歷是其中一個有效途徑。QF為從業員提供明確的進修及就業進階路線圖，其中銀行業QF專業資歷更協助從業員獲取專業認可，為未來事業訂下明確目標。

上海商業銀行(新蒲崗分行)分行經理何國司以自己經驗為例，眼見銀行處理各式各樣新開戶口及各種交易形式增加，便考取反洗錢專業人員(AAML)專業資歷，以掌握反洗錢專業知識以及處理技巧。之後再因應市場發展和客戶需求，完成財富管理專業資格(ARWP及CRWP)兩個QF專業資歷。他現正修讀銀行專業會計課程(Certified Banker)。

何國司的積極進修更帶動了身邊的團隊一起裝備自己，當取得專業資歷後，服務質素顯著提升，更能給予客戶信心。QF專業資歷可以令從業員了解公司對不同崗位的要求，同時得到行業、僱主及監管機構的廣泛認可，對於銀行業的持續發展，包括人才培育及員工技能提升極為重要。因此，我們建議從業員或有意加入銀行業的人士，可按個人事業發展目標，選擇透過QF認可資歷進修增值或跨專業橫向發展，從而發揮所長，對自己及任職的銀行皆有裨益。 

## HKBEA: QF for Charting Career Path

In addition to protecting the rights and interests of banking employees, the Hong Kong Banking Employees Association (HKBEA), being one of the supporting organisations of the Banking Industry Training Advisory Committees (ITAC), is committed to participating in the promotion of talent development.

Mr Johnson Wong, Chairman of the HKBEA, says the Banking ITAC has entered its 15<sup>th</sup> year of assisting the industry in implementing Qualifications Framework (QF) and that it has made active contribution to talent cultivation. Equally important is that QF pathway allows practitioners to get a clear picture of their job prospects and career path so that they can set their career goals.


“Since the 1980s, Hong Kong’s banking and financial industry has witnessed rapid growth. Regulations and industry practices have been aligned with international standards. Based on the job requirements and career development directions, practitioners are encouraged to pursue a learning programme that is most relevant to their field, whether it is retail, commercial or private banking. The best way to go is the way they want to go.”

Compared with other industries, the banking industry has its own uniqueness, says Mr Wong. The scope is wide and diversified. Different positions require different qualifications. As such, some banks inevitably focus on individual qualifications when recruiting talents, overlooking the wholeness of QF. Vocational training focusing on upgrading technical skills has become the talent development policies of many developed countries decades ago. This trend is also happening in Hong Kong’s banking sector. Promoting continuing education and lifelong learning is the core value of QF. To succeed in the workplace, even university graduates have to put what they have learnt into practice and pursue pathways of learning at the same time.

Mr Wong believes that small and medium-sized banks with less training resources benefit even more from QF and are now better placed to recruit and train high calibre talents. “When deploying manpower, large and small and medium sized banks alike can refer to the Specification of Competency Standards (SCS) in order for their human resources department to develop in-house training courses, SCS-based job descriptions, employee performance assessment and recruitment requirements. This allows employers to make more effective use of training resources and improve operational efficiency.”

Mr Eddie Leung, the HKBEA delegate to the Banking ITAC, says banking is a service industry and QF plays an important role in a bank’s human resource management, especially training. “For example, the training package based on the SCS for the banking industry is quite practical and easy to learn. It teaches a lot of professional knowledge, such as sales prospecting and customer service. Existing employees or those interested in joining the industry can also refer to the Vocational Qualifications Pathway for career planning.”

The HKBEA is committed to playing a facilitative role and promoting QF-accredited courses to its members, says Leung, such as the Certified Banker qualification offered by the Hong Kong Institute of Bankers. The HKBEA actively participates in various school activities organised by the QF Secretariat that aim to deepen secondary school students’ knowledge of the industry and QF. The HKBEA is also a member of the selection panel of QF Award Scheme for Learning Experiences.

Last but not least, Mr Wong has a message to recent graduates and young people aspiring to join the banking industry: step out of your comfort zones and seize the opportunities presented by the Greater Bay Area. 

## 香港銀行業僱員協會： QF助看清前路 規劃事業

**致**力維護業界僱員權益外，也是銀行業行業培訓諮詢委員會（諮委會）支持機構之一，致力參與推動本地銀行及金融業人才培訓工作。

協會主席黃雲勇表示，銀行業諮委會協助行業推行資歷架構（QF）已踏入第15年，對業界提升人才技能方面的貢獻有目共睹。同樣重要的是，QF進階路徑讓從業員了解個人的事業發展前景和晉升之路，確立事業目標。


「自八十年代起，香港銀行金融業取得飛躍發展，法規及實務已與國際接軌。從業員可按照個別的職位要求和事業發展路向，無論是零售銀行、商業銀行還是私人銀行部門，修讀相關課程和考取有關的專業資格，走自己想走的路。」

他坦言，銀行業相對於其他行業有其獨特之處，專業範疇廣泛多元，不同崗位本身已有不同的專業資格要求。由於專業資歷及種類繁多，一些銀行在招聘人才時難免較著眼個別的專業資格，忽略了QF的完整性和可持續性。

「即使如此，推行QF已是大勢所趨，職業學歷化及技術化在幾十年前已成為了很多已發展國家的人才發展方針，香港銀行業也勢在必行。鼓勵持續進修和終身學習是QF的核心價值，即使是大學畢業生，在學習理論後也有需要在職場上實踐，輔以持續進修，才能學以致用。」

黃雲勇認為，培訓資源較遜的中小型銀行，更受惠於QF，有條件招聘和培訓出色人才。「在策劃人力資源時，無論是大銀行還是中小型銀行皆可參考《能力標準說明》，人力資源部門可根據能力標準制訂內部培訓課程、能力為本的工作崗位說明、員工表現評估及招聘的要求等，藉此提升營運效益，更有效運用培訓資源。」

代表香港銀行業僱員協會的銀行業諮委會委員梁永基補充，銀行業乃服務性行業，QF在銀行的人力資源管理尤其是培訓上發揮重要作用。「舉例說，銀行業《能力標準說明》為本的教材套相當實用，在銷售勘探和客戶服務等專業知識都有詳細解析，深入淺出，易於學習。已入行的同事或考慮入行人士亦可參考「職業資歷階梯」，規劃個人事業，透過獲得階梯上不同的資歷，在行業得到進一步發展的機會。」

梁永基透露，香港銀行業僱員協會作為員工代表，致力發揮協調角色，積極向會員推廣QF認可課程，如香港銀行學會的「銀行專業會士」課程。協會也參與由資歷架構秘書處舉辦的學校活動，加深中學生對行業及QF的認識，以及出任QF「學習體驗獎勵計劃」遴選小組成員。最後，黃雲勇寄語有志投身銀行業的畢業生和年輕人走出舒適圈，抓緊粵港澳大灣區的機遇。 


# HKMA: QF Provides Shared Standards of Competency

## 金管局：QF 提供共同能力標準

Since 2014, the Hong Kong Monetary Authority (HKMA) has been working with the banking industry to promote the Enhanced Competency Framework (ECF), which aims to establish a set of competency standards that can be adopted across the industry and provide a clear professional development ladder for new recruits and existing practitioners. By setting these professional qualification standards, the ECF also strengthens the capability of banks to manage risk.

To maximise industry recognition, ECF benchmarks primarily take reference from standards of the Hong Kong Qualifications Framework (QF), allowing banking and training institutions to develop courses that align with standards of the two frameworks. Banking practitioners can gain a clear understanding of which QF levels their ECF training courses correspond to, so that they can plan their path in further studies. By obtaining ECF qualifications which are QF recognised as well, they can also meet the competency requirements of their jobs and enhance their competitiveness.

At present, the ECF covers seven professional work streams, namely Anti-Money Laundering and Counter-Financing of Terrorism, Cybersecurity, Treasury Management, Private Wealth Management, Retail Wealth Management, Credit Risk Management, and Operational Risk Management. The HKMA is preparing to launch two new modules, on Fintech and Compliance. All these training courses are benchmarked against QF standards, between QF Level 4 and Level 6.


Looking ahead, the HKMA will continue to support the work of the Banking Industry Training Advisory Committee and encourage the banking industry to adopt ECF-approved certifications as a benchmark to enhance the core competence of bank employees. Professional bodies can also refer to the competency standards of the ECF and QF to develop talent for the industry and formulate appropriate training courses more effectively. 



2014年起，香港金融管理局（金管局）與銀行業界推行普及的「銀行專業資歷架構」（Enhanced Competency Framework (ECF)），建立一套可供銀行業界共同採用的能力標準，為新入職者和銀行從業員提供一個清晰的專業發展階梯。通過訂立專業資歷標準，亦有助加強銀行風險管理的能力。

ECF的基準主要參考QF的指標來釐定，一方面讓銀行業和培訓機構可按兩者比對的標準制訂相應程度的培訓課程，提升資歷的認受性。另一方面讓銀行從業員清楚了解自己所修讀的ECF培訓課程在QF架構的水平，從而規劃自己的進修路徑，在獲取ECF資歷的同時也得到QF的認證，以達至相關崗位的能力要求，並提升自己的競爭力。

現時，ECF涵蓋七個專業工作領域，包括打擊洗錢及恐怖分子資金籌集、網絡安全、財資管理、私人財富管理、零售財富管理、信貸風險管理和業務操作風險管理。此外，金管局現正籌備推出金融科技和合規的新單元。所有ECF培訓課程均參考QF的指標來釐定，按標準制訂為第四至六級不等。

金管局會將繼續支持銀行業諮委會的工作，並鼓勵銀行業積極採用ECF的認可資歷為基準，以提升銀行從業員的核心能力水平。專業團體亦可參考ECF和QF的能力標準，配合銀行業的人才發展需要，更有效為從業員制訂適當的培訓課程。 



# Specification of Competency Standards (SCS) for Banking Industry

## 銀行業 《能力標準說明》

SCS sets out the skills, knowledge and outcome standards required of the industry under different functional areas at various QF levels. The functional areas of SCS for Retail Banking, Corporate & Commercial Banking and Private Banking are as follows:

《能力標準說明》載列於不同職能範疇及資歷級別下行業所需要的技能、知識及成效標準。零售銀行、企業及商業銀行和私人銀行的《能力標準說明》職能範疇如下：

### Retail Banking 零售銀行



- Retail Banking Service Delivery  
提供零售銀行業務
- Retail Banking Operations & Support  
零售銀行之操作及支援
- Credit Management  
信貸管理
- Compliance & Risk Management  
遵守法規及風險管理
- Technology Management  
科技管理
- Product Development & Brand Marketing  
產品開發和品牌推廣
- Quality Management  
品質管理
- Sales & Relationship Management  
營銷及客戶關係管理
- Strategic Business Development & General Management  
策略性業務發展管理及一般管理
- Other Generic Functional Areas  
其他通用技能

### Corporate & Commercial Banking 企業 / 商業銀行



- General Enterprise Banking Service Delivery  
為大機構提供的其他企業銀行服務
- General Enterprise Banking Operations & Support  
為大機構提供的其他企業銀行操作和支援
- General Enterprise Banking Credit Management  
為大機構提供的其他企業銀行信貸管理
- Risk Management  
風險管理
- Internal Control & Compliance  
內部監控與遵循法規
- Technology Management  
科技管理
- Product Development & Brand Marketing  
產品開發及品牌推廣
- Quality Management  
品質管理
- Sales Relationship Management  
企業營銷和關係管理
- General Management  
一般管理
- Other Generic Competencies  
其他一般能力

### Private Banking 私人銀行



- Client Relationship Management  
管理與客戶關係
- Investment Platform  
投資平台
- Technology, Operations and Administration  
資訊科技及運作
- Human Resources and Finance  
人力資源及財務行政
- Risk Management and Audit  
風險管理及審計
- Legal and Compliance  
法律及法規遵守
- Marketing and Communication  
市場推廣及傳訊
- Solutions and Services Delivery  
提供解決方案及服務
- Advisory and Support  
諮詢及支援

# BANKING ON TALENT TO GROW

## 培育菁英 與時成長



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