

Draft Specification of Competency Standards for Banking Industry – Corporate/Commercial Banking (Version 2)

Questionnaire

The draft Specification of Competency Standards (SCS) for Banking Industry – Corporate/Commercial Banking (Version 2) is ready for industry consultation. Your views and comments on the draft SCS are 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 **15 September 2020** to the Qualifications Framework Secretariat by email (alicepcwong@hkqf.hk) or by fax (fax no. 3106 2035)

For enquiries, please call 3793 3932 during office hours.

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

1. Do you think the 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 corporate/commercial banking sector based on the functional areas mentioned above. Appendix III presents the progression pathway for the key job roles of the corporate/commercial banking sector.

2. Do you think the list of UoCs in Appendix II and their contents can cover all the competency requirements and reflect the new trends in the corporate/commercial banking sector in general?

Yes

No

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

3. Do you think the progression pathway in Appendix III can provide a roadmap for learning and career development in the corporate/commercial banking sector?

Yes

No

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

4. Will your company/ organization consider adopting 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 would you suggest the focus area(s) of QF implementation in the banking industry?

8. Other opinions about the implementation of QF in the banking industry:

Part IV : General Information and Personal Particulars (Optional)

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.

Signature : _____

Name : _____

Name of bank / organization : _____

Tel. no. : _____

Email address : _____

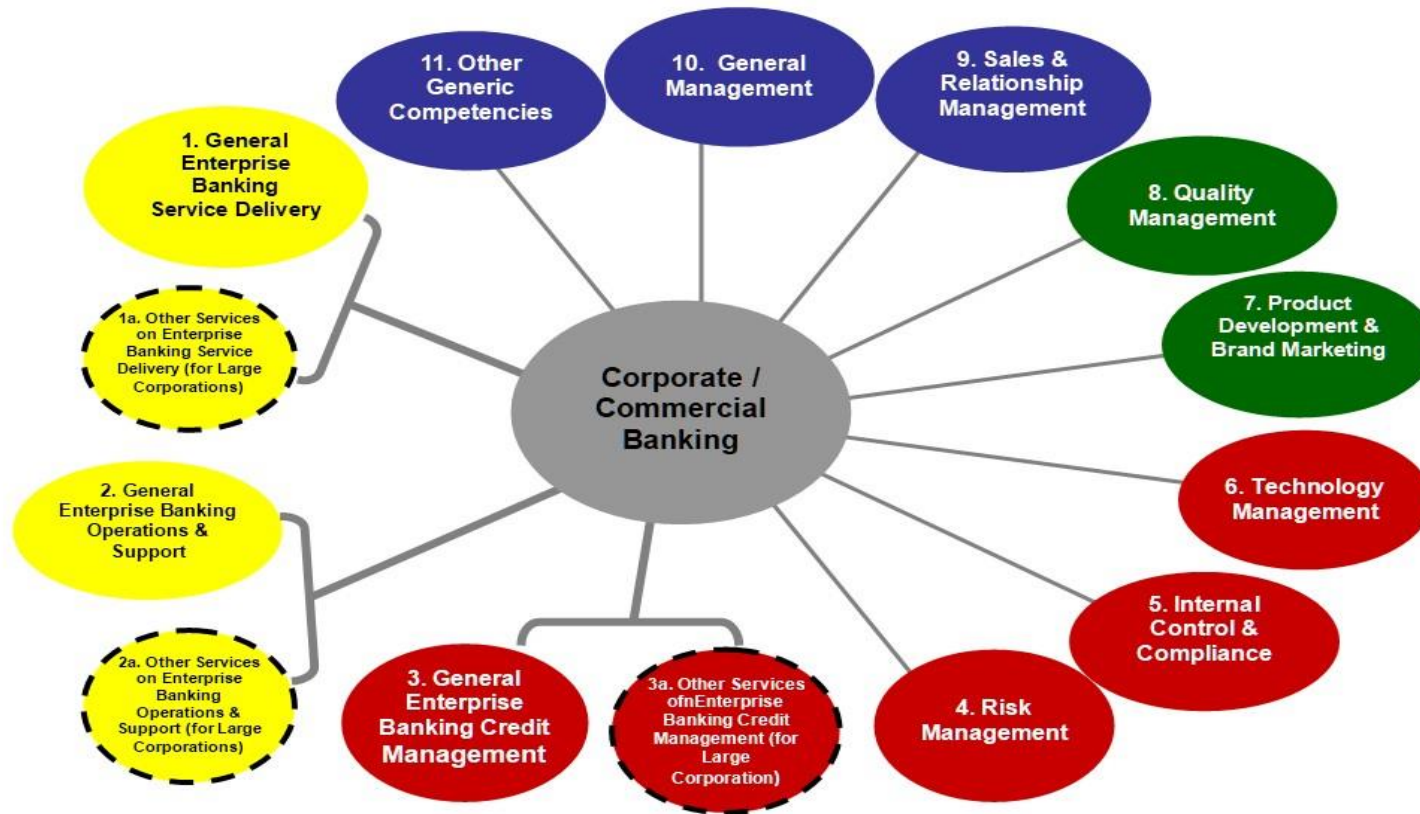
【End of Questionnaire】

Functional Areas of Corporate and Commercial Banking in Hong Kong

Functional Map of Corporate and Commercial Banking Sector

Business Acquisition & Customer Relationship Management

Service Delivery Channels



Product Design & Architecture

Internal Management

1. General Enterprise Banking Service Delivery

QF	Function / Competency	Credit	Page
Level 6	Service Delivery Strategies and Management		
	Formulate service delivery strategies for enterprise banking	4	66
Level 5	Service Delivery Strategies and Management		
	Develop service delivery policies, procedures and guidelines for respective products and channels	4	67
	Manage and monitor the service delivery performance for respective products and channels	4	68
	Review the service delivery performance for respective products and channels and make recommendations for improvement	4	69
	Delivery of Cash Management Services		
	Provide consultative advice and solutions on delivery of cash management services	4	71
	Delivery of General Loan Products and Credit Related Services		
	Provide consultative advice and solutions on delivery of general loan products and credit related services	4	79
	Consolidate summary of credit applications	4	80
	Delivery of Investment and Insurance Services		
	Provide consultative advice and solutions on delivery of investment and insurance services	4	82
	Develop service protocol of wealth management products offered by external vendors	4	83
	Delivery of Trade Finance Related Services		
	Provide consultative advice and solutions on delivery of trade finance related services	4	86
	Provide factoring services to meet the clients' needs	4	87
	Delivery of Foreign Exchange and Money Market Related Services		
	Provide consultative advice and solutions on delivery of foreign exchange and money market related services	4	94
	Delivery of Account Services		
	Provide consultative advice and solutions on delivery of account services	4	96
Level 4	Service Delivery Strategies and Management		
	Manage and monitor the daily service delivery of business centers	3	70
	Delivery of Cash Management Services		
	Provide liquidity management services	3	72
	Delivery of Investment and Insurance Services		
	Provide investment and insurance related services	3	84
	Delivery of Trade Finance Related Services		
	Provide import documentary credit (DC) services	3	88
	Provide export documentary credit (DC) services	3	89
	Provide import documentary collection services	3	90
	Provide export documentary collection services	3	91

QF	Function / Competency	Credit	Page
	Process application of shipping guarantee (import)	3	92
	Provide trade protection/ marine cargo insurance services	3	93
	Delivery of Account Services		
	Promote enterprise banking products and services in business centers	3	97
Level 3	Delivery of Cash Management Services		
	Provide payment services	3	73
	Provide services on account receivable management	3	74
	Provide collection and delivery services of banking items	3	75
	Report on the balance and transaction details	3	76
	Provide services related to interbank account	3	77
	Handle application of corporate credit card	3	78
	Delivery of General Loan Products and Credit Related Services		
	Process applications of general loan products and credit related services	3	81
	Delivery of Investment and Insurance Services		
	Process applications of investment and insurance services	3	85
	Delivery of Foreign Exchange and Money Market Related Services		
	Provide currency trading services	3	95
	Delivery of Account Services		
	Open, maintain and terminate different accounts	3	98
	Provide account services over the counter in business centers	3	99

1a. Other Services on Enterprise Banking Service Delivery (for Large Corporations)

QF	Function / Competency	Credit	Page
Level 6	Institutional Banking Services		
	Design structured deposit account services to meet the specific needs of institutional clients	4	102
	Formulate customized financial risk management services to institutional clients	4	103
	Structure customized cash management services for institutional clients	4	104
	Delivery of Corporate Loan Products and Credit Related Services		
	Provide strategic financial advice on capital structure and financial solutions	4	106
	Provide professional advice on the structure of large scale project financing and financial modelling	4	107
	Delivery of Investment Services to Large Corporate Clients		
	Provide recommendations on delivery of structured related investment services for large corporate clients	4	108
Level 5	Institutional Banking Services		
	Manage third-party depository transactions for securities and futures trading companies	4	105
	Delivery of Investment Services to Large Corporate Clients		
	Provide recommendation on investment opportunities in global assets for large corporate clients	4	109

2. General Enterprise Banking Operations and Support

QF	Function / Competency	Credit	Page
Level 6	Operations and Support Strategies and Management		
	Formulate operations and support strategies for enterprise banking	4	114
	Operations and Support in Business Centers		
	Develop operations and support policies, procedures and model for business centers	4	118
Level 5	Operations and Support Strategies and Management		
	Develop operations and support policies, procedures and guidelines for respective products and channels	4	115
	Manage and monitor operations and support performance for respective products and channels	4	116
	Review performance and effectiveness of operations and support for respective products and channels	4	117
	Operations and Support in Business Centers		
	Plan and implement operations and support actions for business centers	4	119
	Manage the operational risks of business centers	4	120
	Trade Finance Transactions Processing		
	Make decision on approval or rejection on trade finance application	4	138
Level 4	Cash Management and Account Transactions Processing		
	Perform checking on cash management and account transactions	3	121
	General Loan Products and Credit Related Transactions Processing		
	Conduct property valuation for loan application	3	127
	Collect and consolidate information for credit assessment	3	128
	Investment and Insurance Transactions Processing		
	Monitor clients' investment and insurance transactions	3	133
	Develop insurance plan for enterprise banking clients	3	134
	Trade Finance Transactions Processing		
	Perform checking on client account under import documentary credit (DC)	3	139
	Perform checking on client account under export documentary credit (DC)	3	140
	Process open account trade services to clients	3	141
	Foreign Exchange and Money Market Related Transactions Processing		
	Perform checking on foreign exchange and money market related transactions	3	148
Level 3	Cash Management and Account Transactions Processing		
	Process deposit and withdrawal transactions	3	122
	Process remittance transactions	3	123
	Process payment transactions	3	124
	Process receivable collection transactions	3	125

QF	Function / Competency	Credit	Page
	Maintain cash management and account transactions records	3	126
	General Loan Products and Credit Related Transactions Processing		
	Process credit applications follow up actions	3	129
	Arrange for disbursement of loans	3	130
	Handle loan documentation processing	3	131
	Maintain loan account transaction records	3	132
	Investment and Insurance Transactions Processing		
	Process investment and insurance application follow up actions	3	135
	Process insurance claims	3	136
	Maintain investment and insurance transactions records	3	137
	Trade Finance Transactions Processing		
	Process trade finance transactions for importers	3	142
	Process trade finance transactions for exporters	3	143
	Process factoring services transactions	3	144
	Process import documentary credit (DC) transactions	3	145
	Process export documentary credit (DC) transactions	3	146
	Maintain trade finance related transactions records	3	147
	Foreign Exchange and Money Market Related Transactions Processing		
	Process foreign exchange and money market related transactions	3	149
	Maintain foreign exchange and money market related transactions records	3	150

2a. General Enterprise Banking Operations and Support (for Large Corporations)

QF	Function / Competency	Credit	Page
Level 6	Operational Planning for Institutional Banking		
	Formulate service policies on institutional banking services	4	153
	Syndicated Loan and Other Structured Products Processing		
	Formulate policies on processing syndicated lending application	4	156
	Investment Services Processing for Large Corporations		
	Develop research reports on global asset investment	4	161
Level 5	Operational Planning for Institutional Banking		
	Design and review operation procedures for institutional banking products and services	4	154
	Syndicated Loan and Other Structured Products Processing		
	Perform the duties of an arranger for syndicated loan	4	157
	Manage legal documentation and compliance for syndicated lending and other structured products	4	158
Level 4	Operational Planning for Institutional Banking		
	Provide operations support to institutional clients	3	155
	Syndicated Loan and Other Structured Products Processing		
	Arrange loan facility for complex products	3	159
	Investment Services Processing for Large Corporations		
	Process transactions related to global assets investment	3	162
	Process transactions related to structured products	3	163
	Maintain custody of assets on behalf of large corporations	3	164
Level 3	Syndicated Loan and Other Structured Products Processing		
	Maintain syndicated loan and other structured products transactions records	3	160
	Investment Services Processing for Large Corporations		
	Maintain investment services related to transactions records	3	165

3. General Enterprise Banking Credit Management

QF	Function / Competency	Credit	Page
Level 6	Credit Strategies, Policies and Procedures Development		
	Formulate the overall credit risk management policies, procedures and methodologies	4	170
	Determine criteria in loan approval	4	171
	Portfolio Management		
	Allocate credit assets of the bank in accordance to the formulated credit risk management policies and risk appetite of the bank	4	186
	Review performance of loan portfolio for enterprise banking	4	187
	Monitor credit risk by using analytic models/ other tools for enterprise banking	4	188
	Assess performance and effectiveness of loan products for enterprise banking	4	190
	Monitoring Non-Performing Loan Performance		
	Formulate policies and procedures in managing problem loans	4	197
	Credit Systems and Maintenance		
	Analyse the performance of credit system and define the overall strategies for the bank	4	205
	Develop and enhance credit related functions in management information system (MIS)	4	206
Level 5	Credit Strategies, Policies and Procedures Development		
	Analyse the economic environment and the implications on credit management	4	172
	Develop procedures in credit approval	4	173
	Develop internal rating system for the bank	4	174
	Establish or revise credit policies, procedures and guidelines to respond to the changes in regulatory requirement and market environment	4	175
	Credit Acquisition		
	Determine approval or rejection on credit applications	4	177
	Review risk assessment on credit application	4	178
	Structure the credit facility	4	180
	Evaluate the performance of credit acquisition and make suggestions	4	181
	Provide consultancy service to clients on credit risks	4	182
	Assess credit and financial strength of borrowers and prepare credit proposal	4	183
	Portfolio Management		
	Develop risk mitigation strategies for the credit portfolio	4	191
	Conduct stress testing and analyse the results	4	192
	Manage and control the risks of the credit assets for enterprise banking	4	193
	Evaluate market value and marketability of collateral and identify the risks associated with the loan	4	194
	Conduct on-going monitoring of borrowing accounts	4	195
	Monitoring Non-Performing Loan Performance		
	Conduct post approval credit monitoring and review on problem loans	4	198

QF	Function / Competency	Credit	Page
	Implement legal actions on unpaid debt clients	4	199
	Develop procedures and guidelines for the recovery of problem loans	4	200
	Credit Systems and Maintenance		
	Identify gaps in existing credit management systems and make recommendations for improvement	4	207
Level 4	Credit Strategies, Policies and Procedures Development		
	Enforce implementation of credit policy	3	176
	Credit Acquisition		
	Conduct risk assessment for unsecured and/or secured lending using scorecard approach and proceed with approval	3	185
	Portfolio Management		
	Monitor the risk level of the loan portfolio to identify early risk signals	3	196
	Monitoring Non-Performing Loan Performance		
	Conduct loan workout with clients	3	201
	Monitor progress of debt collections	3	202
	Collect bad and doubtful debts	3	203
	Credit Systems and Maintenance		
	Monitor credit related data	3	208
	Provide learning activities to disseminate knowledge related to credit systems	3	209
Level 3	Monitoring Non-Performing Loan Performance		
	Collect payments from debtors	3	204
	Credit Systems and Maintenance		
	Record and report credit related data	3	210

3a. Other Service on Enterprise Banking Credit Management (for Large Corporations)

QF	Function / Competency	Credit	Page
Level 6	Large Corporate Credit Acquisition		
	Approve credit application on credit based solutions to large corporations	4	213
	Assess credit application on credit based solutions to large corporations	4	214
	Structure loan hedging arrangement and relevant products	4	215
	Loan Corporate Credit Facilities		
	Act as an initiator or a major participating bank to structure syndicate loan for corporate clients	4	216
Level 5	Loan Corporate Credit Facilities		
	Structure special assets/ equipment leasing and financing services to corporate clients	4	217
	Structure credit facilities for real estate development loan/ construction finance	4	218
	Structure credit facilitate for large scale project finance programmes	4	219
	Structure credit facilities for large scale operating assets financing programmes	4	220

4. Risk Management

QF	Function / Competency	Credit	Page
Level 7	Risk Identification and Assessment		
	Construct measurement models/ framework on banking risks	5	224
Level 6	Risk Identification and Assessment		
	Identify and quantify potential risks	4	225
	Conduct qualitative analysis to assess risks	4	226
	Risk Monitoring and Reporting		
	Develop risk monitoring and reporting strategies and policies for the bank	4	229
	Risk Control and Mitigation		
	Set risk appetite for the bank	4	234
	Establish overall risk management and mitigation strategies and policies	4	235
	Develop risk governance structure of the bank	4	236
	Business Continuity Planning		
	Formulate business continuity planning policies and procedures	4	241
Level 5	Risk Identification and Assessment		
	Construct risk profile for prioritizing different risks	4	227
	Risk Monitoring and Reporting		
	Monitor risk level and analyse the results	4	230
	Investigate causes of risk breakout	4	231
	Conduct risk monitoring internal procedure review	4	232
	Risk Control and Mitigation		
	Develop risk control measures	4	237
	Evaluate the effectiveness of risk management framework, policies and control measures	4	238
	Develop implementation plan on risk control management	4	239
	Business Continuity Planning		
	Analyse business impact on different kinds of disasters, crisis or material risks	4	242
	Develop business continuity plan and recovery strategy	4	243
	Evaluate effectiveness of business continuity plan	4	244
	Develop and implement the plan for BCP drills	4	245
Level 4	Risk Monitoring and Reporting		
	Report on the results of risk tracking	3	233
	Risk Control and Mitigation		
	Implement risk control management plan	3	240
	Business Continuity Planning		

QF	Function / Competency	Credit	Page
	Monitor and implement business continuity plan	3	246
Level 3	Risk Identification and Assessment		
	Record information and generate report related to risk management	3	228

5. Internal Control and Compliance

QF	Function / Competency	Credit	Page
Level 6	Compliance Management		
	Conduct research on regulatory development and implications on bank	4	252
	Formulate overall compliance strategies, procedures and ethical standards for the bank	4	253
	Internal Control		
	Establish internal control procedures and measures to track compliance fulfilment	4	266
	Evaluate effectiveness of the bank's internal control	4	268
	Audit		
	Formulate internal audit framework	4	272
	Legal Advice		
	Formulate legal framework and policies on handling suspicious/ illegal activities of the bank	4	278
	Anti-Money Laundering/ Counter-Financing of Terrorism (AML/CFT)/ Sanctions		
	Develop anti-money laundering/ counter-financing of terrorism and sanctions related framework, programme and policies of the bank	4	283
	Counter Financial Crimes		
	Develop policies in combating internal and external fraud	4	290
Level 5	Compliance Management		
	Develop internal policies, guidelines and standards for different operations to comply with regulatory requirements	4	254
	Develop compliance programmes to accommodate legal and regulatory requirements	4	255
	Assess compliance risk of different operations	4	256
	Review and evaluate compliance programmes of the bank	4	257
	Build and manage effective relationship with regulatory or other relevant bodies	4	258
	Liaise with regulators and handle regulatory examinations	4	259
	Conduct investigation on suspicious/ illegal activities and incidents of breaches	4	260
	Manage training and education on compliance	4	261
	Internal Control		
	Manage and monitor the internal control procedures to identify incidents of non-compliance	4	269
	Manage incidents of non-compliance and mitigate the impacts	4	270
	Audit		
	Design audit programmes	4	273
	Formulate audit implementation programmes	4	274
	Conduct audit programme tracking and monitoring	4	275
	Evaluate effectiveness of audit programmes	4	276
	Legal Advice		
	Provide legal advice and related support services	4	279

QF	Function / Competency	Credit	Page
	Provide legal support for investigation of suspicious and illegal activities	4	280
	Provide information advice on new or revised legal and statutory requirements	4	281
	Anti-Money Laundering/ Counter-Financing of Terrorism (AML/CFT)/ Sanctions		
	Assess and monitor controls to manage risks on anti-money laundering/ counter-financing of terrorism activities/ sanctions	4	285
	Provide training and support to staff to ensure compliance of anti-money laundering/ counter-financing of terrorism regulations/ sanctions	4	287
	Counter Financial Crimes		
	Conduct investigation on cases related to internal and external fraud	4	291
Level 4	Compliance Management		
	Provide response to consultation of regulatory or other relevant bodies	3	262
	Report non-compliance to law enforcement agencies	3	263
	Internal Control		
	Monitor subordinates' behaviours to comply with regulatory requirements	3	271
	Audit		
	Conduct audit reporting	3	277
	Legal Advice		
	Present information to courts and other hearings	3	282
	Anti-Money Laundering/ Counter-Financing of Terrorism (AML/CFT)/ Sanctions		
	Handle request from law enforcement agencies related to anti-money laundering/ counter-financing of terrorism/ sanctions	3	288
	Report suspicious cases on money laundering/ terrorist financing/ sanctions	3	289
	Counter Financial Crimes		
	Identify potential internal and external fraud risk	3	292
	Cooperate with regulatory bodies in addressing enquiries relating to financial crime	3	293
Level 3	Compliance Management		
	Comply with the bank's compliance standard during job execution	3	264
	Safeguard customer information to ensure security	3	265
	Counter Financial Crimes		
	Report suspected financial crimes to relevant parties in the bank	3	294

6. Technology Management

QF	Function / Competency	Credit	Page
Level 6	Technology Infrastructure		
	Formulate policies on IT governance	4	299
	Formulate the overall IT architecture and infrastructure design of the bank	4	300
	Evaluate future trend to plan for technological improvement	4	301
	IT System Security/ Cybersecurity		
	Formulate IT and cybersecurity policies, roadmaps and strategies	4	308
	Applications Design, Development and Maintenance		
	Formulate IT application policy	4	318
	IT Operations and Support		
	Formulate policies in IT operations and support services	4	329
	Enterprise Intelligence		
	Formulate policies on database management	4	339
Level 5	Technology Infrastructure		
	Assess effectiveness of current technology infrastructure	4	302
	Develop operation procedures for different IT hardware/ software	4	303
	Manage IT assets of the bank	4	304
	Manage and maintain network and communication systems of the bank	4	305
	Design and construct interface/ system on customer services	4	306
	Review and update IT and financial technology architecture to facilitate products and services delivery	4	307
	IT System Security/ Cybersecurity		
	Develop procedures, guidelines and programmes for IT system security/ cybersecurity	4	309
	Conduct security risk assessment and audit of different IT systems and suggest mitigation strategies	4	310
	Assess and manage security risks and trends in digital and mobile environment	4	311
	Design and implement cybersecurity awareness education and employee training	4	312
	Build necessary infrastructures to support policies on cybersecurity	4	313
	Assess and monitor security level in IT systems and cyber environment	4	314
	Educate business users on information and cyber risk trend and controls in a banking environment	4	315
	Carry out IT system security/ cybersecurity incident investigation, monitoring and reporting	4	316
	Applications Design, Development and Maintenance		
	Identify and analyse technology needs of the bank	4	319
	Perform system development and engineering	4	320
	Employ technological tools and solutions from technology service providers for system and financial technology development	4	322
	Oversee implementation of new IT systems	4	324

QF	Function / Competency	Credit	Page
	Conduct IT and financial technology system evaluation	4	325
	Select vendor and manage vendor performance	4	326
	IT Operations and Support		
	Manage daily operations of IT systems	4	330
	Design and implement disaster recovery plan	4	331
	Monitor the service level of IT and financial technology systems	4	332
	Monitor the performance and utilization of IT systems and financial technology systems	4	333
	Monitor change management when implementing new systems or systems updates	4	334
	Perform incident response management for IT, digital banking and financial technology issues	4	335
	Manage support services of IT and financial technology systems	4	336
	Enterprise Intelligence		
	Design database system for managing enterprise intelligence	4	340
	Plan for data collection and data management to build enterprise intelligence systems	4	341
	Develop data analysis programmes in enterprise intelligence systems	4	342
	Oversee and manage the operations of enterprise intelligence systems	4	343
	Construct and implement Big Data Analytics and Information Management system	4	344
Level 4	IT System Security/ Cybersecurity		
	Assess effectiveness on cybersecurity risk protection and carry out incident monitoring and reporting	3	317
	Applications Design, Development and Maintenance		
	Provide training and facilitation on using IT applications and systems for internal and external users	3	327
	Carry out maintenance on IT systems	3	328
	IT Operations and Support		
	Provide technology help desk services	3	337
	Provide field support in solving problems related to the IT and financial technology systems	3	338
	Enterprise Intelligence		
	Apply intelligence and database systems during daily work	3	345
	Execute Big Data Analytics administration	3	346

7. Product Development and Brand Marketing

QF	Function / Competency	Credit	Page
Level 7	Market Research and Business Intelligence		
	Project the future trends in market development to predict customer needs for the bank	5	353
	Product Portfolio Management		
	Develop positioning strategy for the bank	5	360
	Brand Marketing and Corporate Communication		
	Formulate brand positioning of the bank and its corporate communication strategy	5	401
Level 6	Market Research and Business Intelligence		
	Develop research strategies to generate insights on business and marketing strategies development	4	354
	Formulate business level competitor analysis	4	355
	Product Portfolio Management		
	Formulate product strategies and proposition for different products	4	361
	Develop customer segmentation strategies for the bank and driving product-set matching/ mapping	4	362
	Product Development		
	Establish policies and procedures for product development	4	366
	Develop profitability projection for new products	4	367
	Develop new banking products to meet the needs of different client segments	4	368
	Develop functional and process design by employing innovative technology	4	370
	Define product due diligence process to meet regulatory requirements	4	371
	Product Launching Implementation and Management		
	Design product delivery systems and sales distribution channels	4	388
	Marketing Strategy Formulation and Product Promotion		
	Prepare budget and manage marketing expenses of specific product to ensure reasonable ROI is attained	4	395
	Develop digital marketing, transformation strategy and roadmap to deliver the marketing vision	4	396
	Brand Marketing and Corporate Communication		
	Formulate general and online marketing strategies to build corporate image	4	402
Level 5	Market Research and Business Intelligence		
	Develop knowledge systems for enterprise banking business	4	356
	Develop client segmentation, identify their needs in products and services	4	357
	Product Portfolio Management		
	Develop measurement mechanism on ROI to assess effectiveness of investment in product development	4	363
	Manage the product portfolio of the bank based on product strategies	4	364
	Evaluate performance of existing product portfolio	4	365

QF	Function / Competency	Credit	Page
	Product Development		
	Establish product development procedures	4	373
	Develop project plan for new products development	4	374
	Develop, implement and analyse results of product acceptance test	4	375
	Source and manage products and services provided by external vendors	4	376
	Structure product architecture	4	377
	Conduct profitability forecast and cost analysis	4	378
	Design suitable systems and determine appropriate channels for product delivery	4	379
	Determine pricing for the products and services	4	380
	Manage the design and analysis of product acceptance test	4	381
	Lead product and operations data analysis	4	382
	Monitor the effectiveness and progress of product development	4	384
	Evaluate existing products and services performance and propose improvement measures	4	385
	Product Launching Implementation and Management		
	Design operational procedures for new products	4	389
	Evaluate effectiveness of product launch	4	390
	Develop the implementation plan for product launch	4	391
	Marketing Strategy Formulation and Product Promotion		
	Define value propositions for products	4	397
	Develop product promotional activities through different channels to increase market awareness and drive sales	4	398
	Brand Marketing and Corporate Communication		
	Develop communication programmes on corporate branding	4	403
	Create and produce enduring and consistent marketing campaigns to promote the corporate brand	4	404
	Develop budget on brand marketing and manage expenditure effectively	4	405
Level 4	Market Research and Business Intelligence		
	Implement market research project to execute and monitor data collection process	3	358
	Operate knowledge management systems to record and maintain the market information	3	359
	Product Development		
	Perform product acceptance test	3	387
	Product Launching Implementation and Management		
	Develop product specification for complex products	3	392
	Organise product launch activities	3	393
	Provide product information and training to support the sales and services process	3	394
	Marketing Strategy Formulation and Product Promotion		
	Produce promotion materials in alignment with corporate identity	3	399

QF	Function / Competency	Credit	Page
	specification		
	Conduct promotion programme evaluation	3	400
	Brand Marketing and Corporate Communication		
	Organise communication activities to build and enhance corporate brand salience	3	406
	Monitor and ensure consistency in using corporate identity throughout the bank	3	407
	Conduct programme evaluation on brand marketing	3	408

8. Quality Management

QF	Function / Competency	Credit	Page
Level 6	Quality Management System Development and Implementation		
	Formulate enterprise banking quality management strategies and policies	4	413
Level 5	Quality Management System Development and Implementation		
	Establish quality standards for different operations	4	414
	Develop procedures in quality control and re-engineering plans	4	415
	Develop quality management plan for specific project/ programme	4	416
	Conduct benchmarking analysis on quality management	4	417
	Provide education in quality management throughout the bank	4	418
	Promote quality management culture in the bank	4	419
	Quality Monitoring and Control		
	Design quality monitoring and control guidelines and plan	4	421
	Design survey to measure customer satisfaction	4	422
	Develop performance standards in customer service	4	423
	Continuous Process Improvement		
	Identify areas that require quality improvement	4	426
	Design measures to improve existing process	4	427
	Evaluate effectiveness of process improvement measures	4	428
	Customer Experience Management		
	Identify measures to improve customer experience	4	431
	Develop procedures and guidelines for feedback management	4	432
	Conduct research on digital and non-digital customer experience	4	433
	Analyse customer feedback for improving services of the bank	4	434
	Manage feedback from different parties in order to protect bank's image	4	435
	Execute customer experience process improvement measures and controls	4	436
Level 4	Quality Management System Development and Implementation		
	Implement quality management plan	3	420
	Quality Monitoring and Control		
	Conduct quality control on operations of the enterprise banking	3	424
	Prepare documentation/ reporting related to quality management system	3	425
	Continuous Process Improvement		
	Develop action plan for continuous improvement	3	429
	Implement process improvement measures	3	430
	Customer Experience Management		
	Provide quality services to clients	3	437
	Handle difficult customers and conflict resolution	3	438

QF	Function / Competency	Credit	Page
	Conduct investigation on complaint cases and make recommendation for actions	3	439
Level 3	Customer Experience Management		
	Provide timely response to customers regarding their feedback and address their concerns	3	440
	Implement survey to collect data on customer satisfaction	3	441

9. Sales and Relationship Management

QF	Function / Competency	Credit	Page
Level 6	Sales Strategies and Implementation Plan Formulation		
	Formulate overall sales strategies for enterprise banking	4	448
	Analyse business intelligence to identify new business opportunities and threats	4	449
	Business Pitching		
	Determine the strategic approach in considering market niches and segments for obtaining business deals	4	463
	Conduct research on performance of existing/ potential enterprise banking clients for their complex needs	4	465
	Structure and put forward customized solutions for enterprise banking clients to meet their financial needs	4	466
	Account Management and Customer Relationship Management		
	Formulate strategies and action plans for the development of Customer Relationship Management (CRM) systems	4	474
	Sales Team Management		
	Perform sales forecasting for enterprise banking	4	486
Level 5	Sales Strategies and Implementation Plan Formulation		
	Analyse sales strategies of competitors	4	450
	Develop marketing and promotional programmes to facilitate sales strategies	4	451
	Develop sales plan and implementation details for different teams	4	452
	Pre-Sale Management		
	Design sales leads generation programme to attract new prospects and retain existing valued clients	4	454
	Manage and coordinate the sales and promotional activities of different sales and service channels	4	455
	Conduct pipeline management	4	456
	Business Pitching		
	Conduct company financial analysis to identify clients' needs	4	467
	Present financial solutions to general enterprise banking clients	4	468
	Negotiate with the clients to finalize the customized financial solutions	4	469
	Gain mutual agreement and close the deal	4	470
	Design and implement client's profile and sales record analytics	4	471
	Account Management and Customer Relationship Management		
	Tailor appropriate customer services/ products for different clients	4	475
	Develop cross border customer relationship through provision of market update	4	476
	Provide professional advisory services to clients at different stages of the company life journey	4	477
	Sales Team Management		
	Set sales targets and other performance targets for sales team or individual sales staff	4	487
	Develop implementation plan to achieve sales target	4	488

10. General Management

QF	Function / Competency	Credit	Page
	Identify sales training needs and develop sales training strategies and plans	4	489
	Perform sales coaching	4	490
	Manage and evaluate sales performance	4	491
	Develop sales related competencies of the sales force	4	492
Level 4	Sales Strategies and Implementation Plan Formulation		
	Collect, analyse and report business intelligence information on the financial needs of different client sectors	3	453
	Pre-Sale Management		
	Conduct sales prospecting to qualify potential clients	3	457
	Conduct networking activities to obtain business contacts	3	458
	Provide support to marketing and promotion activities	3	459
	Disseminate promotion materials to sales staff	3	460
	Business Pitching		
	Provide information on clients' needs for solution development	3	472
	Identify business opportunities of enterprise banking clients and make referrals	3	473
	Account Management and Customer Relationship Management		
	Handle clients' enquiries	3	479
	Manage client information and sales record	3	480
	Handle feedback and complaints	3	481
	Manage customer relationship professionally in accordance to their business status, rights and liabilities	3	482
	Conduct customer due diligence evaluation regularly	3	483
	Sales Team Management		
	Perform sales related compliance control and monitoring activities	3	493
	Employ different approaches to disseminate latest product and market information	3	494
	Execute regular sales planning activities	3	495
	Provide regular sales related training on products, system update, compliance and internal regulations	3	496
Level 3	Pre-Sale Management		
	Organize record of sales activities and clients' data	3	461
	Provide back office support to sales activities	3	462
	Account Management and Customer Relationship Management		
	Carry out customer relationship management activities to maintain client relationship	3	484
	Generate data or report for designing customer relationship management activities	3	485

QF	Function / Competency	Credit	Page
Level 7	Global Business Acumen		
	Formulate business strategies for the bank	5	503
Level 6	Global Business Acumen		
	Anticipate global economic development	4	504
	Analyse business potential of different markets/ regions	4	505
	Determine approach in achieving the business strategies	4	506
	Human Resources Management		
	Establish strategic human resources management policies	4	510
	Formulate human capital development strategies to cope with market trends and organizational development	4	512
	Financial Management and Control		
	Design financial management framework	4	527
	Analyse financial status of the bank by conducting bank wide financial assessment	4	528
	Corporate Social Responsibility (CSR) Fulfilment		
	Establish sustainable Corporate Social Responsibilities (CSR) framework and strategies of enterprise banking	4	544
	Financial Technology Management		
	Develop value enhancing financial technology and digital banking policies and strategies	4	548
	Lead business related operational analysis for financial technology and digital banking initiatives	4	550
	Develop breakthrough solutions by leveraging technology to enhance products and business models of the bank	4	551
	Develop customer and digital transformation road mapping	4	552
	Lead and design process re-engineering related to financial technology development	4	553
Level 5	Global Business Acumen		
	Develop business plan and action items for the identified business strategies	4	507
	Monitor the implementation of business plan to ensure achievement of desired results	4	508
	Evaluate achievement of business initiatives and improve their effectiveness	4	509
	Human Resources Management		
	Design organizational structure	4	513
	Establish and regularly review the professional ethical codes for the bank	4	514
	Devise compensation and benefits scheme in alignment with business needs	4	515
	Evaluate and implement learning and development policies and strategies	4	516
	Establish and maintain effective human resources information systems and guidelines	4	517
	Perform manpower planning	4	518
	Define the job role of each position and conduct job evaluation	4	519
	Conduct recruitment process	4	520

QF	Function / Competency	Credit	Page
	Implement and monitor performance management system	4	521
	Financial Management and Control		
	Prepare budget to support business development strategies	4	529
	Manage inflow cash and collection mechanism	4	530
	Manage outflow cash and disbursement mechanisms	4	531
	Manage cash flow of the bank	4	532
	Prepare financial statements for the bank	4	533
	Execute budget monitoring and financial control	4	534
	Develop mechanism and systems to manage financial information and database	4	535
	Execute regulatory reporting and management reporting strategies	4	536
	Manage financial and risk management information system	4	537
	Property Management		
	Develop plan in property management	4	540
	Design workplace and work processes which can comply to occupational safety and health standards	4	541
	Establish and sustain smooth supply chain of office equipment	4	542
	Corporate Social Responsibility (CSR) Fulfilment		
	Develop and implement Corporate Social Responsibility (CSR) plans and activities	4	545
	Establish impact assessment mechanism on CSR programmes	4	546
	Financial Technology Management		
	Identify and prioritize new technological features and alternative solutions for digital products	4	554
	Execute digital usage, reporting and optimization strategy	4	555
	Execute digital platform evaluation and selection	4	556
	Implement and monitor financial technology plan	4	557
	Promulgate financial technology mission of the bank and develop talents in digital banking	4	558
Level 4	Human Resources Management		
	Provide HR operation support on compensation and benefits	3	522
	Provide learning solutions for supporting the development of the bank	3	523
	Execute employee engagement plan and activities	3	524
	Execute disciplinary actions	3	525
	Corporate Social Responsibility (CSR) Fulfilment		
	Promote Corporate Social Responsibility (CSR) to engage internal and external stakeholders	3	547
Level 3	Human Resources Management		
	Assist in the delivery of fringe benefit scheme and other related services	3	526
	Financial Management and Control		

QF	Function / Competency	Credit	Page
	Carry out routine administration on the bank's financial database	3	538
	Perform book keeping	3	539
	Property Management		
	Carry out the maintenance of office equipment	3	543

11. Other Generic Competencies

QF	Function / Competency	Credit	Page
Level 7	Business Goal Management		
	Identify strategic opportunities on business development and formulate practical business plan	5	566
Level 6	Business Goal Management		
	Build alignment among different teams to work towards a unified goal	4	567
	Change Management		
	Develop change management strategies	4	579
Level 5	Business Goal Management		
	Solve problems and make decisions creatively to achieve business goals	4	568
	People Management and Talent Development		
	Supervise team members in accomplishing task assignments during the course of work	4	570
	Manage work performance of subordinates and take relevant actions on sub-standard performance	4	571
	Manage diversity of subordinates in different generation and culture	4	572
	Develop and implement talent development activities	4	573
	Support subordinates in achieving their career aspiration and personal growth	4	574
	Resources Management		
	Plan for resources allocation	4	576
	Expand existing resources pool	4	577
	Maximize utilization of different resources	4	578
	Change Management		
	Implement change management plan and provide support for staff adaption	4	580
	Redesign work process in response to the changing environment	4	581
	Manage changes in operations/ systems that affect customers	4	582
	Project/ Programme Management		
	Set up project/ programme team and establish infrastructure	4	583
	Develop implementation plan of the project/ programme	4	584
	Monitor project/ programme implementation progress	4	585
Level 4	Business Goal Management		
	Lead project team members to achieve assigned tasks	3	569
	People Management and Talent Development		
	Improve team coordination and team performance	3	575
	Project/ Programme Management		
	Execute the actions according to the project/ programme management plan	3	586
	Assess and report the results of project/ programme	3	587

QF	Function / Competency	Credit	Page
	Personal Effectiveness		
	Contribute innovative ideas for improving work performance and quality	3	588
	Demonstrate customer oriented behaviour to meet the bank's customer-centric value	3	589
	Keep in pace with the development of financial technology to ensure one's technology proficiency	3	590
	Manage self to adapt to an ever changing working environment with high level of self-resilience	3	591
	Take personal commitment to strive for continuous learning and improvement	3	592
	Demonstrate professional communication and interpersonal skills to effectively manage stakeholders across regions and functions	3	593
	Develop multi-language capability to meet market and client needs	3	594
	Upkeep multi-cultural awareness and actively manage diversity	3	595
	Take personal responsibility for embedding the highest standards of professional ethics	3	596
	Utilise analytical power to drive business results	3	598
	Upkeep high level of team-work spirit to build team synergy for achieving better performance	3	599

(Draft)

Progression Pathway for

Banking Industry –

Corporate and Commercial

Banking

(February 2020)

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I. Overview on Progression Pathway

The example of Progression Pathway of Corporate and Commercial Banking is assembled based on the Specification Competency Standards (SCS) of Corporate and Commercial Banking sector revised in 2019.

SCS is a comprehensive set of competency standards specifying the performance requirements and outcome standards of distinct job tasks of different functions at various levels of the banking industry while a Unit of Competency (UoC) is the smallest unit that signifies a discrete task to be performed within a job function. Based on this background, the progression pathway exhibited in this document attempts to utilize this information to provide practical examples to the Corporate and Commercial Banking sector in the context of career and learning development.

This document involves the drawing up of a structural diagram showing the overarching Progression Pathway for selected job roles in the Corporate and Commercial Banking sector. The initiatives include:

- a. Drawing a common organization chart of Corporate and Commercial Banking which specifies the key functions of the Corporate and Commercial Banking sector;
- b. Suggesting the Progression Pathways for the ten selected job roles;
- c. Selecting ten major job roles in the sector and identifying their job responsibilities; and
- d. Mapping the UoCs with the competency requirements of the ten selected job roles

It is expected that the examples of Progression Pathway provided here can help practitioners of the sector or those who are interested in developing a career in the banking sector leverage on the SCS for their vocation and learning progression in the future.

The ten job roles selected for this purpose are:

A. Client Relationship Stream in Small and Medium sized Enterprises (SME)

1. Assistant Relationship Manager (ARM)
2. Relationship Manager (RM)
3. Team Head of Relationship Manager / Senior Relationship Manager (SRM)
4. Business Director of Relationship Management

B. Corporate and Commercial Banking Middle Office Stream

1. Assistant Manager / Officer, Onboarding
2. Manager, Onboarding

C. Product Development Stream

1. Assistant Manager / Officer, Product Development
2. Manager, Product Development

D. Credit Risk Management Stream

1. Assistant Manager / Officer, Credit Risk Management
2. Manager, Credit Risk Management

These ten job roles have been selected as they are the common jobs in the sector and particularly important in terms of business acquisition, compliance management, risk management and credit management. These examples also represent various possible movement and advancement opportunities available for different categories of jobs.

In Section II, an example of common Corporate and Commercial Banking Organization Chart is exhibited for reference. The organization chart is an example to show different banking functions distributed amongst the sector's front line, middle office and back office. It covers the major business, operations and support areas including business acquisition, onboarding, sales and marketing, product development, compliance management, credit management, internal control, technology management and other support functions, etc. which represents a common Corporate and Commercial Banking structure of the banks in Hong Kong.

The 10 key job roles mentioned above are identified from this organization chart and used as examples to illustrate how the Unit of Competency (UoC) can be employed to plan and develop a progression pathway in the banking sector.

In Section III, the example of the Progression Pathway in Corporate and Commercial Banking demonstrates the application of UoC on career and learning pathway. It shows the prospects of both vertical upward progression within the work stream one starts his / her career in the banking sector and cross work stream advancement. It also displays the opportunities of horizontal movement switching from one job stream to another. The possibilities of this movements are depending on the linkage of UoC mapping between different job roles. And the UoC mapping of individual jobs are presented in section IV of this document.

For example, a fresh university graduate may start his / her career in the banking sector as an ARM (SME); Assistant Manager / Officer, Onboarding; Assistant Manager / Officer, Product Development or Assistant Manager / Officer, Credit Risk Management based on their academic background and personal interests. They can learn on the job and / or through other means of structural training to acquire the skills and knowledge as specified on the UoC mapping list stated in section IV. One can also switch from a job stream to another horizontally [e.g. ARM (SME) to ARM (Mid Cap) or to Assistant Manager / Officer, Product development] at these entry level of jobs when opportunities arise.

As sufficient experience is gained, the skills and knowledge acquired from the entry level job will become a foundation of competences built which facilitate the job holder to move up the career ladder within the job stream. On the other hand, this foundation may also affect his / her future progression pathways towards other job families since the jobs at the next higher level of other job streams usually require an underpinning of significant relevant competence to get into the position.

For example, with the competence gained from the role as an ARM (SME), one can move up to a RM role (SME) or enhance his / her own capacity by fulfilling the UoC requirements specified for various job roles of other work streams at next higher level based on his / her career aspiration (e.g. Manager, Onboarding). However, it is unlikely for an Assistant Manager / Officer, Onboarding to move up across boundaries to become a Relationship Manager or a Manager, Credit Risk Management as the UoC requirements of these more senior job roles at other job families is relatively different from the Onboarding work stream unless a robust development plan is created against the required competences.

The rationale behind these examples is that the competence and experience gained in one position have to be matched with (or established the groundwork to further attain) the requirements of the job roles at next higher level for anyone who wants to move up along his / her desired career pathways. As shown in the list of UoC mapping of the 10 selected job roles, the UoC requirements for an ARM position coincide with a substantial amount of UoCs required of Assistant Manager / Officer, Onboarding; Assistant Manager / Officer, Product development and Assistant Manager / Officer, Credit Risk Management. This competency groundwork allows an ARM to acquire the relative UoCs of other job streams at more advance level across boundaries.

This single example is chosen to illustrate how UoCs can be designated on different job roles and why UoC components of a job role can affect one's progression pathway. By comparing similarities and variations of UoC requirements between different job roles, more possibilities of career and learning pathways can be explored within Corporate and Commercial Banking sector.

In Section IV, Job Profiles of selected roles with UoC Mapping specifies the key responsibilities of the 10 selected job roles. Again, the examples of job profile shown here do not represent an industry standard; they can be considered as common tools to reflect the accountabilities and functional purposes of different job roles. As individual banks may have different business / operations needs which affects the design of their job roles accordingly, their actual job profile components may have differences deviated from these examples.

This section exhibits the job profiles of the 10 job roles in 4 different job streams, namely,

1. Client Relationship Management (SME) stream;
2. Middle Office stream;
3. Product Development stream; and
4. Credit Risk Management stream.

In the first stream, it covers 4 levels of different seniority and shows the profiles from an entry level job to the highest managerial level components of responsibilities. For the remaining work streams, only the Assistant Manager / Officer to its next higher-level job, i.e. the Manager position's responsibilities components are shown.

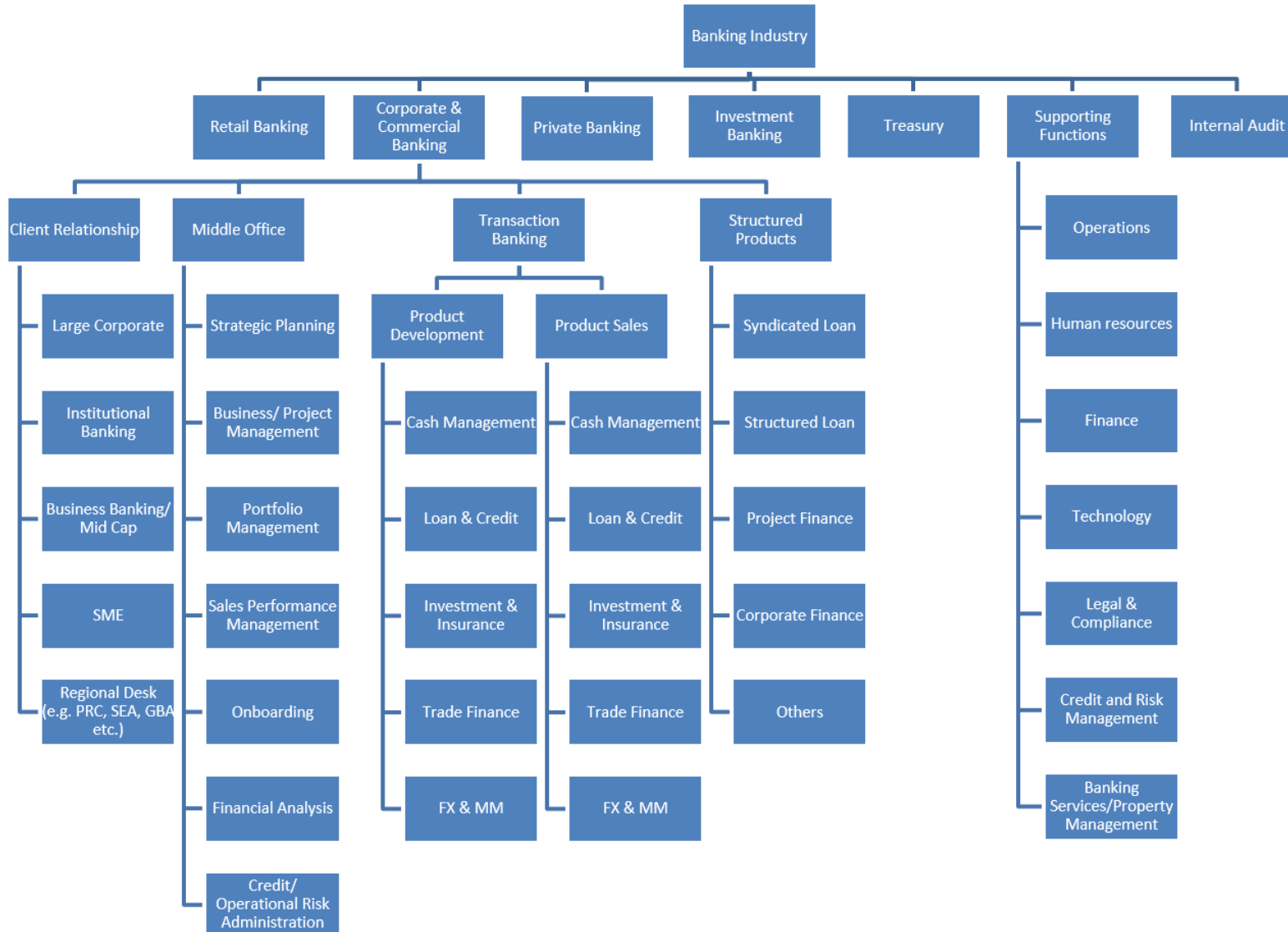
Regarding the competency requirements of these 10 different job roles, relevant UoCs can be identified from the Corporate and Commercial Banking SCS and mapped into individual job role. Referring to the UoC mapping examples, it is obvious that more functional or technical UoCs are required at the junior positions while more strategic decision and managerial UoCs are needed at more senior positions. With this assumption, readers may find variety of major differences in the UoC requirements between the junior job roles of different job streams; whereas, the UoC requirements setting at more senior positions of the different job streams with similar UoCs identified related to strategic decision or managerial functions.

Readers may also recognize the major differences between the junior job roles and managerial job roles based on their job profiles. The key functions of the relatively more senior job roles are making strategic decisions and demonstrating leadership to carry out their functional responsibilities. With this background, although the UoCs assigned to the junior job roles are also part of the requirements of the managers within the same job stream, the job holders at the more senior positions may only use this knowledge to manage his / her subordinates' performance and seldom apply them directly on their own jobs independently.

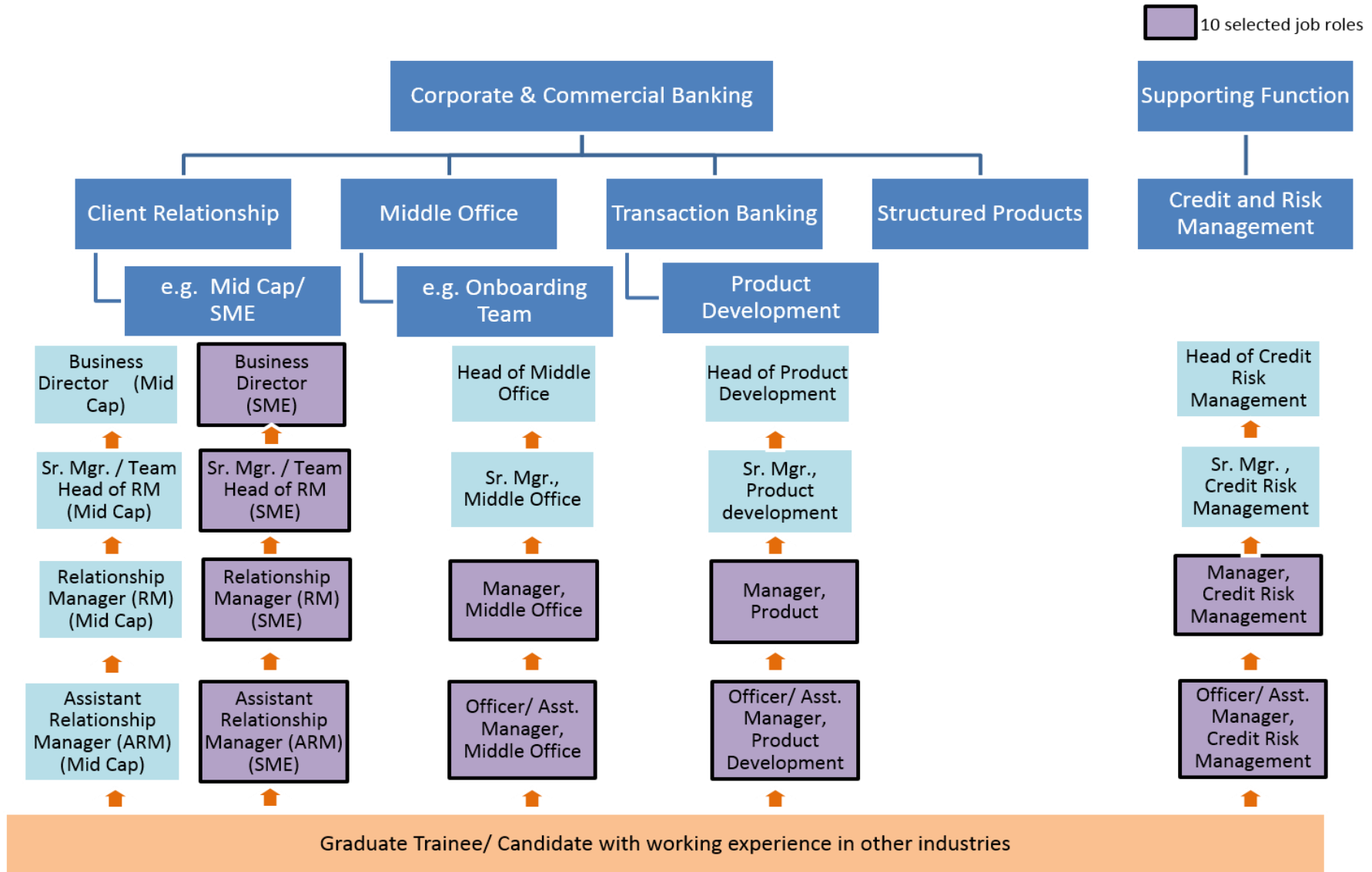
As illustrated in these examples, these UoC mappings reveal the possibilities of drawing a road map of learning and career pathways. Therefore, for those who are interested to develop a career in the Corporate and Commercial Banking sector, this is a useful tool for them to start their vocation planning.

Note: *The responsibilities and UoCs assigned for these ten job roles in this example are **for reference only**. Different banks may have their own considerations to design their job components and result in different competency requirements.*

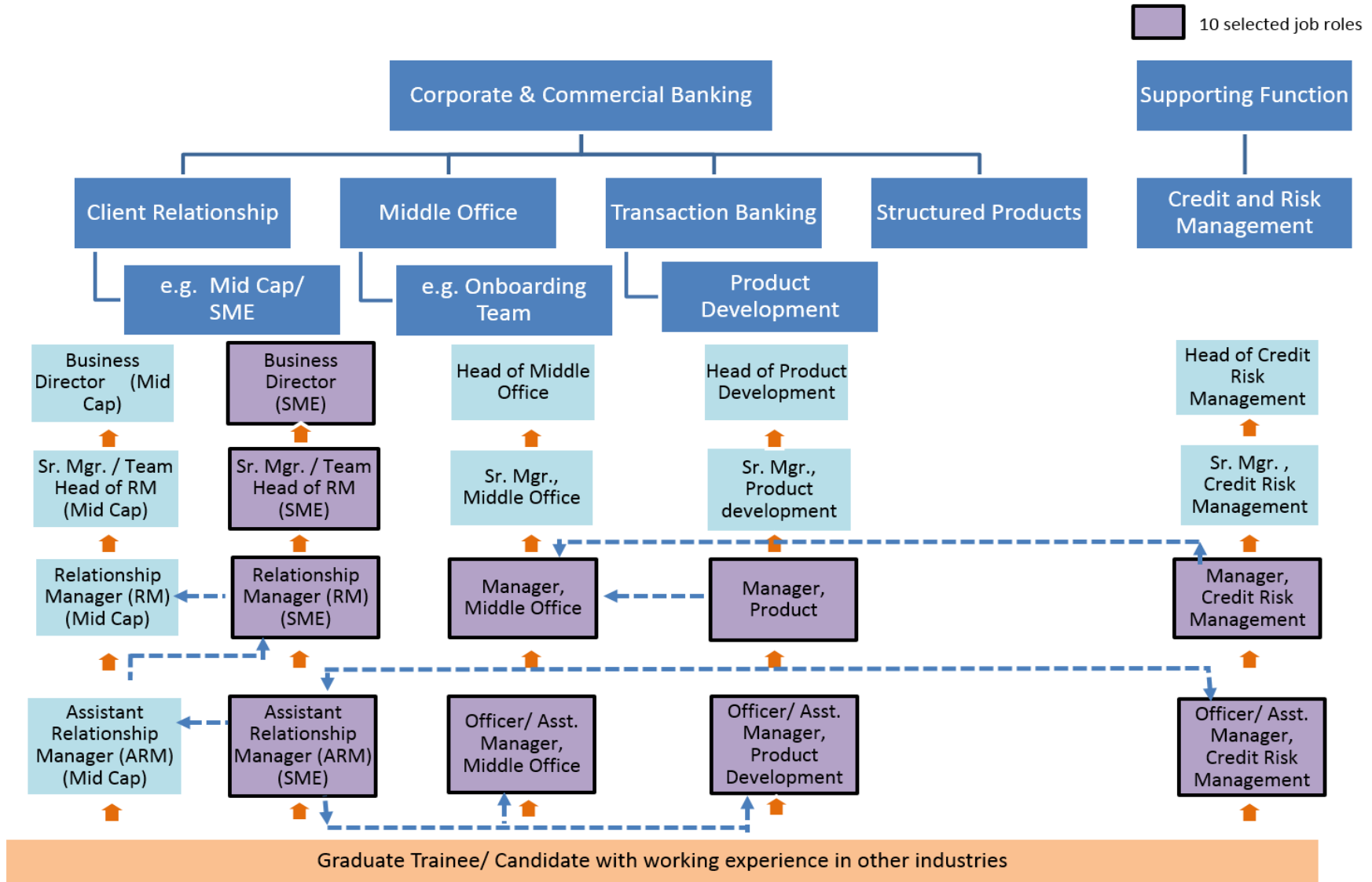
II. Common of Corporate and Commercial Banking Organization Chart



IIIa. Progression Pathway for 10 Selected Job Roles (under same work stream)



IIIb. Progression Pathway for 10 Selected Job Roles (under same or other possible work stream)



IV. Job Profiles for Selected Job Roles with UoC Mapping

A. Client Relationship Stream in SME

1. Assistant Relationship Manager (ARM) of SME

This position is under general supervision of the Relationship Manager who provides diversified support to the initiation, growth and management of Commercial Banking accounts. It is responsible for acquiring, developing and maintaining client relationships of business accounts though providing quality and professional service directed to their financial, investment and insurance needs.

Tasks:

Sales Performance	<ul style="list-style-type: none"> ● Assist RMs to conduct regular customer profile analysis and identify cross-selling opportunities, and conduct sales presentation ● Partner with other sales team members and / or product specialists to conduct customer sales call ● Plan and conduct business cold calls ● Achieve the assigned sales targets for specific products
Sales Support	<ul style="list-style-type: none"> ● Provide RMs with transactional support on new business origination activities e.g. client research, pitch books, industry leads, etc. ● Provide diversified support for RMs to develop and manage a portfolio of commercial accounts ● Solicit referrals from existing customers or staff members to expand customer base on particular products and / or services ● Assist RMs to conduct client analysis, reporting on post origination activities; client meeting documentation ● Support RMs on sales discipline requirements e.g. account planning process; pipeline maintenance; client call reports; preparation of deal approval submissions
Service Delivery	<ul style="list-style-type: none"> ● Assist RMs to provide financial planning services to commercial banking clients ● Support the preparation of credit approval packages by effectively communicating with customers to acquire additional documents and information needed ● Partner with RMs to regularly meet with clients to understand and analyse their current and long-term needs and help them achieve their goals ● Collect data to help RMs to analyse and monitor market trends and performance of clients' financial portfolios ● Gather information for RMs to provide clients with regular market intelligence updates and trend analysis ● Handle clients' enquiries and process transactions requested

<p>Operations</p>	<ul style="list-style-type: none"> ● Follow up with clients for the timely receipt of financial statements to ensure renewals are processed as required ● Collect financial data for financial analysis report related to new credit request, renewal or review ● Provide assistance to RMs to facilitate the timely processing of new credit requests as well as monitoring and growing existing credit portfolios ● Gather information to prepare routine reports and coordinate with the RMs on current and upcoming customer financial reporting requirements; delinquencies, overdrafts, loan maturities and periodic reviews ● Process credit supporting and credit documentation for new and renewing credit facilities
<p>Financial Analysis</p>	<ul style="list-style-type: none"> ● Regularly update and analyse client financial information and assist RMs to advise the client on a variety of potential banking solutions ● Demonstrate preliminary analysis and understanding of client needs, recommend appropriate products and services to responsible RMs, and help them to achieve closure of sales
<p>Risk and Compliance</p>	<ul style="list-style-type: none"> ● Provide necessary data and support to RMs to help manage credit, operational and other risks, including identification, assessment, mitigation and controls ● Observe internal control procedures and regulatory requirements, and report suspicious activity e.g. KYC, AML, fraud detection ● Support RMs to exercise risk assessment for clients through all necessary procedures
<p>Banking Knowledge</p>	<ul style="list-style-type: none"> ● Keep abreast of technology applications e.g. digital banking and pay effort in service migration ● Keep abreast of current affairs and financial market development ● Ensure compliance with Banking Ordinance and other external and internal regulations pertinent to this position ● Keep abreast of changes in local and global regulatory requirements and update internal compliance policies and practices accordingly

Entry requirement:

University graduate preferably with some work experience in credit, risk or customer relationship management or candidates with some work experience in other industries.

UoC Mapping – Assistant Relationship Manager (ARM) of SME

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
1	General Enterprise Banking Service Delivery	Delivery of Account Services	Open, maintain and terminate different accounts	3	3
2	General Enterprise Banking Operations and Support	General Loan Products and Credit Related Transactions Processing	Collect and consolidate information for credit assessment	4	3
3	General Enterprise Banking Credit Management	Credit Acquisition	Assess credit and financial strength of borrowers and prepare credit proposal	5	4
4	General Enterprise Banking Credit Management	Credit Acquisition	Conduct risk assessment for unsecured and/or secured lending using scorecard approach and proceed with approval	4	3
5	General Enterprise Banking Credit Management	Portfolio Management	Monitor the risk level of the loan portfolio to identify early risk signals	4	3
6	Internal Control and Compliance	Compliance Management	Comply with the bank's compliance standard during job execution	3	3
7	Internal Control and Compliance	Compliance Management	Safeguard customer information to ensure security	3	4
8	Internal Control and Compliance	Anti-Money Laundering / Counter-Financing of Terrorism (AML/CFT) / Sanctions	Report suspicious cases on money laundering / terrorist financing / sanctions	4	3
9	Internal Control and Compliance	Counter Financial Crimes	Report suspected financial crimes to relevant parties in the bank	3	3
10	Technology Management	Enterprise Intelligence	Apply intelligence and database systems during daily work	4	3
11	Quality Management	Customer Experience Management	Handle difficult customers and conflict resolution	4	3
12	Quality Management	Customer Experience Management	Provide quality services to clients	4	3
13	Quality Management	Customer Experience Management	Provide timely response to customers regarding their feedback and address their concerns	3	3
14	Sales and Relationship Management	Pre-Sale Management	Conduct sales prospecting to quality potential clients	4	3
15	Sales and Relationship Management	Pre-Sale Management	Disseminate promotion materials to sales staff	4	3
16	Sales and Relationship Management	Pre-Sale Management	Provide support to marketing and promotion activities	4	3
17	Sales and Relationship Management	Pre-Sale Management	Organize record of sales activities and clients' data	3	3
18	Sales and Relationship Management	Pre-Sale Management	Provide back office support to sales activities	3	3
19	Sales and Relationship Management	Business Pitching	Identify business opportunities of enterprise banking clients and make referrals	4	3
20	Sales and Relationship Management	Business Pitching	Provide information on clients' needs for solution development	4	3
21	Sales and Relationship Management	Account Management and Customer Relationship Management	Develop cross border customer relationship through provision of market update	5	4
22	Sales and Relationship Management	Account Management and Customer Relationship Management	Conduct customer due diligence evaluation regularly	4	3

Appendix III

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
23	Sales and Relationship Management	Account Management and Customer Relationship Management	Handle clients' enquiries	4	3
24	Sales and Relationship Management	Account Management and Customer Relationship Management	Handle feedback and complaints	4	3
25	Sales and Relationship Management	Account Management and Customer Relationship Management	Manage client information and sales record	4	3
26	Sales and Relationship Management	Account Management and Customer Relationship Management	Manage customer relationship professionally in accordance to their business status, rights and liabilities	4	3
27	Sales and Relationship Management	Account Management and Customer Relationship Management	Carry out customer relationship management activities to maintain client relationship	3	3
28	Sales and Relationship Management	Account Management and Customer Relationship Management	Generate data or report for designing customer relationship management activities	3	3
29	Other Generic Competencies	Personal Effectiveness	Contribute innovative ideas for improving work performance and quality	4	3
30	Other Generic Competencies	Personal Effectiveness	Demonstrate customer oriented behaviour to meet the bank's customer-centric value	4	3
31	Other Generic Competencies	Personal Effectiveness	Demonstrate professional communication and interpersonal skills to effectively manage stakeholders across regions and functions	4	3
32	Other Generic Competencies	Personal Effectiveness	Develop multi-language capability to meet market and client needs	4	3
33	Other Generic Competencies	Personal Effectiveness	Keep in pace with the development of financial technology to ensure one's technology proficiency	4	3
34	Other Generic Competencies	Personal Effectiveness	Manage self to adapt to an ever changing working environment with high level of self-resilience	4	3
35	Other Generic Competencies	Personal Effectiveness	Take personal commitment to strive for continuous learning and improvement	4	3
36	Other Generic Competencies	Personal Effectiveness	Take personal responsibility for embedding the highest standards of professional ethics	4	3
37	Other Generic Competencies	Personal Effectiveness	Upkeep high level of team-work spirit to build team synergy for achieving better performance	4	3
38	Other Generic Competencies	Personal Effectiveness	Upkeep multi-cultural awareness and actively manage diversity	4	3
39	Other Generic Competencies	Personal Effectiveness	Utilise analytical power to drive business results	4	3

2. Relationship Manager (RM) of SME

This position is responsible for acquiring, developing and maintaining customer relationships of Corporate and Commercial Banking customers through providing quality and professional advisory service directed to their business, financial, transactions, insurance and investment needs.

Tasks:

Sales Performance	<ul style="list-style-type: none"> ● Conduct regular customer profile analysis and identify cross-selling opportunities, and conduct sales presentation ● Actively participate in marketing and promotional programmes to acquire new business on the assigned products ● Solicit referrals from existing customers or other staff members to expand customer base on particular products ● Achieve the assigned sales targets for specific products by collaboration with other business units to implement sales plans ● Partner with other sales team members and / or product specialists to conduct customer sales call ● Acquire, advise, and retain a portfolio of clients, working with the direct teams to ensure achievement of the business performance measures and plans
Service Delivery	<ul style="list-style-type: none"> ● Provide financial planning services to commercial banking clients ● Develop need-based financial plans for individual clients ● Attract business of new clients by understanding their financial needs and delivering high standards of service quality ● Participate in customer activities and retention programmes to maximize customer loyalty ● Regularly meet with clients to understand and analyse their current and long term needs and help them achieve their goals ● Analyse and monitor market trends and performance of clients' financial portfolios ● Provide clients with regular market information updates and trend analysis
Credit Management	<ul style="list-style-type: none"> ● Spread financial accounts and financial modelling ● Analyse borrowing accounts and manage information and prepare credit memorandums ● Analyse financial models including forecasted cash flows of client accounts and sensitivities to assess debt capacity and repayment ● Ensure transaction are documented in accordance with credit approved terms and credit policies
Operations	<ul style="list-style-type: none"> ● Build an information database on existing and potential clients to support relationship and cross-selling efforts ● Maintain the levels of operational integrity required by the bank ● Accountable for the performance of portfolio of clients and ensure it is effectively managed in adherence to the operating model as defined by the bank
Financial Analysis	<ul style="list-style-type: none"> ● Update and analyse client financial information regularly and advise the

	<p>client on a variety of potential banking solutions, and embed client loyalty by meeting their needs either directly or through other business partners</p> <ul style="list-style-type: none"> • Demonstrate financial analysis and understanding of client needs, recommend appropriate products and services, and achieve closure of sales
Risk and Compliance	<ul style="list-style-type: none"> • Manage credit, operational and other risks, including identification, assessment, mitigation and controls • Enforce established sales procedures to prevent mis-selling • Observe internal control procedures and regulatory requirements, and report suspicious activity e.g. KYC, AML, fraud detection • Exercise risk assessment for clients through all necessary procedures
Banking Knowledge	<ul style="list-style-type: none"> • Keep abreast of technology applications e.g. digital banking and pay effort in service migration • Keep abreast of current affairs and financial market development • Keep abreast of the development trend of corporate social responsibility, e.g. ESG, etc.

Entry requirement:

University graduate with 3 - 5 years of work experience in credit, risk and customer relationship management. Relevant licensing and certification of qualifications, which are suggested by regulators, are also a prerequisite for this position.

UoC Mapping – Relationship Manager (RM) of SME

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
1	General Enterprise Banking Service Delivery	Delivery of Cash Management Services	Provide consultative advice and solutions on delivery of cash management services	5	4
2	General Enterprise Banking Service Delivery	Delivery of Cash Management Services	Provide liquidity management services	4	3
3	General Enterprise Banking Service Delivery	Delivery of General Loan Products and Credit Related Services	Consolidate summary of credit applications	5	4
4	General Enterprise Banking Service Delivery	Delivery of General Loan Products and Credit Related Services	Provide consultative advice and solutions on delivery of general loan products and credit related services	5	4
5	General Enterprise Banking Service Delivery	Delivery of Investment and Insurance Services	Provide consultative advice and solutions on delivery of investment and insurance services	5	4
6	General Enterprise Banking Service Delivery	Delivery of Trade Finance Related Services	Provide consultative advice and solutions on delivery of trade finance related services	5	4
7	General Enterprise Banking Service Delivery	Delivery of Trade Finance Related Services	Provide factoring services to meet the clients' needs	5	4
8	General Enterprise Banking Service Delivery	Delivery of Foreign Exchange and Money Market Transactions	Provide consultative advice and solutions on delivery of foreign exchange and money market related services	5	4
9	General Enterprise Banking Service Delivery	Delivery of Account Services	Provide consultative advice and solutions on delivery of account services	5	4

Appendix III

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
10	General Enterprise Banking Operations and Support	Investment and Insurance Transactions Processing	Develop insurance plan for enterprise banking clients	4	3
11	General Enterprise Banking Operations and Support	Investment and Insurance Transactions Processing	Monitor clients' investment and insurance transactions	4	3
12	General Enterprise Banking Credit Management	Credit Strategies, Policies and Procedures Development	Enforce implementation of credit policy	4	3
13	General Enterprise Banking Credit Management	Credit Acquisition	Evaluate the performance of credit acquisition and make suggestions	5	4
14	General Enterprise Banking Credit Management	Credit Acquisition	Provide consultancy service to clients on credit risks	5	4
15	General Enterprise Banking Credit Management	Credit Acquisition	Structure the credit facility	5	4
16	General Enterprise Banking Credit Management	Portfolio Management	Conduct on-going monitoring of borrowing accounts	5	4
17	General Enterprise Banking Credit Management	Portfolio Management	Conduct stress testing and analyse the results	5	4
18	General Enterprise Banking Credit Management	Portfolio Management	Evaluate market value and marketability of collateral and identify the risks associated with the loan	5	4
19	General Enterprise Banking Credit Management	Monitoring Non-Performing Loan Performance	Conduct post approval credit monitoring and review on problem loans	5	4
20	Risk Management	Risk Identification and Assessment	Conduct qualitative analysis to assess risks	6	4
21	Risk Management	Risk Identification and Assessment	Identify and quantify potential risks	6	4
22	Risk Management	Risk Monitoring and Reporting	Monitor risk level and analyse the results	5	4
23	Internal Control and Compliance	Compliance Management	Provide response to consultation of regulatory or other relevant bodies	4	3
24	Internal Control and Compliance	Counter Financial Crimes	Identify potential internal and external fraud risk	4	3
25	Quality Management	Continuous Process Improvement	Identify areas that require quality improvement	5	4
26	Quality Management	Continuous Process Improvement	Develop action plan for continuous improvement	4	3
27	Quality Management	Continuous Process Improvement	Implement process improvement measures	4	3
28	Quality Management	Customer Experience Management	Execute customer experience process improvement measures and controls	5	4
29	Quality Management	Customer Experience Management	Identify measures to improve customer experience	5	4
30	Quality Management	Customer Experience Management	Manage feedback from different parties in order to protect bank's image	5	4
31	Quality Management	Customer Experience Management	Conduct investigation on complaint cases and make recommendation for actions	4	3
32	Sales and Relationship Management	Pre-Sale Management	Conduct pipeline management	5	4
33	Sales and Relationship Management	Pre-Sale Management	Design sales leads generation programme to attract new prospects and retain existing valued clients	5	4

Appendix III

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
34	Sales and Relationship Management	Pre-Sale Management	Manage and coordinate the sales and promotional activities of different sales and service channels	5	4
35	Sales and Relationship Management	Pre-Sale Management	Conduct networking activities to obtain business contacts	4	3
36	Sales and Relationship Management	Business Pitching	Conduct company financial analysis to identify clients' needs	5	4
37	Sales and Relationship Management	Business Pitching	Design and implement client's profile and sales record analytics	5	4
38	Sales and Relationship Management	Business Pitching	Gain mutual agreement and close the deal	5	4
c	Sales and Relationship Management	Business Pitching	Negotiate with the clients to finalize the customized financial solutions	5	4
40	Sales and Relationship Management	Business Pitching	Present financial solutions to general enterprise banking clients	5	4
41	Sales and Relationship Management	Account Management and Customer Relationship Management	Provide professional advisory services to clients at different stages of the company life journey	5	4
42	Sales and Relationship Management	Account Management and Customer Relationship Management	Tailor appropriate customer services / products for different clients	5	4
43	Sales and Relationship Management	Sales Team Management	Develop implementation plan to achieve sales target	5	4
44	Sales and Relationship Management	Sales Team Management	Execute regular sales planning activities	4	3
45	Sales and Relationship Management	Sales Team Management	Perform sales related compliance control and monitoring activities	4	3
46	General Management	Global Business Acumen	Monitor the implementation of business plan to ensure achievement of desired results	5	4

Note: All UoCs of ARM of SME are also part of the requirements of RM of SME as the RM should possess the competences to monitor others' job duties

3. Team Head / Senior Manager of Relationship Management of SME

The Team Head / Senior Manager of Relationship Management is responsible for formulating and implementing sales and marketing plans to achieve assigned business targets; improving sales staff capability and performance such as sales, service quality, productivity and compliance and regulatory awareness. The position of Team Head of RM / Senior Manager of RM performs limited supervisory and training duties that include management and training of junior RMs and service staff.

Tasks:

Business Goals Management	<ul style="list-style-type: none"> ● Implement business and sales strategies and develop corresponding action plans for the team ● Organize sales and marketing activities to acquire new business ● Meet team business targets including profit, credit quality, new customers, retention and customer satisfaction ● Actively participate in marketing and promotional programmes to acquire new business ● Take part in cross banks meeting regarding clients' credit issues (e.g. loan restructuring, bankers' meeting, etc.)
Sales Performance Management	<ul style="list-style-type: none"> ● Motivate the performance of team members to improve sales performance, efficiency and enhance customer experience ● Provide sales coaching and training to individual RM of the team, jointly tackle difficulties encountered by them ● Monitor, review and implement team sales goals and process ● Monitor and review sales performance goals of individual RM
Service Delivery & Client Relationship Management	<ul style="list-style-type: none"> ● Lead team members to provide need-based financial planning services to customers ● Develop customer activities and retention programmes to maximize customer loyalty ● Analyse and monitor market trends and performance of customers' portfolios ● Work closely with team-mates and staff of other units on handling customer complaints
Service Management	<ul style="list-style-type: none"> ● Suggest and implement sound policies to proactively develop or maintain fruitful relationship with customers ● Monitor service performance of staff of the team to ensure professional service delivery
People Management	<ul style="list-style-type: none"> ● Give directions and instructions to team members in order to accomplish the task assignment ● Monitor quality of work of subordinates and develop contingency plans ● Evaluate others' work performance regularly and provide timely constructive feedback for improvement ● Identify training needs of team members based on operational requirements and individual's competency level

<p>Risk and Compliance</p>	<ul style="list-style-type: none"> ● Observe internal control procedures and regulatory requirements, and report suspicious activity e.g. KYC, AML, fraud detection ● Exercise risk assessment for clients through all necessary procedures ● Manage credit, operational and other risks, including risk identification, assessment, mitigation and controls ● Monitor sales procedures to prevent mis-selling, breaching of Bank policy standards and regulatory requirements; and report as appropriate ● Ensure application of control measures to minimize risk exposure of the Bank
<p>Banking Knowledge</p>	<ul style="list-style-type: none"> ● Strong credit, financial analysis and modelling skills, including the ability to write good quality, structured credit reports / proposals ● Knowledge in interpreting legal documentation ● Keep abreast of technology applications e.g. digital banking, new service channels, big data analytics, etc. and pay effort in service migration ● Keep abreast of current affairs and financial market development ● Keep abreast of the development trend of corporate social responsibility, e.g. ESG, etc.

Entry requirement:

University graduate with at least 8 - 10 years of relevant work experience in credit, risk and customer relationship management. Relevant licensing and certification of qualifications, which are suggested by regulators, are also a prerequisite for this position.

UoC Mapping – Team Head / Senior Manager of Relationship Management of SME

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
1	General Enterprise Banking Operations and Support	Operations and Support Strategies and Management	Manage and monitor operations and support performance for respective products and channels	5	4
2	General Enterprise Banking Credit Management	Credit Acquisition	Review risk assessment on credit application	5	4
3	General Enterprise Banking Credit Management	Portfolio Management	Develop risk mitigation strategies for the credit portfolio	5	4
4	General Enterprise Banking Credit Management	Monitoring Non-Performing Loan Performance	Conduct loan workout with clients	4	3
5	Risk Management	Risk Monitoring and Reporting	Conduct risk monitoring internal procedure review	5	4
6	Risk Management	Risk Monitoring and Reporting	Investigate causes of risk breakout	5	4
7	Risk Management	Risk Control and Mitigation	Develop implementation plan on risk control management	5	4
8	Risk Management	Risk Control and Mitigation	Develop risk control measures	5	4
9	Risk Management	Risk Control and Mitigation	Implement risk control management plan	4	3

Appendix III

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
10	Risk Management	Business Continuity Planning	Analyse business impact on different kinds of disasters, crisis or material risks	5	4
11	Risk Management	Business Continuity Planning	Develop and implement the plan for BCP drills	5	4
12	Risk Management	Business Continuity Planning	Develop business continuity plan and recovery strategy	5	4
13	Risk Management	Business Continuity Planning	Evaluate effectiveness of business continuity plan	5	4
14	Risk Management	Business Continuity Planning	Monitor and implement business continuity plan	4	3
15	Internal Control and Compliance	Compliance Management	Assess compliance risk of different operations	5	4
16	Internal Control and Compliance	Compliance Management	Conduct investigation on suspicious/illegal activities and incidents of breaches	5	4
17	Internal Control and Compliance	Compliance Management	Develop compliance programme to accommodate legal and regulatory requirements	5	4
18	Internal Control and Compliance	Compliance Management	Develop internal policies, guidelines and standards for different operations comply with regulatory requirements	5	4
19	Internal Control and Compliance	Compliance Management	Manage training and education on compliance	5	4
20	Internal Control and Compliance	Compliance Management	Report non-compliance to law enforcement agencies	4	3
21	Internal Control and Compliance	Internal Control	Manage and monitor the internal control procedures to identify incidents of non-compliance	5	4
22	Internal Control and Compliance	Internal Control	Manage incidents of non-compliance and mitigate the impacts	5	4
23	Internal Control and Compliance	Internal Control	Monitor subordinates' behaviours to comply with regulatory requirements	4	3
24	Internal Control and Compliance	Anti-Money Laundering / Counter-Financing of Terrorism (AML/CFT) / Sanctions	Assess and monitor controls to manage risks on anti-money laundering / counter-financing of terrorism activities / sanctions	5	4
25	Internal Control and Compliance	Anti-Money Laundering / Counter-Financing of Terrorism (AML/CFT) / Sanctions	Provide training and support to staff to ensure compliance of anti-money laundering / counter-financing of terrorism regulations / sanctions	5	4
26	Internal Control and Compliance	Anti-Money Laundering / Counter-Financing of Terrorism (AML/CFT) / Sanctions	Handle request from law enforcement agencies related to anti-money laundering / counter-financing of terrorism / sanctions	4	3
27	Internal Control and Compliance	Counter Financial Crimes	Cooperate with regulatory bodies in addressing enquiries relating to financial crime	4	3
28	Quality Management	Customer Experience Management	Analyse customer feedback for improving services of the bank	5	4
29	Sales and Relationship Management	Sales Strategies and Implementation Plan Formulation	Collect, analyse and report business intelligence information on the financial needs of different client sectors	4	3
30	Sales and Relationship Management	Business Pitching	Structure and put forward customized solutions for enterprise banking clients to meet their financial needs	6	4
31	Sales and Relationship Management	Sales Team Management	Develop sales related competencies of the sales force	5	4
32	Sales and Relationship Management	Sales Team Management	Identify sales training needs and develop sales training strategies and plans	5	4

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No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
33	Sales and Relationship Management	Sales Team Management	Manage and evaluate sales performance	5	4
34	Sales and Relationship Management	Sales Team Management	Perform sales coaching	5	4
35	Sales and Relationship Management	Sales Team Management	Set sales targets and other performance targets for sales team or individual sales staff	5	4
36	Sales and Relationship Management	Sales Team Management	Employ different approaches to disseminate latest product and market information	4	3
37	Sales and Relationship Management	Sales Team Management	Provide regular sales related training on products, system update, compliance and internal regulations	4	3
38	General Management	Global Business Acumen	Develop business plan and action items for the identified business strategies	5	4
39	General Management	Human Resources Management	Conduct recruitment process	5	4
40	General Management	Human Resources Management	Implement and monitor performance management system	5	4
41	General Management	Human Resources Management	Perform manpower planning	5	4
42	General Management	Financial Management and Control	Execute budget monitoring and financial control	5	4
43	General Management	Financial Management and Control	Prepare budget to support business development strategies	5	4
44	Other Generic Competencies	Business Goal Management	Solve problems and make decisions creatively to achieve business goals	5	4
45	Other Generic Competencies	People Management and Talent Development	Develop and implement talent development activities	5	4
46	Other Generic Competencies	People Management and Talent Development	Manage diversity of subordinates in different generation and culture	5	4
47	Other Generic Competencies	People Management and Talent Development	Manage work performance of subordinates and take disciplinary actions on sub-standard performance	5	4
48	Other Generic Competencies	People Management and Talent Development	Supervise team members in accomplishing task assignments during the course of work	5	4
49	Other Generic Competencies	People Management and Talent Development	Support subordinates in achieving their career aspiration and personal growth	5	4
50	Other Generic Competencies	People Management and Talent Development	Improve team coordination and team performance	4	3
51	Other Generic Competencies	Resources Management	Plan for resources allocation	5	4
52	Other Generic Competencies	Change Management	Implement change management plan and provide support for staff adaption	5	4
53	Other Generic Competencies	Change Management	Manage changes in operations / systems that affect customers	5	4

Note: All UoCs of RM of SME are also part of requirements of Team Head / SRM of SME as the Team Head / SRM should possess the competences to monitor his / her subordinates' job duties

4. Business Director of Relationship Management of SME

The Business Director is responsible for formulating and implementing sales and marketing plans in accord with the Bank's policy and to give directives and offer guidance on all operational and personnel matters to all employees in the business unit. This position is responsible for leading, developing and maintaining customer relationships of Corporate and Commercial Banking customers through RMs provision of quality and professional financial advisory service.

Tasks:

Business Strategies	<ul style="list-style-type: none"> ● Manage the business unit to achieve assigned performance targets ● Formulate business strategies and customer service strategies ● Monitor, update, review and implement business unit's sales plan ● Effectively allocate resources of the business unit to implement business strategies, including manpower, operational costs, promotion budgets etc.
Sales Performance Management	<ul style="list-style-type: none"> ● Execute business plans to achieve overall business unit's sales performance objectives and targets on individual products by monitoring Relationship Management teams ● Monitor and review sales performance goals of individual sales teams ● Manage and assess performance of sales and operational teams ● Manage unsatisfactory performers
Service Delivery	<ul style="list-style-type: none"> ● Work closely with staff of the business unit on handling customer complex enquires or complaints ● Have an overview of ongoing relationship management and client experience ● Drive innovation in the product proposition to improve customer experience levels whilst maintaining asset quality
Service and Client Relationship Management	<ul style="list-style-type: none"> ● Monitor service performance of the business unit to ensure professional service delivery ● Manage service staff and RMs to reinforce the culture of service delivery ● Manage and further develop existing customer relationships, along with identifying new relationships and opportunities in the market
People Management	<ul style="list-style-type: none"> ● Communicate vision, mission, culture and other bank information to employees of the business unit ● Maintain high team morale by motivating and recognizing staff ● Ensure staff fulfill the continuous professional development requirements and encourage them to undergo relevant training for professional competence ● Provide sufficient communication, guidance and coaching in staff career development

Credit Management	<ul style="list-style-type: none"> • Ensure transactions originated, structured and executed by the business unit can meet the lending requirements of the bank • Execute discretionary credit decision making prior to submission for approval
Risk and Compliance	<ul style="list-style-type: none"> • Manage credit, operational and other risks, including identification, assessment, mitigation and controls • Ensure application of control measures to minimize risk exposure of the Bank
Banking Knowledge	<ul style="list-style-type: none"> • Good understanding of business processes, strategy and credit policies • Keep abreast of technology applications e.g digital banking, cybersecurity, big data analytics, etc. and pay effort in service migration • Keep abreast of current affairs and financial market development • Keep abreast of the development trend of corporate social responsibility, e.g. ESG

Entry requirement:

University graduate with more than 15 years of credit, risk and customer relationship management experience and at least 8 years of which is in managerial positions. Relevant licensing and certification of qualifications, which are suggested by regulators, are also a prerequisite for this position.

UoC Mapping – Business Director of Relationship Management of SME

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
1	General Enterprise Banking Service Delivery	Service Delivery Strategies and Management	Formulate service delivery strategies for enterprise banking	6	4
2	General Enterprise Banking Operations and Support	Operations and Support Strategies and Management	Review performance and effectiveness of operations and support for respective products and channels	5	4
3	General Enterprise Banking Credit Management	Portfolio Management	Monitor credit risk by using analytic models / other tools for enterprise banking	6	4
4	General Enterprise Banking Credit Management	Portfolio Management	Review performance of loan portfolio for enterprise banking	6	4
5	Risk Management	Risk Control and Mitigation	Evaluate the effectiveness of risk management framework, policies and control measures	5	4
6	Internal Control and Compliance	Compliance Management	Build and manage effective relationship with regulatory or other relevant bodies	5	4
7	Internal Control and Compliance	Compliance Management	Liaise with regulators and handle regulatory examinations	5	4
8	Internal Control and Compliance	Compliance Management	Review and evaluate compliance programmes of the bank	5	4
9	Product Development and Brand Marketing	Market Research and Business Intelligence	Formulate business level competitor analysis	6	4
10	Product Development and Brand Marketing	Product Portfolio Management	Manage the product portfolio of the bank based on product strategies	5	4

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No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
11	Sales and Relationship Management	Sales Strategies and Implementation Plan Formulation	Analyse business intelligence to identify new business opportunities and threats	6	4
12	Sales and Relationship Management	Sales Strategies and Implementation Plan Formulation	Analyse sales strategies of competitors	5	4
13	Sales and Relationship Management	Sales Strategies and Implementation Plan Formulation	Develop sales plan and implementation details for different teams	5	4
14	Sales and Relationship Management	Business Pitching	Conduct research on performance of existing / potential enterprise banking clients for their complex needs	6	4
15	Sales and Relationship Management	Business Pitching	Determine the strategic approach in considering market niches and segments for obtaining business deals	6	4
16	Sales and Relationship Management	Sales Team Management	Perform sales forecasting for enterprise banking	6	4
17	General Management	Global Business Acumen	Analyse business potential of different markets / regions	6	4
18	General Management	Global Business Acumen	Anticipate global economic development	6	4
19	General Management	Global Business Acumen	Determine approach in achieving the business strategies	6	4
20	General Management	Financial Management and Control	Lead business related operational analysis for financial technology and digital banking initiatives	6	4
21	Other Generic Competencies	Business Goal Management	Build alignment among different teams to work towards a unified goal	6	4

Note: All UoCs of Team Head / SRM of SME are also part of requirements of Business Director of SME as the Business Director should possess the competences to monitor his / her subordinates' job duties

B. Corporate and Commercial Banking Middle Office Stream

1. Assistant Manager / Officer, Onboarding

The job objective of Assistant Manager / Officer, Onboarding is to make sure that all customer services are executed in a timely and professional manner, that risk is minimized, and that the client experience is positive. The Assistant Manager / Officer, Onboarding is responsible for monitoring account opening procedures and account closure transactions to ensure they are complying with regulations and internal policies. The ultimate goal is to meet the requirements of banking regulations and laws, internal procedures and customer protection.

Tasks:

Customer Due Diligence (CDD) Verification	<ul style="list-style-type: none"> ● Verify client data, assist Manager, Onboarding to perform due diligence checks and complete any due diligence related audits and reports. ● Perform initial Know-Your-Client ('KYC') reviews on all new client accounts and periodic reviews of these accounts as per their risk category ● Assist Manager, Onboarding to conduct risk assessment by reviewing KYC documentation of bank clients and third parties involved ● Communicate in a timely manner with RMs to acquire necessary client KYC documentation for account opening and closure ● Perform checking of account opening documents and to ensure accuracy and completeness ● Report any CDD exceptions to Compliance Department and escalate if necessary ● Observe AML, FATCA and Sanctions requirements and restrictions to ensure client accounts are complying to external and internal policies
Compliance	<ul style="list-style-type: none"> ● Share information to frontline sales staff regarding issues related to account opening, sales and operational procedures ● Collect necessary information to help Manager, Onboarding to provide timely communication of changes to internal policies related to Compliance to frontline staff ● Comply with regulatory rules and regulations and upkeep the bank's standards during job execution ● Protect the confidentiality of clients' information to ensure security
Banking Knowledge	<ul style="list-style-type: none"> ● Keep abreast of technology applications e.g. digital banking and their application in compliance ● Keep abreast of current affairs and financial market development ● Keep abreast of changes in local and global regulatory requirements and update internal compliance policies and practices accordingly

Entry requirements:

University graduate preferably with some work experience in banking industry.

UoC Mapping – Assistant Manager / Officer, Onboarding

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
1	General Enterprise Banking Service Delivery	Delivery of Account Services	Open, maintain and terminate different accounts	3	3
2	Internal Control and Compliance	Compliance Management	Comply with the bank's compliance standard during job execution	3	3
3	Internal Control and Compliance	Compliance Management	Safeguard customer information to ensure security	3	4
4	Internal Control and Compliance	Anti-Money Laundering / Counter-Financing of Terrorism (AML/CFT) / Sanctions	Report suspicious cases on money laundering / terrorist financing / sanctions	4	3
5	Internal Control and Compliance	Counter Financial Crimes	Identify potential internal and external fraud risk	4	3
6	Internal Control and Compliance	Counter Financial Crimes	Report suspected financial crimes to relevant parties in the bank	3	3
7	Technology Management	Enterprise Intelligence	Apply intelligence and database systems during daily work	4	3
8	Quality Management	Customer Experience Management	Handle difficult customers and conflict resolution	4	3
9	Quality Management	Customer Experience Management	Provide quality services to clients	4	3
10	Quality Management	Customer Experience Management	Provide timely response to customers regarding their feedback and address their concerns	3	3
11	Sales and Relationship Management	Account Management and Customer Relationship Management	Conduct customer due diligence evaluation regularly	4	3
12	Sales and Relationship Management	Account Management and Customer Relationship Management	Handle clients' enquiries	4	3
13	Other Generic Competencies	Personal Effectiveness	Contribute innovative ideas for improving work performance and quality	4	3
14	Other Generic Competencies	Personal Effectiveness	Demonstrate customer oriented behaviour to meet the bank's customer-centric value	4	3
15	Other Generic Competencies	Personal Effectiveness	Demonstrate professional communication and interpersonal skills to effectively manage stakeholders across regions and functions	4	3
16	Other Generic Competencies	Personal Effectiveness	Develop multi-language capability to meet market and client needs	4	3
17	Other Generic Competencies	Personal Effectiveness	Keep in pace with the development of financial technology to ensure one's technology proficiency	4	3
18	Other Generic Competencies	Personal Effectiveness	Manage self to adapt to an ever changing working environment with high level of self-resilience	4	3
19	Other Generic Competencies	Personal Effectiveness	Take personal commitment to strive for continuous learning and improvement	4	3
20	Other Generic Competencies	Personal Effectiveness	Take personal responsibility for embedding the highest standards of professional ethics	4	3

Appendix III

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
21	Other Generic Competencies	Personal Effectiveness	Upkeep high level of team-work spirit to build team synergy for achieving better performance	4	3
22	Other Generic Competencies	Personal Effectiveness	Upkeep multi-cultural awareness and actively manage diversity	4	3
23	Other Generic Competencies	Personal Effectiveness	Utilise analytical power to drive business results	4	3

2. Manager, Onboarding

The Manager, Onboarding is responsible for designing and managing Corporate and Commercial Banking clients' onboarding experiences. The role is to ensure that customer due diligence effort is integrated with relationship management, marketing, operations and customer service. The Onboarding Manager is also responsible for monitoring account opening, account review and account closure transactions to ensure they are complying with regulations and internal policies. The ultimate goal is to meet the requirements of banking regulations and laws, internal procedures and customer protection. The job objectives are to identify and monitor key risk metrics, stay abreast of new and emerging fraud risks, and compile this information into reporting for senior management.

Tasks:

Customer Due Diligence (CDD) Monitoring and Control	<ul style="list-style-type: none"> ● Guide policies and standards for fraud prevention and customer authentication ● Formulate and review client account opening and sales processes and customer due diligence (CDD) procedures ● Assess existing fraud prevention and CDD controls and identify opportunities for improvement ● Conduct defect analysis into bank fraud events and CDD processes to identify any gaps in the bank's fraud strategy
Work Process Management and Control	<ul style="list-style-type: none"> ● Assist business or support units to establish appropriate internal policies to streamline account opening and closure processes ● Assist business or support units on account opening and closure related compliance issues to establish appropriate policies, manuals and procedures ● Provide timely communication of changes to internal policies driven by Compliance Department to frontline staff ● Manage subordinates' performance on client data verification, perform due diligence final checks and monitor any due diligence related audits and reports. ● Manage and review new account paperwork conducted by subordinates, manage appropriate "Know Your Client" (KYC) requirements following all new account processes and addressing any inconsistencies.
Risk and Compliance	<ul style="list-style-type: none"> ● Monitor checking of account opening documents and regular business processes to ensure accuracy and completeness ● Report any CDD exceptions to Compliance Department Head and escalate if necessary ● Observe AML, FATCA and Sanctions requirements and restrictions to ensure customer profile are in compliance ● Communicate timely of changes to frontline staff in internal policies related to compliance ● Comply with regulatory rules and regulations and upkeep the bank's standards during job execution ● Protect the confidentiality of clients' information to ensure security ● Maintain effective working relationship with regulatory bodies and law enforcement agencies

People Management	<ul style="list-style-type: none"> • Provide training and advice to frontline staff in issues related to account opening, closure and operational procedures • Give directions and instructions to team members in order to accomplish the task assignment • Monitor quality of work of subordinates, evaluate their work performance regularly and provide timely constructive feedback for improvement
Banking Knowledge	<ul style="list-style-type: none"> • Keep abreast of technology applications e.g. digital banking and their application in compliance • Keep abreast of current affairs and financial market development • Stay abreast of new and emerging fraud technologies and provide recommendations as appropriate • Keep abreast of changes in local and global regulatory requirements and update internal compliance policies and practices accordingly

Entry requirements:

University graduate with 4-5 years of work experience in banking operations or client due diligence. Relevant licensing and certification of qualifications, which are suggested by regulators, are also a prerequisite for this position.

UoC Mapping – Manager, Onboarding

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
1	Risk Management	Risk Control and Mitigation	Develop implementation plan on risk control management	5	4
2	Risk Management	Risk Control and Mitigation	Develop risk control measures	5	4
3	Internal Control and Compliance	Compliance Management	Assess compliance risk of different operations	5	4
4	Internal Control and Compliance	Compliance Management	Conduct investigation on suspicious/illegal activities and incidents of breaches	5	4
5	Internal Control and Compliance	Compliance Management	Develop compliance programme to accommodate legal and regulatory requirements	5	4
6	Internal Control and Compliance	Compliance Management	Manage training and education on compliance	5	4
7	Internal Control and Compliance	Compliance Management	Provide response to consultation of regulatory or other relevant bodies	4	3
8	Internal Control and Compliance	Internal Control	Manage and monitor the internal control procedures to identify incidents of non-compliance	5	4
9	Internal Control and Compliance	Internal Control	Monitor subordinates' behaviours to comply with regulatory requirements	4	3
10	Internal Control and Compliance	Anti-Money Laundering / Counter-Financing of Terrorism (AML/CFT) / Sanctions	Assess and monitor controls to manage risks on anti-money laundering / counter-financing of terrorism activities / sanctions	5	4

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
11	Internal Control and Compliance	Anti-Money Laundering / Counter-Financing of Terrorism (AML/CFT) / Sanctions	Provide training and support to staff to ensure compliance of anti-money laundering / counter-financing of terrorism regulations / sanctions	5	4
12	Internal Control and Compliance	Anti-Money Laundering / Counter-Financing of Terrorism (AML/CFT) / Sanctions	Handle request from law enforcement agencies related to anti-money laundering / counter-financing of terrorism / sanctions	4	3
13	Quality Management	Continuous Process Improvement	Identify areas that require quality improvement	5	4
14	Quality Management	Continuous Process Improvement	Develop action plan for continuous improvement	4	3
15	Quality Management	Continuous Process Improvement	Implement process improvement measures	4	3
16	Quality Management	Customer Experience Management	Execute customer experience process improvement measures and controls	5	4
17	Quality Management	Customer Experience Management	Identify measures to improve customer experience	5	4
18	Quality Management	Customer Experience Management	Manage feedback from different parties in order to protect bank's image	5	4
19	Quality Management	Customer Experience Management	Conduct investigation on complaint cases and make recommendation for actions	4	3
20	General Management	Human Resources Management	Conduct recruitment process	5	4
21	General Management	Human Resources Management	Implement and monitor performance management system	5	4
22	General Management	Human Resources Management	Perform manpower planning	5	4
23	Other Generic Competencies	People Management and Talent Development	Develop and implement talent development activities	5	4
24	Other Generic Competencies	People Management and Talent Development	Manage diversity of subordinates in different generation and culture	5	4
25	Other Generic Competencies	People Management and Talent Development	Manage work performance of subordinates and take disciplinary actions on sub-standard performance	5	4
26	Other Generic Competencies	People Management and Talent Development	Supervise team members in accomplishing task assignments during the course of work	5	4
27	Other Generic Competencies	People Management and Talent Development	Support subordinates in achieving their career aspiration and personal growth	5	4
28	Other Generic Competencies	People Management and Talent Development	Improve team coordination and team performance	4	3
29	Other Generic Competencies	Change Management	Implement change management plan and provide support for staff adaption	5	4
30	Other Generic Competencies	Change Management	Manage changes in operations / systems that affect customers	5	4

Note: All UoCs of Assistant Manager / Officer, Onboarding are also part of requirements of Onboarding Manager as the Onboarding Manager should possess the competences to monitor others' job duties

C. Product Development

1. Assistant Manager / Officer, Product Development

The Assistant Product Development Manager / Product Development Officer is responsible for contributing to the product development strategy, detailed feature roadmap and ultimate success of the assigned products / services. The role is part of the product management team which requires working collaboratively with external product developers, product sales teams, relationship management teams, risk management, compliance management, operations units and other key stakeholders to take the right ideas from concept to final delivery and adoption in the market.

Tasks:

Market Research	<ul style="list-style-type: none"> ● Gain understanding in market requirements for current and future products by conducting market research supported by on-going communication with bank clients and other key stakeholders ● Support Manager, Product Development to Identify product development opportunities by monitoring and researching market trends, innovation within the industry, technology development, and new product vendors
Product Lifecycle Management	<ul style="list-style-type: none"> ● Assist in the management of the entire product lifecycle, from strategic planning to tactical activities ● Implement and report results of product acceptance tests ● Participate in cross-functional product teams in the development, implementation and launch of products
Product Design and Implementation	<ul style="list-style-type: none"> ● Provide support to Manager, Product Development to design, track, communicate and actively implement development plans for completion on approved products ● Work closely with Marketing to move product closure forward, including the execution and design of product launch and awareness campaigns ● Provide necessary support to Manager, Product Development to collaborate with internal development teams and external vendors in evaluating and iterating on ideas and designs ● Assist Manager, Product Development to prepare product pitchbook, factsheets, FAQ, etc. and partner with frontline colleagues to present the new / revised products to clients
Product Documentation	<ul style="list-style-type: none"> ● Implement and regularly update the bank's product manual, including working with Marketing, Sales and Training on product education
Product Profitability Analysis	<ul style="list-style-type: none"> ● Assist Manager, Product Development to coordinate with Marketing unit to conduct analysis on profitability of products, providing reports and product recommendations, including promotions, incentives and contests, based on the profitability analysis to the Product Committee of the bank

Banking Knowledge	<ul style="list-style-type: none"> Keep abreast of current affairs and financial market development Keep abreast of technology applications e.g. digital banking and their application in various products and channels
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Entry requirements:

University graduate preferably with some relevant work experience in Banking or other industries.

UoC Mapping – Assistant Manager / Officer, Product Development

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
1	Internal Control and Compliance	Compliance Management	Comply with the bank's compliance standard during job execution	3	3
2	Internal Control and Compliance	Compliance Management	Safeguard customer information to ensure security	3	4
3	Technology Management	Enterprise Intelligence	Apply intelligence and database systems during daily work	4	3
4	Product Development and Brand Marketing	Product Development	Perform product acceptance test	4	3
5	Product Development and Brand Marketing	Product Launching Implementation and Management	Organize product launch activities	4	3
6	Product Development and Brand Marketing	Marketing Strategy Formulation and Product Promotion	Conduct promotion programme evaluation	4	3
7	Product Development and Brand Marketing	Marketing Strategy Formulation and Product Promotion	Produce promotion materials in alignment with corporate identity specification	4	3
8	Other Generic Competencies	Personal Effectiveness	Contribute innovative ideas for improving work performance and quality	4	3
9	Other Generic Competencies	Personal Effectiveness	Demonstrate customer oriented behaviour to meet the bank's customer-centric value	4	3
10	Other Generic Competencies	Personal Effectiveness	Demonstrate professional communication and interpersonal skills to effectively manage stakeholders across regions and functions	4	3
11	Other Generic Competencies	Personal Effectiveness	Keep in pace with the development of financial technology to ensure one's technology proficiency	4	3
12	Other Generic Competencies	Personal Effectiveness	Manage self to adapt to an ever changing working environment with high level of self-resilience	4	3
13	Other Generic Competencies	Personal Effectiveness	Take personal commitment to strive for continuous learning and improvement	4	3
14	Other Generic Competencies	Personal Effectiveness	Take personal responsibility for embedding the highest standards of professional ethics	4	3
15	Other Generic Competencies	Personal Effectiveness	Upkeep high level of team-work spirit to build team synergy for achieving better performance	4	3
16	Other Generic Competencies	Personal Effectiveness	Upkeep multi-cultural awareness and actively manage diversity	4	3

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No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
17	Other Generic Competencies	Personal Effectiveness	Utilise analytical power to drive business results	4	3

2. Manager, Product Development

The Manager, Product Development is responsible for creating and executing a product roadmap in support of the bank's business strategy. The key function is to design, develop and manage the bank's Corporate and Commercial Banking lines of products and respond to clients' evolving needs to identify new opportunities including digital services and other innovative delivery channels. The role is also responsible to develop new processes and tools to increase efficiency and effectiveness of a cross functional team including products, operations and technology professionals in delivering high quality products / service delivery processes.

Tasks:

Product Strategies	<ul style="list-style-type: none"> ● Lead the development and implementation of the product development / transformation strategies ● Define product strategy for assigned lines of products and work with internal stakeholders from marketing, sales, operations and senior management to translate business needs into a product strategy for the customer experience ● Contribute to develop product strategy and influence the direction of the product roadmap through in-depth analytic perspectives
Market Research	<ul style="list-style-type: none"> ● Design and manage client and industry research to test hypotheses related to product development, identify deficiencies and validate potential solutions ● Translate research and product metrics into hypotheses, product requirements and detailed user descriptions
Product Lifecycle Management	<ul style="list-style-type: none"> ● Design, track, communicate and actively implement plans for completion on approved products with the bank's product committee and product innovation teams, including updating and distributing the bank's product roadmap ● Plan and execute product development throughout product lifecycles, including gathering and prioritizing product and client requirements, collaborate with operations, sales, marketing, finance, and other risk/support areas to ensure revenue, strategic and client satisfaction goals are met ● Monitor ongoing performance of responsible lines of products including revenue, expense, performance, operational and risk related trends/metrics
Product Design and Implementation	<ul style="list-style-type: none"> ● Lead cross-functional product teams in the development, implementation and launch of products ● Drive definition, risk and financial analysis, and closure of new product requirements, implementation plans and schedules, and resource needs with stakeholders ● Plan and coordinate pre-launch product acceptance test ● Make decision on product distribution channels with sound justification ● Partner with frontline staff to conduct product pre-sale activities to test clients' satisfaction

Product Compliance	<ul style="list-style-type: none"> ● Comply with regulatory rules and regulations, evidenced through successful completion of product acceptance test, product due diligence exercise and product soft launching
Product Analysis	<ul style="list-style-type: none"> ● Measure performance and drive product testing results ● Establish agreed KPIs for product development programmes ● Determine forecasts and formulate product analysis programmes to track performance against expected outcomes, determine ROI, and prioritize resources ● Execute and share the analysis results and reporting of these efforts
People Management	<ul style="list-style-type: none"> ● Lead cross-functional product teams in the development, implementation and launch of products ● Lead and inspire a team of Assistant Managers / Officers Product Development ● Give directions and instructions to team members in order to accomplish the task assignment ● Evaluate others' work performance regularly and provide timely constructive feedback for improvement ● Partner with training professionals to design and implement new and revised product training for staff
Banking Knowledge	<ul style="list-style-type: none"> ● Stay abreast of industry product trends (e.g. digital and mobile banking) and capabilities, including the regulatory environment ● Possess skills in writing client requirements, user descriptions and acceptance criteria ● Keep abreast of current affairs and financial market development ● Keep abreast of the development of different Corporate and Commercial Banking products ● Keep abreast of the development trend of corporate social responsibility, e.g. ESG, etc.

Entry requirements:

University graduate with 3-5 years of work experience in product management and marketing in financial service industries.

UoC Mapping – Manager, Product Development

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
1	Risk Management	Risk Control and Mitigation	Develop implementation plan on risk control management	5	4
2	Risk Management	Risk Control and Mitigation	Develop risk control measures	5	4
3	Internal Control and Compliance	Compliance Management	Assess compliance risk of different operations	5	4

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No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
4	Internal Control and Compliance	Compliance Management	Manage training and education on compliance	5	4
5	Internal Control and Compliance	Compliance Management	Provide response to consultation of regulatory or other relevant bodies	4	3
6	Internal Control and Compliance	Internal Control	Monitor subordinates' behaviours to comply with regulatory requirements	4	3
7	Technology Management	Applications Design, Development & Maintenance	Select vendor and manage vendor performance	5	4
8	Technology Management	Enterprise Intelligence	Plan for data collection and data management for building enterprise intelligence systems	5	4
9	Product Development and Brand Marketing	Market Research and Business Intelligence	Develop client segmentation and identify their needs in products and services	5	4
10	Product Development and Brand Marketing	Market Research and Business Intelligence	Develop knowledge systems for enterprise banking business	5	4
11	Product Development and Brand Marketing	Market Research and Business Intelligence	Implement market research project to execute and monitor data collection process	4	3
12	Product Development and Brand Marketing	Market Research and Business Intelligence	Operate knowledge management systems to record and maintain the market information	4	3
13	Product Development and Brand Marketing	Product Portfolio Management	Evaluate performance of existing product portfolio	5	4
14	Product Development and Brand Marketing	Product Portfolio Management	Manage the product portfolio of the bank based on product strategies	5	4
15	Product Development and Brand Marketing	Product Development	Develop new banking products to meet the needs of different client segments	6	4
16	Product Development and Brand Marketing	Product Development	Develop profitability projection for new products	6	4
17	Product Development and Brand Marketing	Product Development	Conduct profitability forecast and cost analysis	5	4
18	Product Development and Brand Marketing	Product Development	Design suitable systems and determine appropriate channels for product delivery	5	4
19	Product Development and Brand Marketing	Product Development	Determine pricing for the products and services	5	4
20	Product Development and Brand Marketing	Product Development	Develop project plan for new products development	5	4
21	Product Development and Brand Marketing	Product Development	Develop, implement and analyse results of product acceptance test	5	4
22	Product Development and Brand Marketing	Product Development	Establish product development procedures	5	4
23	Product Development and Brand Marketing	Product Development	Evaluate existing products and services performance and propose improvement measures	5	4
24	Product Development and Brand Marketing	Product Development	Lead product and operations data analysis	5	4
25	Product Development and Brand Marketing	Product Development	Manage the design and analysis of product acceptance test	5	4
26	Product Development and Brand Marketing	Product Development	Monitor the effectiveness and progress of product development	5	4
27	Product Development and Brand Marketing	Product Development	Source and manage products and services provided by external vendors	5	4

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No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
28	Product Development and Brand Marketing	Product Development	Structure product architecture	5	4
29	Product Development and Brand Marketing	Product Launching Implementation and Management	Design operational procedures for new products	5	4
30	Product Development and Brand Marketing	Product Launching Implementation and Management	Develop the implementation plan for product launch	5	4
31	Product Development and Brand Marketing	Product Launching Implementation and Management	Evaluate effectiveness of product launch	5	4
32	Product Development and Brand Marketing	Product Launching Implementation and Management	Develop product specification for complex products	4	3
33	Product Development and Brand Marketing	Product Launching Implementation and Management	Provide product information and training to support the sales and services process	4	3
34	Product Development and Brand Marketing	Marketing Strategy Formulation and Product Promotion	Define value propositions for products	5	4
35	Product Development and Brand Marketing	Marketing Strategy Formulation and Product Promotion	Develop product promotional activities through different channels to increase market awareness and drives sales	5	4
36	Quality Management	Continuous Process Improvement	Identify areas that require quality improvement	5	4
37	Quality Management	Continuous Process Improvement	Develop action plan for continuous improvement	4	3
38	Quality Management	Continuous Process Improvement	Implement process improvement measures	4	3
39	Quality Management	Customer Experience Management	Identify measures to improve customer experience	5	4
40	Sales and Relationship Management	Sales Strategies and Implementation Plan Formulation	Develop marketing and promotional programmes to facilitate sales strategies	5	4
41	Sales and Relationship Management	Pre-Sale Management	Manage and coordinate the sales and promotional activities of different sales and service channels	5	4
42	General Management	Human Resources Management	Conduct recruitment process	5	4
43	General Management	Human Resources Management	Implement and monitor performance management system	5	4
44	General Management	Human Resources Management	Perform manpower planning	5	4
45	General Management	Financial Management and Control	Execute digital platform evaluation and selection	5	4
46	General Management	Financial Management and Control	Execute digital usage, reporting and optimization strategy	5	4
47	General Management	Financial Technology Management	Identify and prioritize new technological features and alternative solutions for digital products	5	4
48	General Management	Financial Technology Management	Implement and monitor financial technology plan	5	4
49	Other Generic Competencies	People Management and Talent Development	Develop and implement talent development activities	5	4
50	Other Generic Competencies	People Management and Talent Development	Manage diversity of subordinates in different generation and culture	5	4
51	Other Generic Competencies	People Management and Talent Development	Manage work performance of subordinates and take disciplinary actions on sub-standard performance	5	4

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No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
52	Other Generic Competencies	People Management and Talent Development	Supervise team members in accomplishing task assignments during the course of work	5	4
53	Other Generic Competencies	People Management and Talent Development	Support subordinates in achieving their career aspiration and personal growth	5	4
54	Other Generic Competencies	People Management and Talent Development	Improve team coordination and team performance	4	3
55	Other Generic Competencies	Change Management	Implement change management plan and provide support for staff adaption	5	4
56	Other Generic Competencies	Change Management	Manage changes in operations / systems that affect customers	5	4

Note: All UoCs of Assistant Manager / Officer, Product Development are also part of requirements of Manager, Product Development as the Manager, Product Management should possess the competences to monitor his / her subordinates' job duties

D. Credit Risk Management Stream

1. Assistant Manager / Officer, Credit Risk Management

The Assistant Manager / Officer, Credit Risk Management is a role of client portfolio analyst responsible for the support of review and approval of credit application, annual credit facilities renewals, risk ratings, and support the overall credit evaluation of the bank. Key tasks include generating portfolio performance on Corporate and Commercial Banking clients, performing credit evaluation and risk assessment procedures, and reporting to regulators.

Tasks:

Credit Management	<ul style="list-style-type: none"> ● Support Manager, Credit Risk Management for credit assessment of Corporate and Commercial banking lending relationships ● Assist RM Team in client account credit management ● Assist Manager, Credit Risk Management to analyse existing borrower(s) and guarantor(s) using client organizations' financial reports, business credit reports, tax returns and internal relationship data to make an informed decision on renewals and or restructures ● Assist Manager, Credit Risk Management to execute credit evaluation including assessing application data and recommend initial approval ● Work closely with Relationship Managers and Product Specialists in offering suggestions on how to re-structure existing facilities to mitigate risk when necessary ● Support Manager, Credit Risk Management to assess the suitability of a credit facility to warrant a renewal or exception
People Management	<ul style="list-style-type: none"> ● Serve as mentor for junior credit analysts and co-workers of other units ● Monitor credit reporting processes executed by credit administration staff
Credit Operations	<ul style="list-style-type: none"> ● Ensure all credit reviews are processed within the bank's compliance and fair lending framework ● Work with Relationship Managers to ensure all necessary documents are collected and other information is documented (as needed)
Compliance	<ul style="list-style-type: none"> ● Comply with regulatory rules and regulations and upkeep the bank's standards during job execution ● Protect the confidentiality of clients' information to ensure security
Banking Knowledge	<ul style="list-style-type: none"> ● Possess knowledge of current affairs and financial market development ● Possess knowledge of the credit life cycle of different Corporate and Commercial Banking products ● Stay up to date on all regulations related to credit risk management ● Develop a thorough understanding of the bank's lending activities and key fundamentals of credit risk management ● Keep abreast of the changes in regulatory requirements, banking ordinances, HKMA rules and internal credit policies

Entry requirements:

University graduate with some work experience in credit risk management of financial services or banking industries.

UoC Mapping – Assistant Manager / Officer, Credit Risk Management

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
1	General Enterprise Banking Service Delivery	Delivery of General Loan Products and Credit Related Services	Provide consultative advice and solutions on delivery of general loan products and credit related services	5	4
2	General Enterprise Banking Credit Management	Credit Strategies, Policies and Procedures Development	Enforce implementation of credit policy	4	3
3	General Enterprise Banking Credit Management	Credit Acquisition	Assess credit and financial strength of borrowers and prepare credit proposal	5	4
4	General Enterprise Banking Credit Management	Credit Acquisition	Conduct risk assessment for unsecured and/or secured lending using scorecard approach and proceed with approval	4	3
5	General Enterprise Banking Credit Management	Portfolio Management	Conduct stress testing and analyse the results	5	4
6	General Enterprise Banking Credit Management	Portfolio Management	Monitor the risk level of the loan portfolio to identify early risk signals	4	3
7	General Enterprise Banking Credit Management	Credit Systems and Maintenance	Monitor credit related data	4	3
8	General Enterprise Banking Credit Management	Credit Systems and Maintenance	Record and report credit related data	3	3
9	Risk Management	Risk Monitoring and Reporting	Report on the results of risk tracking	4	3
10	Internal Control and Compliance	Compliance Management	Comply with the bank's compliance standard during job execution	3	3
11	Internal Control and Compliance	Compliance Management	Safeguard customer information to ensure security	3	4
12	Internal Control and Compliance	Counter Financial Crimes	Identify potential internal and external fraud risk	4	3
13	Internal Control and Compliance	Counter Financial Crimes	Report suspected financial crimes to relevant parties in the bank	3	3
14	Technology Management	Enterprise Intelligence	Apply intelligence and database systems during daily work	4	3
15	Other Generic Competencies	Personal Effectiveness	Contribute innovative ideas for improving work performance and quality	4	3
16	Other Generic Competencies	Personal Effectiveness	Demonstrate customer oriented behaviour to meet the bank's customer-centric value	4	3
17	Other Generic Competencies	Personal Effectiveness	Demonstrate professional communication and interpersonal skills to effectively manage stakeholders across regions and functions	4	3
18	Other Generic Competencies	Personal Effectiveness	Keep in pace with the development of financial technology to ensure one's technology proficiency	4	3
19	Other Generic Competencies	Personal Effectiveness	Manage self to adapt to an ever changing working environment with high level of self-resilience	4	3
20	Other Generic Competencies	Personal Effectiveness	Take personal commitment to strive for continuous learning and improvement	4	3

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No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
21	Other Generic Competencies	Personal Effectiveness	Take personal responsibility for embedding the highest standards of professional ethics	4	3
22	Other Generic Competencies	Personal Effectiveness	Upkeep high level of team-work spirit to build team synergy for achieving better performance	4	3
23	Other Generic Competencies	Personal Effectiveness	Upkeep multi-cultural awareness and actively manage diversity	4	3
24	Other Generic Competencies	Personal Effectiveness	Utilise analytical power to drive business results	4	3

2. Manager, Credit Risk Management

The Manager, Credit Risk Management is responsible for overall credit evaluation of the bank clients. Key tasks include generating portfolio performance on Corporate and Commercial Banking clients, performing credit evaluation and risk assessment procedures, and reporting to regulators. The position performs supervisory duties of monitoring sub-ordinates information collection and documentation on credit risk and other credit related aspects.

Tasks:

Credit Risk Management	<ul style="list-style-type: none"> ● Manage credit operations including application, approval and collection ● Advise relationship management team in problem account management ● Identify trends, and to address a credit strategy appropriate for the credit risk management ● Present solutions to credit structure, bank-client agreements, financial reporting requirements and other credit conditions to the portfolio managers and relationship managers ● Provide specialized risk guidance and advice on existing portfolio of watch list credits across client segments ● Interpret rules and regulations related to credit risk management and disseminate useful information to parties concerned
Credit Analysis	<ul style="list-style-type: none"> ● Analyse financial statements and performance metrics of clients for explanation of variances ● Determine credit application approval or rejection within the risk appetite of the bank ● Secure financial information and structure client credit agreement requirements ● Partner with frontline staff to conduct client visit / site inspection for further assessment
Credit Risk Management Policies and Monitoring Mechanism	<ul style="list-style-type: none"> ● Formulate and review credit policy and procedures including the terms of credit ● Observe effective portfolio monitoring mechanisms are in place, including early warning mechanisms, stress tests and contingency plans ● Review credit scoring scheme for specific client segments regularly and provide input to decision makers for revision
People Management	<ul style="list-style-type: none"> ● Supervise the work of a team of credit risk management staff ● Give directions and instructions to team members in order to accomplish the task assignment ● Evaluate others' work performance regularly and provide timely constructive feedback for improvement
Compliance	<ul style="list-style-type: none"> ● Develop and implement training related to credit risk management ● Evaluate and review compliance programmes related to credit risk management of the bank regularly
Banking Knowledge	<ul style="list-style-type: none"> ● Possess knowledge of current affairs and financial market development ● Understand the trend of credit risk and fraud

- | | |
|--|---|
| | <ul style="list-style-type: none"> Comprehend the credit life cycle of different Corporate and Commercial Banking products |
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Entry requirements:

University graduate with 3-5 years of work experience in credit risk management. Some frontline work experience is preferred.

UoC Mapping – Manager, Credit Risk Management

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
1	General Enterprise Banking Operations and Support	Trade Finance Transactions Processing	Make decision on approval or rejection on trade finance application	5	4
2	General Enterprise Banking Credit Management	Credit Strategies, Policies and Procedures Development	Analyse the economic environment and the implications on credit management	5	4
3	General Enterprise Banking Credit Management	Credit Strategies, Policies and Procedures Development	Develop internal rating system for the bank	5	4
4	General Enterprise Banking Credit Management	Credit Strategies, Policies and Procedures Development	Develop procedures in credit approval	5	4
5	General Enterprise Banking Credit Management	Credit Strategies, Policies and Procedures Development	Establish or revise credit policies, procedures and guidelines to respond to the changes in regulatory requirement and market environment	5	4
6	General Enterprise Banking Credit Management	Credit Acquisition	Determine approval or rejection on credit applications	5	4
7	General Enterprise Banking Credit Management	Credit Acquisition	Evaluate the performance of credit acquisition and make suggestions	5	4
8	General Enterprise Banking Credit Management	Credit Acquisition	Provide consultancy service to clients on credit risks	5	4
9	General Enterprise Banking Credit Management	Credit Acquisition	Review risk assessment on credit application	5	4
10	General Enterprise Banking Credit Management	Credit Acquisition	Structure the credit facility	5	4
11	General Enterprise Banking Credit Management	Portfolio Management	Conduct on-going monitoring of borrowing accounts	5	4
12	General Enterprise Banking Credit Management	Portfolio Management	Develop risk mitigation strategies for the credit portfolio	5	4
13	General Enterprise Banking Credit Management	Portfolio Management	Evaluate market value and marketability of collateral and identify the risks associated with the loan	5	4
14	General Enterprise Banking Credit Management	Monitoring Non-Performing Loan Performance	Conduct post approval credit monitoring and review on problem loans	5	4
15	General Enterprise Banking Credit Management	Monitoring Non-Performing Loan Performance	Develop procedures and guidelines for the recovery of problem loans	5	4
16	General Enterprise Banking Credit Management	Monitoring Non-Performing Loan Performance	Conduct loan workout with clients	4	3
17	General Enterprise Banking Credit Management	Credit Systems and Maintenance	Identify gaps in existing credit management systems and make recommendations for improvement	5	4

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No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
18	General Enterprise Banking Credit Management	Credit Systems and Maintenance	Provide learning activities to disseminate knowledge related to credit systems	4	3
19	Risk Management	Risk Identification and Assessment	Conduct qualitative analysis to assess risks	6	4
20	Risk Management	Risk Identification and Assessment	Identify and quantify potential risks	6	4
21	Risk Management	Risk Identification and Assessment	Construct risk profile for prioritizing different risks	5	4
22	Risk Management	Risk Monitoring and Reporting	Conduct risk monitoring internal procedure review	5	4
23	Risk Management	Risk Monitoring and Reporting	Investigate causes of risk breakout	5	4
24	Risk Management	Risk Monitoring and Reporting	Monitor risk level and analyse the results	5	4
25	Risk Management	Risk Control and Mitigation	Develop implementation plan on risk control management	5	4
26	Risk Management	Risk Control and Mitigation	Develop risk control measures	5	4
27	Risk Management	Risk Control and Mitigation	Evaluate the effectiveness of risk management framework, policies and control measures	5	4
28	Risk Management	Risk Control and Mitigation	Implement risk control management plan	4	3
29	Internal Control and Compliance	Compliance Management	Assess compliance risk of different operations	5	4
30	Internal Control and Compliance	Compliance Management	Manage training and education on compliance	5	4
31	Internal Control and Compliance	Compliance Management	Provide response to consultation of regulatory or other relevant bodies	4	3
32	Internal Control and Compliance	Internal Control	Monitor subordinates' behaviours to comply with regulatory requirements	4	3
33	Quality Management	Continuous Process Improvement	Identify areas that require quality improvement	5	4
34	Quality Management	Continuous Process Improvement	Develop action plan for continuous improvement	4	3
35	Quality Management	Continuous Process Improvement	Implement process improvement measures	4	3
36	Sales and Relationship Management	Sales Strategies and Implementation Plan Formulation	Collect, analyse and report business intelligence information on the financial needs of different client sectors	4	3
37	Sales and Relationship Management	Business Pitching	Conduct company financial analysis to identify clients' needs	5	4
38	Sales and Relationship Management	Business Pitching	Design and implement client's profile and sales record analytics	5	4
39	General Management	Human Resources Management	Conduct recruitment process	5	4
40	General Management	Human Resources Management	Implement and monitor performance management system	5	4
41	General Management	Human Resources Management	Perform manpower planning	5	4

No.	Functional Area	Key Functions	UoC Title	Level	No. of Credit
42	Other Generic Competencies	People Management and Talent Development	Develop and implement talent development activities	5	4
43	Other Generic Competencies	People Management and Talent Development	Manage diversity of subordinates in different generation and culture	5	4
44	Other Generic Competencies	People Management and Talent Development	Manage work performance of subordinates and take disciplinary actions on sub-standard performance	5	4
45	Other Generic Competencies	People Management and Talent Development	Supervise team members in accomplishing task assignments during the course of work	5	4
46	Other Generic Competencies	People Management and Talent Development	Support subordinates in achieving their career aspiration and personal growth	5	4
47	Other Generic Competencies	People Management and Talent Development	Improve team coordination and team performance	4	3
48	Other Generic Competencies	Change Management	Implement change management plan and provide support for staff adaption	5	4

Note: All UoCs of Assistant Manager / Officer, Credit Risk Management are also part of requirements of Manager, Credit Risk Management as the Manager, Credit Risk Management should possess the competences to monitor his / her subordinates' job duties