

Specification of Competency Standards for the Retail Banking

Unit of Competency

Retail Banking Service Delivery > 1.1 Delivery of Branch and Account Services

Title	Handle customer's enquiries in relation to account services and services offered via different channels including digital banking platforms
Code	107297L3
Range	Service delivery of all kinds of customer requests related to account services (e.g. deposit, withdrawal, remittance, cheques) through direct sales, over counter at branch and / or phone banking in retail banking
Level	3
Credit	3
Competency	<p>Performance Requirements</p> <ol style="list-style-type: none"> 1. Understand accounts services of the bank <p>Be able to:</p> <ul style="list-style-type: none"> • Understand the different types of bank accounts and their services • Understand the procedures on executing different account services in order to answer customers' enquiries independently • Understand the relevant regulations and code of conduct regarding different services of banks (e.g. security, insurance, MPF) to prevent breaching of law 2. Handle customer's enquiries in regards to different kinds of account services <p>Be able to:</p> <ul style="list-style-type: none"> • Answer customers' enquiries related to features, process and other details of various kinds of account services • Explain procedures to customers and advise on conditions or terms which require special attention • Make recommendations on feasible options according to identified needs of customers 3. Provide advice to customers on using functions and services of compliment channels, such as digital banking <p>Be able to:</p> <ul style="list-style-type: none"> • Provide feedback to customers and provide alternative channels of branch services offering • Offer assistance to customers on how to use digital banking functions on different on-line platforms • Promote services rendered at various channels with an aim to reduce branch traffic, improve service efficiency and provide better customer experience 4. Refer customers to related business unit(s) <p>Be able to:</p> <ul style="list-style-type: none"> • Refer customers to related business units when the scope of enquiry is beyond deposit and saving products • Explain to customer why it is more appropriate to have another business unit(s) to handle his/her enquiry

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Assessment Criteria	The integral outcome requirements of this UoC are: <ul style="list-style-type: none">• Accurate information is provided to customers in response to their enquiries on particular kinds of account services in a professional manner• Feasible options on different kinds of account services can be provided to customers for consideration• Operation procedures, functions, usage, features and advantages of using different digital platforms are well explained to customers• Customers are informed of the reasons why referral to another business unit(s) of the bank is required when necessary
Remark	