



銀行及金融業
主要職務之工作範圍
Specifications for Principal Jobs
Banking and Finance Industry

職業訓練局
銀行及金融業訓練委員會
Banking and Finance Industry Training Board
Vocational Training Council

FOREWORD

The Banking and Finance Industry Training Board of the Vocational Training Council is responsible for training matters in the banking and finance industry. It is required, among other functions, to prescribe and publish job specifications for principal jobs in the industry.

The Banking and Finance Industry Training Board published a manual of 'Specifications for Principal Jobs in the Banking and Finance Industry' in 1995. In view of the development of business activities in the industry since that date, the Training Board has revised the manual. The information on 85 principal jobs at various skill levels in authorized institutions has been updated.

The revised manual specifies the job responsibilities, skills, knowledge, academic qualifications, training and working experience which holders of each principal job should possess. The manual will be distributed to employers in the industry, trade associations, educational and training institutions for reference in the following areas:

- (i) to establish adequate and uniform specifications for skills for the principal jobs,
- (ii) to provide guidelines for training institutions in the planning of courses,
- (iii) to assist employers in drawing up training programmes for their employees, and
- (iv) to provide reference materials for employers to assess the competence of their employees.

On behalf of the Banking and Finance Industry Training Board, I wish to thank all those who have contributed to the completion of this manual.

Joseph Y.W. Pang
Chairman
Banking and Finance Industry Training Board
January 2003

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Membership List
(January 2003)

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Nominated by

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The Hong Kong Association of Banks

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The Deposit-taking Companies Association

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The Hong Kong Stockbrokers Association
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The Hong Kong Investment Funds
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The Hong Kong Association of Banks

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The Hong Kong Association of Banks

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A Local Tertiary Institution

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Institute of Vocational Education

Miss H.Y. Wu

The Bank of East Asia, Ltd.

Secretary:

Miss Betty Wong

Vocational Training Council

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JOB TITLE	ASSISTANT TO CHIEF EXECUTIVE OFFICER/ DIRECTOR
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Assists top management to perform administrative duties.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Screen the documents/correspondence before passing them to the chief executive officer/director for decision. 2. Arrange scheduling of the tasks/work for the chief executive officer/director. 3. Draft correspondences and replies for the chief executive officer' s/director' s signature. 4. Communicate effectively internally with heads of all divisions and departments and externally with the public. 5. Perform other duties as directed by the chief executive officer/director.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Strong interpersonal skills. 2. General practice, theory and relevant regulations of financial institutions. 3. Activities, objectives and procedures of financial institutions. 4. Management and accounting principles. 5. General aspects of commercial and industrial activities. 6. The economic, financial, political and regulatory environment. 7. Personal computer application skills.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in Business Studies or equivalent or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 5 years working experience in related disciplines at appropriate levels.

JOB TITLE	CHIEF EXECUTIVE OFFICER/ CHIEF OPERATING OFFICER/ MANAGING DIRECTOR/ GENERAL MANAGER
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Provides leadership and direction to achieve the goals and objectives of the company. Develops and guides the corporate strategy, action plans, risk policy, annual budgets and business plans.
JOB SKILLS	Ability to: <ol style="list-style-type: none"> 1. Provide leadership and strategic direction. 2. Formulate and implement relevant policies and strategies. 3. Build a strong executive team to implement company's goals and objectives. 4. Empower executive team members to achieve expected deliverables.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Vision of global economic and business development trend. 2. Effective communication skills. 3. Management and leadership principles. 4. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree/Master of Business Administration or relevant professional qualifications. 2. Practical Training and Experience: Minimum 15 years working experience in related disciplines at appropriate levels.

JOB TITLE	CHIEF FINANCIAL OFFICER/ FINANCIAL CONTROLLER
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Develops and implements financial policies and procedures. Oversees management information adequacy and the compliance with statutory requirements. Assesses strategic initiatives including mergers, acquisitions and diversions.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Establish short-term and long-term financial plans, annual budgets and forecasts of the company. 2. Advise management on the optimal use of resources having regard to analysis of profitability, liquidity and risk. 3. Be responsible for all financial policies and accounting procedures. 4. Articulate the finance and strategic decision to meet changes in the business and finance environment. 5. Monitor all treasury related financial activities of the company.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Regulatory compliance and reporting requirements. 2. Asset and liability management techniques. 3. Financial analysis. 4. Treasury and money market operations. 5. Management and accounting principles. 6. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree/Master of Business Administration
or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 10 years working experience in related
disciplines at appropriate levels.

JOB TITLE	CHIEF INFORMATION OFFICER/ CHIEF TECHNOLOGY OFFICER/ MANAGER-IT
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Plans, develops, maintains and controls the provision of information technology services to the company and customers. Analyses and recommends information technology solutions.
JOB SKILLS	Ability to: <ol style="list-style-type: none"> 1. Establish short-term and long-term plans on developing information technology for the company. 2. Implement the company's policies on information technology. 3. Monitor the overall operations and new development of information technology.
KNOWLEDGE	<ol style="list-style-type: none"> 1. State of the art information technology solutions. 2. System development and information technology operations. 3. General practice, theory and relevant regulations of financial institutions. 4. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in Computer Science or equivalent or relevant professional qualifications. 2. Practical Training and Experience: Minimum 10 years working experience in related disciplines at appropriate levels.

JOB TITLE	CHIEF INVESTMENT OFFICER/ MANAGER-INVESTMENT
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Plans and executes overall investment strategies of the company. Implements investment policy and distribution policy. Manages the investment and fund portfolios.
JOB SKILLS	Ability to: <ol style="list-style-type: none"> 1. Establish the investment strategies of the company. 2. Provide guidelines on the development of investment and fund portfolios to meet the company's objectives. 3. Monitor the implementation of investment and distribution policies. 4. Align investment plans in response to change of market conditions.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Techniques in risk management. 2. Types and features of financial instruments in target financial markets. 3. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in Business Studies or related disciplines or relevant professional qualifications. 2. Practical Training and Experience: Minimum 10 years working experience in related disciplines at appropriate levels.

JOB TITLE	CHIEF REPRESENTATIVE
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Supervises the activities of the representative office. Collects information on the local market and coordinates with head office on business development opportunities.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Establish objectives of the representative office in accordance with the head office's directives. 2. Identify business development opportunities and submit relevant proposals to head office for consideration and comments. 3. Develop and implement work plans determined by head office. 4. Maintain contacts with local financial institutions, trade and commerce associations for the collection of market information. 5. Networking skills.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Market research techniques. 2. General practice, theory and relevant regulations of financial institutions both in home and host countries. 3. Associations of the banking and finance industry. 4. Information and practices of local trade and commercial activities. 5. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in Business Studies or related disciplines or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 10 years working experience in related disciplines at appropriate levels.

JOB TITLE	COMPANY SECRETARY
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Provides corporate secretarial services and advises the Board to ensure compliance with relevant laws and regulations. Plans and organizes general meeting(s).
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Ensure the operations of the company are in compliance with the Companies Ordinance. 2. Align guidelines with changes in laws and regulations.
KNOWLEDGE	<ol style="list-style-type: none"> 1. The Companies Ordinance in Hong Kong and relevant laws and regulations in home and host countries. 2. Corporate secretarial principles and practices. 3. General practice, theory and relevant regulations of financial institutions.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in relevant disciplines or relevant professional qualifications. 2. Practical Training and Experience: Minimum 10 years working experience in related disciplines at appropriate levels.

JOB TITLE	E-COMMERCE MANAGER
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Plans the overall strategies of the e-business department. Identifies the potential customer sector and develops the e-commerce products and services to meet the market needs. Develops relevant marketing strategies to enhance the company's competitiveness and profitability.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Identify the customers' needs for e-commerce products and services. 2. Coordinate with IT department in the development of new e-commerce products and services. 3. Monitor the performance of e-commerce business of the company and develop new business to enlarge the market share. 4. Plan the overall marketing strategies to promote e-commerce products and services of the company and modify the plans at appropriate times.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Principles of e-commerce transactions. 2. Marketing management principles. 3. General practice, theory and relevant regulations of financial institutions. 4. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in Business Studies or equivalent or relevant professional qualifications. 2. Practical Training and Experience: Minimum 10 years working experience in related disciplines at appropriate levels.

JOB TITLE	ECONOMIST/MANAGER - ECONOMIC RESEARCH
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Plans and conducts research on various business and economic situations. Summarizes and interprets research findings, especially for the current and long-term trends in investment risks and measurable economic influences on investments. Prepares detailed study reports on commercial and industrial sectors and other activities of the economy.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Plan and organize research programmes on various business sectors and economic environments. 2. Forecast economic and technical trends of equity and financial markets. 3. Draw conclusions on the basis of survey findings. 4. Compile various economic reports for management's reference and approve articles to be published in economic journals.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Economic theories and forecasting techniques. 2. General practice, theory and relevant regulations of financial institutions. 3. General aspects of commercial and industrial activities. 4. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in related disciplines or relevant professional qualifications. 2. Practical Training and Experience: Minimum 10 years working experience in related disciplines at appropriate levels.

JOB TITLE	FINANCIAL ADVISER/PORTFOLIO MANAGER
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Supervises the day-to-day administration of investment portfolios for customers. Selects securities for the investment portfolios. Promotes various investment portfolios to customers.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Direct all activities relating to investment portfolios. 2. Develop and modify investment portfolios to cater for the needs of customers. 3. Change the component securities in accordance with the change in economic trends.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Investment policies and objectives. 2. Portfolio configuration. 3. Types and features of financial instruments in target financial markets. 4. Regulatory framework of the investment and securities industry. 5. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in Business Studies or equivalent or relevant professional qualifications. 2. Practical Training and Experience: Minimum 5 years working experience in related disciplines at appropriate levels.

JOB TITLE	HEAD OF TREASURY AND CAPITAL MARKETS
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Directs all activities of the treasury department. Controls company's cashflow and nostro account reconciliation. Manages the overall liquidity requirements of the company.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Establish the policies and strategies for treasury activities. 2. Implement strategies and monitor trading and sales activities in foreign exchange, fixed income, and on-and off-balance sheet operations. 3. Control cashflow management and nostro account reconciliation to maximize the utilization of the company's surplus funds. 4. Plan the budget of the treasury department and advise the management of the company on compliance and regulatory issues.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Risk management techniques. 2. Types and features of financial instruments and dealing room products in financial markets. 3. The development trend of all financial markets. 4. Asset and liability management techniques. 5. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in related disciplines or relevant professional qualifications. 2. Practical Training and Experience: Minimum 10 years working experience in related disciplines at appropriate levels.

JOB TITLE	LEGAL ADVISER
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Provides general counsel to the company in all aspects of daily operations.
JOB SKILLS	Ability to: Provide legal advice to the company on products, operations and compliance issues.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Laws and regulations related to the daily operations of financial institutions. 2. Activities, objectives and procedures of financial institutions. 3. General aspects of commercial and industrial activities. 4. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in law or equivalent or relevant professional qualifications. 2. Practical Training and Experience: Minimum 10 years post qualification working experience with 5 years in related disciplines at appropriate levels.

JOB TITLE	MANAGER - ACCOUNTING
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Manages accounting activities and develops accounting and control procedures. Supervises the preparation of reporting requirements.
JOB SKILLS	Ability to: <ol style="list-style-type: none"> 1. Manage accounting activities. 2. Develop accounting and control procedures. 3. Direct the preparation of financial statements of the company for internal and external uses. 4. Modify the reporting system as required.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Accounting principles and techniques. 2. Reporting system required by various regulatory authorities. 3. Activities, objectives and procedures of financial institutions. 4. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in Accountancy or equivalent or relevant professional qualifications. 2. Practical Training and Experience: Minimum 10 years post qualification working experience with 5 years in related disciplines at appropriate levels.

JOB TITLE	MANAGER - ADMINISTRATION
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Manages the administrative function of the organization.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Formulate policies and procedures for operations. 2. Monitor the implementation of operational strategies and programmes to enhance services to customers and the organization's profitability and efficiency. 3. Modify and develop new operational strategies in response to the changes of regulatory requirements and business environment.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Departmental administration. 2. Work flow and communication systems among departments. 3. Activities, objectives and procedures of financial institutions. 4. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in Business Studies or equivalent or relevant professional qualifications. 2. Practical Training and Experience: Minimum 10 years working experience in related disciplines at appropriate levels.

JOB TITLE	MANAGER - BRANCH (FULL SERVICE)
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Manages operations, customer services, loans, business development and personnel administration within the framework of organization policies and procedures. Directs branch staff in providing services to customers, establishes objectives in all areas of branch performance and meets the profitability targets of the branch.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Establish overall branch strategies by setting objectives and developing means to attain the objectives. 2. Maintain business and social contacts with customers for retaining market shares, promoting additional financial services and cultivating new customers. 3. Lead the front-line staff in providing banking and financial services to customers. 4. Recommend corrective measures to solve customer complaints. 5. Advise Manager-Compliance of suspicious transactions in particular on money-laundering. 6. Prepare management reports reflecting the performance of the branch.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Product features of consumer banking and financial services. 2. Strong interpersonal skills. 3. Effective communications skills. 4. Management principles and techniques. 5. Retail branch operations. 6. Sales/marketing management.

7. General practice, theory and relevant regulations of financial institutions.
8. The economic, financial, political and regulatory environment.

EDUCATION AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in Business Studies or equivalent or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 10 years working experience in related disciplines at appropriate levels.

JOB TITLE	MANAGER - BRANCH OPERATIONS
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Manages the operational activities of all branches. Streamlines and standardizes branches operational procedures and systems. Formulates strategies for the expansion and consolidation of branches. Decides and provides solutions to problems.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Establish the target of individual branches in accordance with the peculiarity of each branch. 2. Coordinate the implementation of business promotion plans among branches. 3. Identify operational problems and derive solutions for branches. 4. Monitor all aspects of performance of each branch.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Characteristics of target customers of each branch. 2. Market share of individual branches within respective regions. 3. Management principles and techniques. 4. General practice, theory and relevant regulations of financial institutions. 5. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in Business Studies or equivalent or relevant professional qualifications. 2. Practical Training and Experience: Minimum 10 years working experience in related disciplines at appropriate levels.

JOB TITLE	MANAGER - BUSINESS DEVELOPMENT
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Plans, coordinates and implements the organization's business development strategy. Integrates the marketing plans of various functional areas. Identifies and analyses opportunities to increase the business in respect of commercial/consumer products.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Establish the short-term and long-term marketing strategies and targets. 2. Direct the business development team to achieve targets. 3. Maintain business and social contacts with existing and prospective customers. 4. Identify opportunities for new business development or improve the existing services to customers.
KNOWLEDGE	<ol style="list-style-type: none"> 1. In-depth knowledge of commercial/consumer products. 2. Market research, sales techniques and marketing management. 3. Company's lending policies and strategies. 4. Commercial lending techniques and practices with emphasis on characteristics of specific industries and companies. 5. General practice, theory and relevant regulations of financial institutions. 6. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:

University Degree in Business Studies or equivalent or relevant professional qualifications.

2. Practical Training and Experience:

Minimum 8 years working experience in related disciplines at appropriate levels.

JOB TITLE	MANAGER - COMPLIANCE
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Organizes, monitors and ensures that the company is in compliance with relevant ordinances, regulations, rules and guidelines.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Interpret and apply relevant ordinances, regulations and rules to operations of the company. 2. Modify working procedures with regard to the changes in relevant ordinances, regulations and rules. 3. Spot irregularities and report to appropriate regulatory bodies for action. 4. Take remedial actions.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Relevant ordinances, regulations, rules and guidelines applicable to financial institutions. 2. Activities, objectives and procedures of financial institutions. 3. General aspects of commercial and industrial activities. 4. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in Business Studies or equivalent or relevant professional qualifications. 2. Practical Training and Experience: Minimum 10 years working experience in related disciplines at appropriate levels.

JOB TITLE	MANAGER - CORPORATE BANKING/ COMMERCIAL BANKING/RELATIONSHIP
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Plans, develops and conducts marketing activities to cultivate and develop trade finance, project finance, syndicated facilities and other corporate/commercial bank products. Manages banking facilities accorded to corporate/commercial customers.
JOB SKILLS	Ability to: <ol style="list-style-type: none"> 1. Identify target corporate customers designated by the company. 2. Identify opportunities for corporate/commercial bank products. 3. Plan and implement promotional activities. 4. Liaise with Manager-Credit for managing banking facilities accorded to corporate/commercial customers.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Corporate/commercial bank products. 2. Marketing management and techniques. 3. Lending policies of the company. 4. Activities, objectives and procedures of financial institutions. 5. General aspects of commercial and industrial activities. 6. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in Business Studies or equivalent or relevant professional qualifications. 2. Practical Training and Experience: Minimum 5 years working experience in related disciplines at appropriate levels.

JOB TITLE	MANAGER - CORPORATE COMMUNICATIONS/ PUBLIC RELATIONS
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Manages the public relations department. Plans, develops and conducts public relations activities to build up and enhance the company' s image.
JOB SKILLS	Ability to: <ol style="list-style-type: none"> 1. Direct all the public relations activities of the company. 2. Launch public relations activities at appropriate times to maintain the company' s image. 3. Arrange publicity issues to match with the launching of company projects.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Public relations principles. 2. Strong communications skills. 3. Effective interpersonal skills. 4. General practice, theory and relevant regulations of financial institutions. 5. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in Business Studies or equivalent or relevant professional qualifications. 2. Practical Training and Experience: Minimum 10 years working experience at appropriate levels.

JOB TITLE	MANAGER - CREDIT
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Manages departmental activities in relation to the provision of credit facilities to customers in accordance with established policies and procedures. Supervises, directs and controls commercial/consumer lending activities.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Establish credit and lending policies and procedures for all lending activities. 2. Examine and approve applications for credit facilities. 3. Identify problem credits and determine actions to be taken. 4. Conduct independent credit review to assess the creditworthiness of a particular customer as required. 5. Identify and review new legislation, court decisions and regulations which may affect loan agreements.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Company credit policies and principles. 2. Company loan procedures, documentation and relevant operations of other departments. 3. Commercial lending techniques and practices for specific industries and companies. 4. General practice, theory and relevant regulations of financial institutions. 5. General aspects of commercial and industrial activities. 6. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:

University Degree in Business Studies or equivalent or relevant professional qualifications.

2. Practical Training and Experience:

Minimum 10 years working experience in related disciplines at appropriate levels.

JOB TITLE	MANAGER - CREDIT CARD
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Manages the operation of the credit card department including new card issues, credit/cash advances to cardholders and collection of debts, etc. Plans sales and marketing activities to expand credit card business. Provides adequate security measures to safeguard the interests of the parties concerned.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Establish credit appraisal policies for new credit card issues and subsequent renewals. 2. Liaise with Manager-Business Development for promoting the credit card business for the company. 3. Monitor debt collection activity and determine actions to be taken for delinquent accounts. 4. Review operation procedures and modify as required to prevent loss.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Credit card operation. 2. Company credit and lending policies. 3. Sales techniques and marketing management. 4. General practice, theory and relevant regulations of financial institutions. 5. General aspects of commercial and industrial activities. 6. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:

University Degree in Business Studies or equivalent or relevant professional qualifications.

2. Practical Training and Experience:

Minimum 10 years working experience in related disciplines at appropriate levels.

JOB TITLE	MANAGER - FINANCIAL INSTITUTIONS/ CORRESPONDENT BANKING
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Supervises the international banking business department. Deals with interbank activities. Recommends credit lines for transactions with correspondent banks.
JOB SKILLS	Ability to: <ol style="list-style-type: none"> 1. Direct the activities of international banking business department. 2. Maintain close contacts with local and overseas banks to facilitate the bank's world-wide business. 3. Recommend credit lines for local and overseas banks.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Features and procedures of trade financing, remittances, foreign exchange and money market dealings. 2. Bank policies on correspondent bank business. 3. General practice, theory and relevant regulations of financial institutions. 4. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in Business Studies or equivalent or relevant professional qualifications. 2. Practical Training and Experience: Minimum 10 years working experience in related disciplines at appropriate levels.

JOB TITLE	MANAGER - FOREIGN EXCHANGE/MONEY MARKET/ INTEREST RATE PRODUCTS/DEBT MARKET
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Deals independently within pre-defined guidelines. Promotes relationship with other institutions, dealers and brokers. Researches and analyses all available data to keep the company and customers informed of changing market conditions.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Establish the policies and guidelines for foreign exchange/money market/interest rate products/debt market activities. 2. Analyse market movements and execute. 3. Advise management of market trends and make recommendations. 4. Maintain contacts with other institutions, dealers and brokers.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Foreign exchange/money market/interest rate products/debt market operations, both local and overseas. 2. Trading techniques and procedures. 3. General practice, theory and relevant regulations of financial institutions. 4. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in Business Studies or equivalent or relevant professional qualifications. 2. Practical Training and Experience: Minimum 10 years post qualification working experience with 5 years in related disciplines at appropriate levels.

JOB TITLE	MANAGER - HUMAN RESOURCES
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Develops, maintains and administers human resources management programmes. Duties include staff recruitment, placement, training and development, performance appraisal, salary administration, employee relations, safety procedures, and medical and other benefits.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Establish a set of comprehensive human resources policies and management procedures for senior management approval. 2. Direct administration activities of human resources department including job assignment, staff training and development, performance appraisal, counselling, promotion and transfer, and salary review. 3. Coordinate all recruitment, selection and employment activities. 4. Review the human resources policies periodically and revise the relevant policies as required.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Human resources management and techniques. 2. Laws of Hong Kong and neighboring regions in relation to employment, employee compensation, industrial relations, trade unions, salary and benefits taxation, etc. 3. Manpower situation of the banking and finance industry. 4. General practice, theory and relevant regulations of financial institutions. 5. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:

University Degree in Human Resources Management or equivalent or relevant professional qualifications.

2. Practical Training and Experience:

Minimum 10 years post qualification working experience with 5 years in related disciplines at appropriate levels.

JOB TITLE	MANAGER - INSURANCE PRODUCTS
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Plans, develops and promotes the insurance products of the company. Manages the daily operation of the insurance product department.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Establish the short-term and long-term goals of the insurance product department. 2. Set the guidelines and procedures. 3. Monitor the daily operation and modify the procedures as required. 4. Identify and develop business opportunities. 5. Liaise with the Manager-Business Development for business promotion.
KNOWLEDGE	<ol style="list-style-type: none"> 1. General insurance principles and practices. 2. Product features of various insurance services. 3. Sales techniques and marketing management. 4. General practice, theory and relevant regulations of financial institutions. 5. General aspects of commercial and industrial activities. 6. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in Insurance Studies or equivalent or relevant professional qualifications. 2. Practical Training and Experience: Minimum 10 years post qualification working experience with 5 years in related disciplines at appropriate levels.

JOB TITLE	MANAGER - INTERNAL AUDIT
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Plans, directs and supervises the audit function including financial audit and IT audit of the company. Evaluates the adequacy of systems of control and procedures. Provides management with audit reports and suggestions for improvement.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Establish and evaluate control measures to safeguard the assets and monitor the liabilities of the company. 2. Implement audit programmes including financial audit and IT audit of the company. 3. Ensure that operation and procedures as laid down by management are correctly adhered to. 4. Prepare audit reports which reflect the adequacy of internal controls and suggest improvement if necessary.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Auditing techniques and objectives. 2. The latest development in computer operations, IT auditing and compliance issues. 3. Fraud prevention, detection and response. 4. Features of major banking and financial services. 5. General practice, theory and relevant regulations of financial institutions. 6. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:

University Degree in Accountancy or equivalent or relevant professional qualifications.

2. Practical Training and Experience:

Minimum 10 years post qualification working experience with 5 years in related disciplines at appropriate levels.

JOB TITLE	MANAGER - INVESTMENT SERVICES
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Plans, directs and controls activities of the investment product department. Provides advisory services to individual and institution customers.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Manage and monitor activities of the investment product department. 2. Recommend changes in investment policy on the basis of securities analyses and investment information reports compiled by professional bodies. 3. Develop portfolios best suited to the objectives of individual accounts or institutions.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Investment policies and objectives. 2. Types and features of financial instruments. 3. Techniques in risk management. 4. General practice, theory and relevant regulations of financial institutions. 5. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in Business Studies or equivalent or relevant professional qualifications. 2. Practical Training and Experience: Minimum 10 years working experience in related disciplines at appropriate levels.

JOB TITLE	MANAGER - MARKETING/PRODUCT DEVELOPMENT
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Plans, directs and coordinates marketing research activities. Develops and launches new products and services to meet customer needs in order to increase the company's market share.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Plan and direct marketing research activities relating to customer needs. 2. Manage new product development and establish the marketing plan for product promotion. 3. Coordinate the execution of the marketing plan. 4. Evaluate product performance at various stages of the product life cycle. 5. Modify product features and pricing to strengthen the company's position in the market.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Product features of financial services. 2. Marketing research and management techniques. 3. Product life cycle. 4. Problem solving techniques. 5. General practice, theory and relevant regulations of financial institutions. 6. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:

University Degree in Business Studies or equivalent or relevant professional qualifications.

2. Practical Training and Experience:

Minimum 8 years working experience in related disciplines at appropriate levels.

JOB TITLE	MANAGER - ORGANIZATION/PRODUCTIVITY/ QUALITY/RE-ENGINEERING
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Evaluates operational efficiency of all divisions and departments. Studies work flow and makes recommendation on work methods, manpower, space and equipment requirements. Establishes working procedures and measuring standards for the organization.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Establish operational policies and standard procedures for the organization. 2. Review operational procedures of all divisions and departments and make recommendations to improve efficiency if necessary. 3. Review division of labour and job holders' responsibilities regularly to ensure full utilization of the organization's resources. 4. Authorize standard working procedures and approve publication of procedural manuals.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Job descriptions and specifications of various positions. 2. Task analysis techniques. 3. Operation research techniques. 4. Re-engineering principles and techniques. 5. General practice, theory and relevant regulations of financial institutions. 6. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:

University Degree in Business Studies or equivalent or relevant professional qualifications.

2. Practical Training and Experience:

Minimum 10 years working experience in related disciplines at appropriate levels.

JOB TITLE	MANAGER - PRIVATE BANKING
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Identifies and develops relationships with high net worth individuals or families from a specified target segment. Provides services such as multi-currency deposit accounts, foreign exchange, global portfolio management and trustee services.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Identify potential customers of high net worth as specified by the bank. 2. Provide information regarding the features of a wide range of banking and financial services. 3. Identify customers' needs in accordance with their characteristics and recommend appropriate services. 4. Establish a trust between customers by providing personalized services. 5. Manage assets on behalf of customers to attempt to preserve and enhance asset values.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Interpersonal skills. 2. Sales techniques. 3. Product features of consumer banking and financial services. 4. Investment policies and objectives. 5. Credit analysis techniques. 6. General practice, theory and relevant regulations of financial institutions. 7. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:

University Degree in Business Studies or equivalent or relevant professional qualifications.

2. Practical Training and Experience:

Minimum 5 years working experience in related disciplines at appropriate levels.

JOB TITLE	MANAGER - PROPERTY/REAL ESTATE
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Manages a portfolio of properties including commercial and residential buildings. Plans and controls leasing, selling, construction, improvement, maintenance and repairs.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Direct a team of staff to provide a wide range of services to the company' s property portfolios. 2. Liaise with developers and/or construction companies for the construction of company properties and monitor their progress. 3. Negotiate with financial institutions for the financing of properties, such as building loans and mortgage loans. 4. Plan and execute routine and emergency maintenance and repairs of the company' s properties. 5. Manage security, improvement and relevant services to tenants of the company' s properties.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Basic features of commercial and residential buildings. 2. General construction process and practice at the building site. 3. Landlord and tenant legislation. 4. Property management techniques. 5. General practice, theory and relevant regulations of financial institutions. 6. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement, or Professional Qualification:

University Degree in Property Management or equivalent or relevant professional qualifications.

2. Practical Training and Experience:

Minimum 10 years post qualification working experience with 5 years in related disciplines at appropriate levels.

JOB TITLE	MANAGER - SECURITIES/CUSTODIAN SERVICES
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Supervises the day-to-day operation of nominee services, for example, dividend payments, bonus shares, rights issues and custodian services for brokerage distribution activities. Handles operation support for new issues.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Supervise daily activities of custodian services such as assignment to nominees, disposal of dividend payments, allocation of bonus shares and right issues. 2. Direct and control subscription to new issues, such as making financing and documentation arrangements.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Types and features of stocks, bonds and other securities. 2. Trading procedures and practices in local and overseas securities markets. 3. Ordinances relating to the trading of securities. 4. Duties and rights of a nominee. 5. General practice, theory and relevant regulations of financial institutions.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in Business Studies or equivalent or relevant professional qualifications. 2. Practical Training and Experience: Minimum 10 years post qualification working experience with 5 years in related disciplines at appropriate levels.

JOB TITLE	MANAGER - SECURITIES, FUTURES AND COMMODITIES TRADING
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Buys and sells securities, futures or commodities for proprietary accounts and customers. Monitors margin and compliance requirements.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Direct and control dealings of securities, futures or commodities. 2. Monitor price fluctuations of securities and provide timely market information to customers. 3. Manage daily operations of securities, futures or commodities trading and ensure that they are in compliance with regulatory requirements.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Types and features of securities, futures and commodities. 2. Trading procedures and practices in local and overseas securities markets. 3. Ordinances on trading of securities, futures and commodities. 4. General practice, theory and relevant regulations of financial institutions. 5. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in Business Studies or equivalent or relevant professional qualifications. 2. Practical Training and Experience: Minimum 10 years post qualification working experience with 5 years in related disciplines at appropriate levels.

JOB TITLE	MANAGER - SETTLEMENT
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Establishes operational procedures for treasury transactions. Confirms deals and authorizes payments. Monitors the operations of the real time settlement systems. Plans and develops the remittance strategies for the company.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Supervise the settlement of treasury transactions timely and accurately. 2. Monitor the settlement activities and project development with a view to improving treasury system and operating procedures. 3. Keep abreast of market developments in global linked settlement systems and procedures. 4. Monitor all fund transfer activities and money exchange operations of the company.
KNOWLEDGE	<ol style="list-style-type: none"> 1. In-depth knowledge of treasury products, settlement and RTGS control. 2. Company' s settlement policies. 3. Company' s remittance policies. 4. Features and procedures of remittances, foreign exchange and money market dealings. 5. Communication and analytical skills. 6. General practice, theory and relevant regulations of financial institutions. 7. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:

University Degree in Finance or related disciplines or relevant professional qualifications.

2. Practical Training and Experience:

Minimum 7 years post qualification working experience with 3 years in related disciplines at appropriate levels.

JOB TITLE	MANAGER - TRADE FINANCE OPERATIONS
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Manages the activities of trade finance operations. Directs the operating units of the division to provide accurate and timely services on the finance of imports and exports with or without letters of credit, collections, incoming and outgoing payments, foreign exchange, indemnities of letters of credit and acceptances in support of trade financing transactions.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Monitor all trade financing activities. 2. Authorize and approve the financing of imports and exports transactions with established limits, or recommend to higher authority for approval. 3. Monitor irregular, extended, past-due and unpaid items. 4. Liaise with all departments, in particular, the credit or loans department to ensure that credit information of customers is kept up-to-date.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Uniform Customs and Practice for Documentary Credits issued by the International Chamber of Commerce. 2. Uniform rules for Collections, INCOTERMS and the Revised American Foreign Trade Definitions. 3. Import and export documentation, and handling procedures including ECIC cover, refinancing methods, and fire and marine cargo insurance. 4. Foreign exchange and cover procedures on bills items. 5. General aspects of commercial and industrial activities. 6. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:

University Degree in Business Studies or equivalent or relevant professional qualifications.

2. Practical Training and Experience:

Minimum 10 years working experience in related disciplines at appropriate levels.

JOB TITLE	MANAGER - TRAINING/LEARNING AND DEVELOPMENT
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Plans the overall training and development strategies of the company. Develops, coordinates and administers programmes for the orientation, education and training of employees. Identifies employees' training needs in consultation with management. Evaluates the effectiveness of training activities.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Develop, administer and conduct programmes for the orientation, education and training of employees. 2. Conduct surveys to identify staff training needs. 3. Review all training efforts for performance improvement. 4. Scrutinize information on external training courses and nominate suitable staff for training. 5. Monitor the effectiveness of individual trainers, and arrange programmes to develop their potential.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Training management and techniques. 2. Psychological testing and test construction to help predict and measure job effectiveness and staff attitudes. 3. Research methodology and statistical techniques in evaluating training effectiveness. 4. Communication and negotiation techniques. 5. General practice, theory and relevant regulations of financial institutions. 6. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:

University Degree in Business Studies or equivalent or relevant professional qualifications.

2. Practical Training and Experience:

Minimum 10 years post qualification working experience with 5 years in related disciplines at appropriate levels.

JOB TITLE	MANAGER - TRUST
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Plans, directs and controls the activities of trust department. Provides estate administration services to customers. Manages, develops and maintains personal and corporate trust businesses.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Undertake duties of an executor or administrator in estate administration and planning. 2. Act as the trustee for private and charitable trusts within the guidelines and terms of the trust. 3. Provide corporate services. 4. Manage investment trust portfolios for customers. 5. Manage properties in trust on behalf of customers.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Trust administration procedures and practices. 2. Duties and rights of an executor and administrator. 3. Corporate services. 4. Investment policies and objectives. 5. General practice, theory and relevant regulations of financial institutions. 6. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in Business Studies or equivalent or relevant professional qualifications. 2. Practical Training and Experience: Minimum 10 years post qualification working experience with 5 years in related disciplines at appropriate levels.

JOB TITLE	RISK MANAGER
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Manages various risks of the company including Value at Risk, credit risk, market risk, operation risk, etc. Plans and develops relevant policies and monitors their implementation to ensure that the overall operation of the company is in compliance with requirements of the regulatory bodies.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Develop and maintain a comprehensive risk management system. 2. Manage the company's risk exposures.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Risk management techniques. 2. Asset and liability management techniques. 3. Ordinances relating to the operation of the company. 4. General practice, theory and relevant regulations of financial institutions. 5. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in Business Studies or equivalent or relevant professional qualifications. 2. Practical Training and Experience: Minimum 10 years working experience in related disciplines at appropriate levels.

JOB TITLE	ZONE/DISTRICT MANAGER
JOB LEVEL	MANAGERIAL
JOB DESCRIPTIONS	Manages the network of branches in the specified zone. Plans the overall strategies on marketing, staffing and business expansion within the zone. Coordinates all activities among branches within the zone.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Establish the target of individual branches within the zone. 2. Maintain standardized operational procedures and systems among branches. 3. Coordinate the implementation of business promotion plans among branches. 4. Identify operational problems and derive solutions for branches.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Organization policies as applied to branch operation. 2. Characteristics of target customers of each branch. 3. Market share of individual branches within the specified zone. 4. General practice, theory and relevant regulations of financial institutions. 5. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in Business Studies or equivalent or relevant professional qualifications. 2. Practical Training and Experience: Minimum 10 years working experience in related disciplines at appropriate levels.

JOB TITLE	ACCOUNTING OFFICER
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Supervises the work of the accounting staff to ensure the provision of reliable accounting information and records. Assists the Manager-Accounting in analysing statistics and preparing management reports and statutory returns.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Assist in implementing accounting rules and procedures to ensure that accounting operations comply with established guidelines and statutory requirements. 2. Supervise the maintenance of the company's financial and accounting records. 3. Prepare reports and statutory returns for the approval of the Manager-Accounting.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Accounting principles and techniques. 2. Computer systems for accounting operations. 3. Reporting system required by various regulatory authorities. 4. Supervisory management. 5. Activities, objectives and procedures of financial institutions. 6. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in related disciplines or relevant professional qualifications. 2. Practical Training and Experience: Minimum 3 years working experience in related disciplines.

JOB TITLE	BRANCH MANAGER (LIMITED SERVICE)
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Oversees and supervises operations and personnel administration of the branch. Develops new business and maintains customer relations.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Supervise daily branch operations and platform duties and monitor all the branch's internal and external activities. 2. Maintain close contacts with customers for promoting relevant financial services and building up customer relations. 3. Collect customer feedback on financial services to help develop new business. 4. Maintain safety and security systems of the branch.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Retail branch operations. 2. Sales techniques. 3. Credit and accounting principles and practices. 4. Supervisory management. 5. General aspects of commercial and industrial activities. 6. General practice, theory and relevant regulations of financial institutions. 7. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in related disciplines or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 5 years working experience in related disciplines.

JOB TITLE	BUSINESS DEVELOPMENT OFFICER
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Solicits business from existing and prospective customers. Prepares call reports and credit proposals. Monitors loan portfolios and brings issues to management's attention as required.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Cultivate prospective customers by planning initial business visits. 2. Strengthen existing customer relations by scheduling regular company or plant visits. 3. Summarize customers' characteristics and potential in call reports and recommend further actions as required. 4. Prepare credit proposals with recommendations on credit facilities for management's consideration. 5. Liaise with the Credit/Loan Officer in keeping track of customers' loan portfolios. 6. Report the financial situation of customers to the Manager-Business Development as required.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Sales techniques and marketing management. 2. Features and benefits of financial services. 3. Company's lending policies and strategies. 4. Commercial lending techniques and practices with emphasis on characteristics of specific industries and companies. 5. Supervisory management. 6. General aspects of commercial and industrial activities. 7. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:

University Degree in related disciplines or relevant professional qualifications.

2. Practical Training and Experience:

Minimum 3 years working experience in related disciplines.

JOB TITLE	COMPLIANCE OFFICER
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Supervises the daily operations of the company to ensure that they are in compliance with relevant ordinances, regulations, rules and guidelines. Reports to and obtains instructions from the Manager-Compliance if necessary.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Interpret and apply relevant ordinances, regulations and rules to daily operations of the company. 2. Identify loopholes in daily operations with regard to relevant ordinances, regulations and rules. 3. Recommend changes in working procedures to ensure that they are in compliance with relevant ordinances, regulations and rules.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Activities, objectives and procedures of financial institutions. 2. General aspects of commercial and industrial activities. 3. Relevant ordinances, regulations, rules and guidelines applicable to financial institutions. 4. Supervisory management. 5. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in related disciplines or relevant professional qualifications. 2. Practical Training and Experience: Minimum 5 years working experience in related disciplines.

JOB TITLE	COMPUTER OPERATIONS OFFICER
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Supervises routine operations of main frame computers. Assists in scheduling and coordinating activities of operations.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Assist the Manager-IT in preparing job schedules in accordance with the overall operational requirements. 2. Organize and coordinate operational activities to ensure that routine tasks are carried out on schedule. 3. Monitor physical and fire security systems of the computer room by protection of data and prevention of computer viruses. 4. Determine actions to be taken in emergency situations and maintain adequate backup support.
KNOWLEDGE	<ol style="list-style-type: none"> 1. State of the art information technology solutions. 2. System development and information technology operations. 3. Environmental equipment such as power generator, air-conditioning and fire prevention facilities. 4. Supervisory management. 5. General practice, theory and relevant regulations of financial institutions. 6. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in related disciplines or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 5 years working experience in related disciplines.

JOB TITLE	CREDIT ANALYST
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Evaluates the financial strength of loan accounts by performing credit analyses. Prepares credit proposals in accordance with results of credit analyses.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Analyse financial statements of loan accounts to assess their creditworthiness. 2. Draw conclusions on the financial strength of loan accounts and prepare credit proposals for the approval of the Manager-Credit. 3. Evaluate the actual account performance in assessing the utilization of credit facilities. 4. Identify problem credits and report to the Manager-Credit for action as required.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Credit analysis techniques. 2. Company credit policies and principles. 3. Company loan procedures, documentation and relevant operations of other departments. 4. Commercial lending techniques and practices for specific industries and companies. 5. Supervisory management. 6. General practice, theory and relevant regulations of financial institutions. 7. General aspects of commercial and industrial activities. 8. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in Business Studies or equivalent or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 5 years working experience in related disciplines.

JOB TITLE	CREDIT CARD OFFICER
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Assists the Manager-Credit Card in carrying out some of the functions, such as marketing the credit card business, implementing credit policies, supervising the operations of credit card accounts, or monitoring past-due bills and delinquent accounts.
JOB SKILLS	<p>Ability to carry out some of the following functions:</p> <ol style="list-style-type: none"> 1. Assist the Manager-Credit Card in implementing credit policies through new credit card issues and subsequent renewals. 2. Monitor transactions of credit card accounts and approve special transactions within established limits. 3. Answer cardholders' and merchants' enquiries and provide responsive and professional service as required. 4. Spot irregular performance of accounts, especially those with past-due items, and report to the Manager-Credit Card as required. 5. Take actions against delinquent accounts as directed by the Manager-Credit Card.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Credit card operation. 2. Company credit and lending policies. 3. Sales techniques. 4. Supervisory management. 5. General practice, theory and relevant regulations of financial institutions. 6. General aspects of commercial and industrial activities. 7. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in Business Studies or equivalent or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 3 years working experience in related disciplines.

JOB TITLE	CREDIT INFORMATION OFFICER
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Conducts enquiries on and keeps records of customers' background and history, financial strength and loan commitments, results of company searches, reports from relevant trade and commerce associations, and newspaper clippings and other references. Attends to requests from financial institutions and other reputable parties on customers' credit standing and general information.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Maintain contacts with local trade and commerce associations and financial institutions for the collection of customer information. 2. Keep comprehensive customer records including customers' background and history, financial strength and loan commitments, results of company searches, and reports from relevant trade and commerce associations. 3. Condense the credit information to a format acceptable to the industry in the reporting of customer information. 4. Answer credit enquiries from financial institutions and other reputable parties.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Personal Data (Privacy) Ordinance. 2. Interpersonal skills. 3. Business writing skills. 4. Supervisory management. 5. General practice, theory and relevant regulations of financial institutions. 6. General aspects of commercial and industrial activities. 7. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in related disciplines or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 3 years working experience in related disciplines.

JOB TITLE	CREDIT/LOAN OFFICER
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Supervises the collection and analyses of financial data of loan accounts, assesses the value of collaterals and maintains an up-to-date credit library for assessment of credit facilities. Evaluates and processes loan applications. Monitors loan repayment activities and consults solicitors on legal actions to collect loans of doubtful and bad accounts.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Interview applicants for credit facilities, collect financial data, perform initial screening and pass prospective accounts to the credit analyst for creditworthiness assessment. 2. Monitor loan operations to ensure that loans are processed in accordance with the company's lending policies and procedures. 3. Scrutinize collaterals and evaluate their values by taking into consideration the borrower's title to the collaterals and their marketability. 4. Conduct credit review or annual renewal for credit facilities. 5. Monitor loan repayment activities and report problem loans to the Manager-Credit for further action as required. 6. Maintain and update the credit library with customers' credit information for future reference.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Company credit policies and principles. 2. Company loan procedures, documentation and relevant operations of other departments. 3. Commercial lending techniques and practices for specific industries and companies. 4. Supervisory management.

5. General practice, theory and relevant regulations of financial institutions.
6. General aspects of commercial and industrial activities.
7. The economic, financial, political and regulatory environment.

EDUCATION AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in Business Studies or equivalent or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 3 years working experience in related disciplines.

JOB TITLE	FINANCIAL ADVISER REPRESENTATIVE/ PERSONAL CONSULTANT
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	<p>Buys and sells unit trusts or mutual funds units and other investment products in accordance with customers' instructions. Advises customers of market conditions and the history and prospects of various corporations. Presents features of selected fund portfolios and investment products to customers. Calculates rates of proposed plans and draws up sale and purchase contracts.</p>
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Buy and sell unit trusts or mutual funds units and other investment products in accordance with customers' instructions. 2. Collect information on latest developments in financial markets, and on the history and performance of major international and leading local listed companies. Convey this information to customers as required. 3. Cultivate prospective customers and arrange presentations on various fund portfolios as appropriate. 4. Explain to customers the features, valuation process, and the historical and anticipated rates of return of various fund portfolios. 5. Draw up sale and purchase contracts of fund portfolios for customers and follow up as required.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Investment policies and objectives. 2. Portfolio configuration. 3. Types and features of financial instruments in target financial markets. 4. Functions of a trust deed. 5. Supervisory management.

6. General practice, theory and relevant regulations of financial institutions.
7. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in Business Studies or equivalent or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 3 years working experience in related disciplines.

JOB TITLE	FOREIGN EXCHANGE AND MONEY MARKET DEALER
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Deals independently within authorized limits or with advice from seniors in currency trading and money market activities. Maintains customer relations by keeping customers informed of foreign exchange and money market conditions.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Execute deals in foreign currency and money market trading within authority or with advice from seniors. 2. Analyse foreign exchange and interest rate movements and recommend dealing strategies to seniors. 3. Keep abreast of the latest world-wide political and economic issues and anticipate their impacts on financial markets. 4. Maintain good relationship with customers by providing them with updated market information and develop more business at appropriate time.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Foreign exchange/money market/interest rate products/debt market operations, both local and overseas. 2. Trading techniques and procedures. 3. Supervisory management. 4. General practice, theory and relevant regulations of financial institutions. 5. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in Business Studies or equivalent or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 3 years working experience in related disciplines.

JOB TITLE	HIRE PURCHASE/LEASING OFFICER
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Supervises the operation of instalment loan and leasing activities. Maintains relationships with equipment and vehicle dealers to promote and develop business. Takes legal actions against delinquent accounts.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Process applications for durable goods instalment loan or leasing facilities referred by respective dealers. 2. Scrutinize collaterals and evaluate their values by taking into consideration their titles and marketability. 3. Draw up instalment loan or leasing contracts in accordance with the terms and conditions agreed by relevant parties. 4. Supervise instalment loan and leasing operations to ensure that loans and rentals are processed in accordance with company policies and operational requirements. 5. Monitor both instalment loan repayments and rentals, and take precautionary measures against problem loans as directed. Consult solicitors on legal actions to be taken on delinquent accounts. 6. Maintain contacts with durable goods dealers and seek approval from Manager-Credit to offer competitive and attractive terms on instalment loan and leasing transactions for the promotion of business.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Company lending policies towards various types of instalment loans. 2. Company instalment loan and leasing procedures, documentation and relevant operations of other departments.

3. Commercial lending techniques and practices for specific industries and companies.
4. Trade terms of various industries, in particular, the equipment and vehicle trades.
5. Supervisory management.
6. General practice, theory and relevant regulations of financial institutions.
7. The economic, financial, political and regulatory environment.

EDUCATION AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in related disciplines or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 3 years working experience in related disciplines.

JOB TITLE	HUMAN RESOURCES OFFICER
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Assists in implementing personnel policies and functions including interviews, recruitment, placement, compensation, counselling and staff exit procedures. Advises divisions or departments on personnel issues.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Supervise recruitment, selection and placement exercises at officer and clerical levels of the company. 2. Administer the compensation and benefits programmes in accordance with company's personnel policies. 3. Perform staff counselling and, when problems or difficulties are encountered, recommend corrective measures to the Manager-Human Resources. 4. Perform staff exit interviews and identify the reasons for leaving if possible. 5. Assist division or department heads in solving staff problems.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Human resources management and techniques. 2. Laws of Hong Kong and neighboring regions in relation to employment, employee compensation, industrial relations, trade unions, salary and benefits taxation, etc. 3. Manpower situation of the banking and finance industry. 4. Supervisory management. 5. General practice, theory and relevant regulations of financial institutions. 6. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in related disciplines or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 3 years working experience in related disciplines.

JOB TITLE	INSURANCE PRODUCTS OFFICER
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Supervises the daily operation of the insurance product department and helps the Manager-Insurance Products plan and develop insurance products strategies.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Supervise transactions of insurance business in the insurance product department. 2. Monitor the daily operation to ensure that it complies with the company's guidelines and procedures. 3. Identify business development opportunities for insurance business and report to the Manager-Insurance Products for further action.
KNOWLEDGE	<ol style="list-style-type: none"> 1. General insurance principles and practices. 2. Product features and benefits of various insurance services. 3. Supervisory management. 4. General practice, theory and relevant regulations of financial institutions. 5. General aspects of commercial and industrial activities. 6. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in related disciplines or relevant professional qualifications. 2. Practical Training and Experience: Minimum 3 years working experience in related disciplines.

JOB TITLE	IT AUDIT OFFICER
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Supervises the auditing function of all IT systems. Reviews operations of all IT systems and recommends measures to control effectively the application of these systems.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Plan the schedules of IT auditing. 2. Monitor the process of IT auditing. 3. Analyse the findings of the IT auditing and compile audit reports. 4. Review new IT programs and systems to ensure that adequate controls and audit requirements are incorporated. 5. Liaise with the Internal Audit Officer to coordinate plans of the financial and IT auditing.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Auditing techniques and objectives. 2. Features of major banking and financial services. 3. The latest development in computer operations, IT auditing and compliance issues. 4. Supervisory management. 5. General practice, theory and relevant regulations of financial institutions. 6. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in Computer Science or equivalent or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 5 years working experience in related disciplines.

JOB TITLE	INTERNAL AUDIT OFFICER
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Supervises activities of an internal audit team. Audits independently records of assets, liabilities, incomes and expenditures of the organization. Reviews operations and administrative functions and recommends effective internal control systems.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Examine all books and records including assets, liabilities, incomes and expenditures of the organization to ensure that the accounting systems and procedures as laid down by the management and the relevant statutory requirements are complied with. 2. Report any irregular performance in operations to the Manager-Internal Audit. 3. Summarize the audit findings, with recommendations to the Manager-Internal Audit for consideration and implementation.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Auditing techniques and objectives. 2. Accounting principles, control and reporting systems. 3. Features of major banking and financial services. 4. The latest development in auditing and compliance issues. 5. Supervisory management. 6. General practice, theory and relevant regulations of financial institutions. 7. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in related disciplines or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 3 years working experience in related disciplines.

JOB TITLE	INVESTMENT ANALYST
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Collects, analyses and evaluates economic, market and company data for investment purposes. Reviews securities held in trust and makes investment recommendations.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Collect and analyse information on the history and performance of major international and leading local listed companies. 2. Keep abreast of the latest world-wide political and economic issues and anticipate their impacts on financial markets. 3. Provide investment advice to customers as well as to the Manager-Investment Services on the basis of securities analyses, trends, market conditions and the performance of individual securities. 4. Review the performance of various investment portfolios and recommend changes in investment strategies. 5. Analyse reports and investment information compiled by professional bodies.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Investment policies and objectives. 2. Types and features of financial instruments. 3. Technical aspects of trading in the investment and securities markets. 4. Techniques in risk management. 5. Supervisory management. 6. General practice, theory and relevant regulations of financial institutions. 7. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in Business Studies or equivalent or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 5 years working experience in related disciplines.

JOB TITLE	MANAGEMENT TRAINEE
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Assimilates supervisory level knowledge and expertise from various departments through on-the-job and off-the-job training. Prepares to take up a supervisory position after the completion of training programmes.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Collect essential information, specimen materials of, and skills needed in, various departments of the financial institutions during the on-the-job training. 2. Relate and apply theory, principles and knowledge obtained from off-the-job training programmes to practical situations in the financial institution. 3. Acquire knowledge through reading internal memos, circulars, files, documents and operation manuals and apply the knowledge to practice to develop a sound concept of operation procedures within the financial institution. 4. Prepare reports on all aspects of the training and development programme. 5. Take up supervisory responsibilities in a specific department after the completion of training programmes.
KNOWLEDGE	<ol style="list-style-type: none"> 1. General administration procedures of, and terminology used in, financial institutions. 2. Business writing skills. 3. Supervisory management. 4. General practice, theory and relevant regulations of financial institutions. 5. Activities, objectives and procedures of financial institutions. 6. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in Business Studies or equivalent or relevant professional qualifications.
2. Practical Training and Experience:
Fresh graduate with no working experience or non-graduate with a few years' working experience in commercial or industrial firms.

JOB TITLE	MARKETING OFFICER
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Assists the Manager-Corporate Banking/Commercial Banking/Relationship to conduct marketing activities on trade finance, project finance, syndicated facilities and other corporate/commercial bank products.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Arrange business visits to target corporate customers designated by the company. 2. Summarize corporate customers' potentials in call reports and recommend further actions as required. 3. Prepare marketing plans to promote corporate/commercial bank products for individual customer. 4. Liaise with Credit/Loan Officer in keeping track of customers' loan portfolios. 5. Report the financial situation of customers to the Manager-Corporate Banking/Commercial Banking/Relationship as required.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Corporate/commercial bank products. 2. Sales techniques and marketing management. 3. Company's lending policies and strategies. 4. Supervisory management. 5. General aspects of commercial and industrial activities. 6. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in Business Studies or equivalent or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 3 years working experience in related disciplines.

JOB TITLE	OPERATIONS OFFICER
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Assists in the supervision of operations including customer services, personnel matters, office security and administration.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Assist the Manager-Branch (Full Service) in supervising the daily activities of both front-line and back offices. 2. Direct staff to provide quality customer service to meet customer needs, solve customer complaints and promote additional financial services. 3. Spot suspicious transactions such as forgeries and money-laundering, and report to the Manager-Branch (Full Service) for further action. 4. Maintain safety and security systems of the office in proper working condition. 5. Perform general office administration and handle personnel matters. 6. Prepare performance reports.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Retail branch operations. 2. Product features of consumer banking and financial services. 3. Interpersonal skills. 4. Communication skills. 5. Supervisory management. 6. General practice, theory and relevant regulations of financial institutions. 7. Activities, objectives and procedures of financial institutions.

EDUCATION
AND TRAINING

8. The economic, financial, political and regulatory environment.

1. Academic Requirement or Professional Qualification:

University Degree in related disciplines or relevant professional qualifications.

2. Practical Training and Experience:

Minimum 3 years working experience in related disciplines.

JOB TITLE	ORGANIZATION/PRODUCTIVITY/QUALITY/ RE-ENGINEERING OFFICER
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Studies the work flow of operations, evaluates work methods and recommends improvements to working procedures.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Perform task analyses, design working procedures and recommend them to the Manager-Organization/Productivity/Quality/Re-engineering for consideration and approval. 2. Study current operation procedures and make recommendations, as required, to improve the efficiency of divisions and departments. 3. Design forms and documents to control the work flow and avoid redundancy of work activity. 4. Draft procedural manuals for the Manager-Organization/Productivity/Quality/Re-engineering's approval for implementation.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Job descriptions and specifications of various positions. 2. Task analysis techniques. 3. Operation research techniques. 4. Re-engineering principles and techniques. 5. Supervisory management. 6. General practice, theory and relevant regulations of financial institutions. 7. Activities, objectives and procedures of financial institutions. 8. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in Business Studies or equivalent or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 3 years working experience in related disciplines.

JOB TITLE	PROGRAMMER/TECHNOLOGY OFFICER
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Performs programming and assists in programme designs and/or specifications.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Develop flow charts and block diagrams of the business functions and convert them into programming languages. 2. Code, test, correct and document programme modules from specifications according to required standards. 3. Prepare job control language specifications for computer operators to carry out job steps. 4. Review requests for programme changes and amend specifications as required to maintain the existing programmes. 5. Perform programme documentation updating.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Techniques in data analysis and programming for information technology operations. 2. State of the art information technology solutions. 3. System development and information technology operations. 4. Supervisory management. 5. General practice, theory and relevant regulations of financial institutions. 6. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in Computer Science or equivalent or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 2 years working experience in related disciplines.

JOB TITLE	REMITTANCES OFFICER
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Supervises facilities for the transfer of funds to and from overseas as well as money exchange operations through counter services.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Supervise activities and facilities for the transfer of funds overseas such as telegraphic transfer, mail transfer and demand draft issue. 2. Act as a paying agent for overseas correspondent financial institutions and disburse authorized payments to beneficiaries. 3. Supervise the money exchange operations including transactions to convert local currency to foreign currencies or vice versa. 4. Supervise the encashment of foreign currency negotiable instruments, such as drafts, money orders and travellers cheques. 5. Monitor the foreign currency position of the money exchange department and arrange for foreign currency replenishment activities. 6. Prepare the reimbursement transactions on nostro and vostro accounts among financial institutions and money changers.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Features and procedures of trade finance operations, remittances, foreign exchange and money market dealings. 2. Types and features of negotiable instruments, both of local currency and foreign currencies. 3. Clearing systems in Hong Kong and foreign countries. 4. Supervisory management. 5. General practice, theory and relevant regulations of financial institutions.

6. Activities, objectives and procedures of financial institutions.
7. The economic, financial, political and regulatory environment.

EDUCATION AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in related disciplines or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 5 years working experience in related disciplines.

JOB TITLE	REPRESENTATIVE
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Assists the chief representative in carrying out activities of the representative office.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Implement work plans of the representative office as directed by the Chief Representative. 2. Maintain contacts with local financial institutions, trade and commerce associations for the collection of market information. 3. Report special information or activities of commercial and industrial firms to the Chief Representative for further action. 4. Assist the Chief Representative in carrying out work plans determined by head office.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Market research techniques. 2. General practice, theory and relevant regulations of financial institutions both in home and host countries. 3. Associations of the banking and finance industry. 4. Information and practices of local trade and commercial activities. 5. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in Business Studies or related disciplines or relevant professional qualifications. 2. Practical Training and Experience: Minimum 5 years working experience in related disciplines.

JOB TITLE	SECURITIES SETTLEMENT OFFICER
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Handles all aspects of securities operations in areas of settlement, nominee and custodian services etc.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Provide services in support of securities trading as directed by the Manager-Securities/Custodian Services. 2. Arrange settlement for sales and purchases of securities transactions including those with securities brokers. 3. Carry out custodian services requested by customers, such as assignment to nominees, disposal of dividend payments, allocation of bonus shares and rights issues. 4. Liaise with the credit/loan department in respect of general banking facilities backed by securities.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Types and features of stocks, bonds and other securities. 2. Trading procedures and practices in local and overseas securities markets. 3. Ordinances relating to the trading of securities. 4. Duties and rights of a nominee. 5. Supervisory management. 6. General practice, theory and relevant regulations of financial institutions. 7. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in related disciplines or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 3 years working experience in related disciplines.

JOB TITLE	SETTLEMENT OFFICER
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Provides Foreign Exchange and Money Market Dealers with support services for currency dealing and money market activities. Keeps currency positions in agreement with dealers and controls balances held in correspondent bank accounts.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Provide support services to Foreign Exchange and Money Market Dealers in respect of confirmation with counterparties on deals and settlement of deals. 2. Prepare payment instructions and receipt advices to counterparties and supervise the transaction postings on nostro and vostro accounts. 3. Monitor the daily foreign currency positions to ensure that they agree with the positions kept by Foreign Exchange and Money Market Dealers. 4. Reconcile statements of correspondent bank accounts and control the account balances and credit lines in the respective accounts. 5. Calculate and report foreign exchange and money market profits and positions.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Features and procedures of trade finance operations, remittances, and foreign exchange and money market dealings. 2. Company's settlement policies. 3. Accounting principles. 4. Supervisory management. 5. General practice, theory and relevant regulations of financial institutions. 6. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in related disciplines or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 3 years working experience in related disciplines.

JOB TITLE	SYSTEMS ANALYST
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Analyses and develops systems for assigned projects. Formulates statements of objectives or problems and devises solutions. Produces flow charts, block diagrams or pseudocode descriptions for applications systems.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Study the details of assigned projects, and analyse and transform business functions into applications systems in accordance with terms of reference, existing procedures and user requirements. 2. Identify essential features and components of the system, and prepare the configuration of the information technology system. 3. Formulate statements of objectives or problems and devise solutions by preparing project development plans which include work volumes, frequency of processing, and equipment and staff requirements so that operating facilities and costs can be estimated and submitted to the Manager-IT for approval. 4. Develop programme specifications, flow charts as well as block diagrams or pseudocode descriptions for applications systems. 5. Prepare for system test runs to verify the suitability of systems and make necessary modifications. 6. Supervise systems design and implementation and review as required. 7. Assist in tailoring purchased package systems to meet operational requirements.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Techniques of systems design and data analysis. 2. Principles of project management. 3. System development and information technology operations.

4. Supervisory management.
5. General practice, theory and relevant regulations of financial institutions.
6. The economic, financial, political and regulatory environment.

EDUCATION AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in Computer Science or equivalent or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 5 years working experience in related disciplines.

JOB TITLE	TELECOMMUNICATIONS OFFICER
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Supervises the daily operations of the telecommunications department; verifies the telecommunications received and despatches the messages to relevant departments to follow up. Monitors the procedures in effecting telecommunications.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Establish the working procedures in using equipment such as telex, SWIFT and facsimile machines etc. in the telecommunications department. 2. Verify the telecommunications received and despatch the messages to relevant departments to follow up. 3. Monitor the sending out of telecommunications to ensure that the established procedures have been complied with.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Operation procedures in using machines in telecommunications department. 2. Operation procedures of various divisions and departments of the company. 3. Supervisory management. 4. General practice, theory and relevant regulations of financial institutions. 5. General aspects of commercial and industrial activities. 6. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in related disciplines or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 3 years working experience in related disciplines.

JOB TITLE	TELEMARKETING OFFICER
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Promotes company products and services through telephone calls.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Develop products and services promotion plans for the company through telephone communications. 2. Direct a team of staff to implement the products and services promotion plans. 3. Coordinate the products and services promotion activities with Business Development Officers of the company. 4. Submit new strategies and promotion plans to the Manager-Business Development to approve for implementation.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Telephone techniques. 2. Communication skills. 3. Sales techniques. 4. Features of financial products and services. 5. Company's lending policies and strategies. 6. Supervisory management. 7. General aspects of commercial and industrial activities. 8. The economic, financial, political and regulatory environment.

EDUCATION
AND TRAINING

1. Academic Requirement or Professional Qualification:
University Degree in related disciplines or relevant professional qualifications.
2. Practical Training and Experience:
Minimum 3 years working experience in related disciplines.

JOB TITLE	TRADE FINANCE OPERATIONS OFFICER
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Supervises and directs the provision of accurate and timely service on the finance of imports and exports with or without letters of credit, collections, incoming and outgoing payments, foreign exchange, indemnities of letters of credit and acceptances in support of trade financing transactions.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Approve trade financing transactions with established limits, or recommend to higher authority for approval. 2. Deal with inward and outward bills for collection and take appropriate actions in case of dishonour by non-payment or non-acceptance. 3. Examine documents presented with or without letters of credit. 4. Review discrepancies in documents presented and recommend corrective measures. 5. Monitor irregular, extended and unpaid items, and refer them to the Manager-Trade Finance Operations as required.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Uniform Customs and Practice for Documentary Credits issued by the International Chamber of Commerce. 2. Uniform Rules for Collections, INCOTERMS and the Revised American Foreign Trade Definitions. 3. Import and export documentation, and handling procedures including ECIC cover, refinancing methods, and fire and marine cargo insurance. 4. Foreign exchange and cover procedures on bills items. 5. Supervisory management. 6. General aspects of commercial and industrial activities.

EDUCATION
AND TRAINING

7. The economic, financial, political and regulatory environment.

1. Academic Requirement or Professional Qualification:

University Degree in related disciplines or relevant professional qualifications.

2. Practical Training and Experience:

Minimum 5 years working experience in related disciplines.

JOB TITLE	TRAINING OFFICER/INSTRUCTOR
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Identifies training needs, defines objectives, develops course contents, prepares course notes and audio-visual material, and conducts training. Evaluates training effectiveness and implements and recommends necessary modifications. Maintains supplies of training materials.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Identify staff training needs by various means. 2. Define training objectives and develop training programmes to achieve the objectives. 3. Conduct in-house training sessions and activities. 4. Update training materials as a result of changing computer systems, working procedures and government regulations. 5. Review training programmes periodically and revise the programmes as required. 6. Maintain contacts with outside training institutions to exchange information. 7. Evaluate training effectiveness and modify training activities.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Training management and techniques. 2. New developments in training equipment including audio-visual aids. 3. Research methodology and statistical techniques in evaluating training effectiveness. 4. Availability and quality of external educational and training opportunities. 5. Supervisory management. 6. General practice, theory and relevant regulations of financial institutions.

EDUCATION
AND TRAINING

7. The economic, financial, political and regulatory environment.

1. Academic Requirement or Professional Qualification:

University Degree in related disciplines or relevant professional qualifications.

2. Practical Training and Experience:

Minimum 3 years working experience in related disciplines.

JOB TITLE	TRUST OFFICER
JOB LEVEL	SUPERVISORY
JOB DESCRIPTIONS	Settles estates, administers trust and performs agency services.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Provide support services in the trust department as directed by the Manager-Trust. 2. Assist in carrying out estate administration activities, corporate services, investment trust portfolios for customers and properties in trust on behalf of customers.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Trust administration procedures and practices. 2. Duties and rights of an executor and administrator. 3. Corporate services. 4. Investment policies and objectives. 5. Supervisory management. 6. General practice, theory and relevant regulations of financial institutions. 7. Activities, objectives and procedures of financial institutions. 8. The economic, financial, political and regulatory environment.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement or Professional Qualification: University Degree in related disciplines or relevant professional qualifications. 2. Practical Training and Experience: Minimum 5 years working experience in related disciplines.

JOB TITLE	ACCOUNTING CLERK
JOB LEVEL	CLERICAL
JOB DESCRIPTIONS	Raises vouchers and completes posting of accounting entries. Assists in preparing financial statements, statistical reports and statutory returns.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Prepare accounting entries, raise vouchers and perform the posting of these entries. 2. Perform balancing procedures for special accounts. 3. Check computer reports including financial statements, statistical reports and statutory returns. 4. Verify items on computer reports, follow up questionable items and perform correction and adjustment entries.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Operations and procedures of the accounts department. 2. Accounting principles and techniques. 3. Computer systems for accounting operations. 4. Reporting system required by various regulatory authorities. 5. General practice of financial institutions.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement: Secondary 5 or equivalent. 2. Practical Training and Experience: Minimum 1 year relevant working experience.

JOB TITLE	CASHIER
JOB LEVEL	CLERICAL
JOB DESCRIPTIONS	Monitors cash movements and daily cash positions. Establishes the cash journal in record. Assists tellers in providing counter services as required.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Monitor cash position of the branch and arrange for cash replenishment to maintain adequate balances for daily operations. 2. Record cash movements in a cash journal and perform balancing procedures at the end of the day.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Daily counter procedures. 2. Operation procedures of the clearing house. 3. Accounting principles. 4. General practice of financial institutions.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement: Secondary 5 or equivalent. 2. Practical Training and Experience: Minimum 2 years relevant working experience.

JOB TITLE	COMPUTER OPERATOR
JOB LEVEL	CLERICAL
JOB DESCRIPTIONS	Operates electronic data processing equipment. Controls running of tapes, disks and drums in electronic data processing equipment according to instructions of the Computer Operations Officer.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Operate electronic data processing equipment in accordance with prescribed working procedures. 2. Operate data entry station to connect and transmit data to computer. 3. Arrange for running of tapes, disks and drums according to the schedules directed by the Computer Operations Officer. 4. Maintain data for backup and storage purposes.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Operations and procedures of the information technology department. 2. Utilization of data entry station. 3. Environmental equipment such as power generator, air-conditioning and fire prevention facilities. 4. General practice of financial institutions.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement: Secondary 5 or equivalent. 2. Practical Training and Experience: Minimum 1 year relevant working experience.

JOB TITLE	CREDIT/LOAN CLERK
JOB LEVEL	CLERICAL
JOB DESCRIPTIONS	Performs clerical duties in the credit/loan department, such as opening and closing customer files, indexing, posting, filing, typing and preparing newspaper clippings.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Open customer files, extract and itemize relevant information from financial statements for senior management's information. 2. Collect information on creditworthiness of customers and update credit files. 3. Prepare and file loan documentation such as loan agreements and repayment schedules etc. 4. Perform clerical duties including maintenance of exposure records, payments, review of credit facilities and custody of securities.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Company credit policies and principles. 2. Company loan procedures, documentation and relevant operations of other departments. 3. Commercial lending techniques and practices for specific industries and companies. 4. General practice of financial institutions.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement: Secondary 5 or equivalent. 2. Practical Training and Experience: Minimum 2 years relevant working experience.

JOB TITLE	GENERAL CLERK
JOB LEVEL	CLERICAL
JOB DESCRIPTIONS	Performs clerical duties in various departments including filing, typing, data recording, operating office machines, receiving customers and providing information.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. File documents such as forms, memos, correspondence and update relevant file information. 2. Handle correspondence including data recording and typing of replies. 3. Contact customers for information and follow up as appropriate. 4. Operate office machines and equipment such as personal computer etc.
KNOWLEDGE	<ol style="list-style-type: none"> 1. General understanding of primary functions of various divisions and departments. 2. Files and filing system. 3. Personal computer application skills. 4. General practice of financial institutions.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement: Secondary 5 or equivalent. 2. Practical Training and Experience: Minimum 1 year relevant working experience.

JOB TITLE	INTERNAL AUDIT CLERK
JOB LEVEL	CLERICAL
JOB DESCRIPTIONS	Performs internal audit duties under the supervision of the Internal Audit Officer/IT Audit Officer. Assists in compiling audit reports.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Carry out duties assigned by the Internal Audit Officer/IT Audit Officer. 2. Examine books, transaction journals and records to ensure that standard working procedures are being followed by relevant job holders. 3. Spot check assets, such as cash, securities and important blank forms, and verify amounts and quantities from relevant records. 4. Conduct audits of IT systems to evaluate the quality control and security provisions installed. 5. Report any irregular performance in operations/automated systems to the Internal Audit Officer/IT Audit Officer. 6. Prepare draft audit reports.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Operations and procedures of the internal audit department. 2. Auditing techniques and objectives. 3. Accounting principles, control and reporting systems. 4. Automated procedures, computer reports and the functions of such reports. 5. General practice of financial institutions.

EDUCATION
AND TRAINING

1. Academic Requirement:
Secondary 5 or equivalent.
2. Practical Training and Experience:
Minimum 3 years relevant working experience.

JOB TITLE	MAILING CLERK
JOB LEVEL	CLERICAL
JOB DESCRIPTIONS	Collects and despatches company mails. Sorts incoming messages and correspondence and distributes them to parties concerned.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Record all incoming mails and messages and distribute them to parties concerned to follow up. 2. Assign priority to important items and provide urgent delivery services as required.
KNOWLEDGE	<ol style="list-style-type: none"> 1. General understanding of primary functions of various divisions and departments. 2. Methods of collecting and despatching mail. 3. General practice of financial institutions.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement: Secondary 5 or equivalent. 2. Practical Training and Experience: Minimum 1 year relevant working experience.

JOB TITLE	RECEPTIONIST/TELEPHONE OPERATOR
JOB LEVEL	CLERICAL
JOB DESCRIPTIONS	Greets visitors and directs visitors and incoming telephone calls to appropriate sections for service.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Greet visitors and help perform general office routines. 2. Answer enquiries and direct enquirers to appropriate sections. 3. Transfer incoming calls to responsible officers. 4. Perform other clerical duties as assigned.
KNOWLEDGE	<ol style="list-style-type: none"> 1. General understanding of primary functions of various divisions and departments. 2. Interpersonal skills. 3. Communication skills. 4. Telecommunication system. 5. General practice of financial institutions.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement: Secondary 5 or equivalent. 2. Practical Training and Experience: Minimum 1 year relevant working experience.

JOB TITLE	SECURITIES AND FUTURES ASSISTANT
JOB LEVEL	CLERICAL
JOB DESCRIPTIONS	Carries out clients' orders on securities and futures.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Maintain good relationship with customers. 2. Collect orders on securities and futures trading from customers and forward them to Manager-Securities, Futures and Commodities Trading to execute deals.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Types and features of securities, futures and commodities. 2. Trading procedures and practices in local and overseas securities markets. 3. Interpersonal skills. 4. Communication skills. 5. General aspects of commercial and industrial activities. 6. General practice of financial institutions.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement: Secondary 5 or equivalent. 2. Practical Training and Experience: Minimum 1 year relevant working experience.

JOB TITLE	TELEMARKETING REPRESENTATIVE
JOB LEVEL	CLERICAL
JOB DESCRIPTIONS	Assists the Telemarketing Officer to promote company products and services through telephone calls.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Inform customers of the products and services of the company through telephone communications. 2. Advise customers of the benefits of the products and services of the company. 3. Arrange for follow-up calls to promote the products and services of the company if necessary.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Telephone techniques. 2. Communication skills. 3. Sales techniques. 4. Features and benefits of financial products and services. 5. Retail branch operations.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement: Secondary 5 or equivalent. 2. Practical Training and Experience: Minimum 1 year relevant working experience.

JOB TITLE	TRADE FINANCE OPERATIONS CHECKER
JOB LEVEL	CLERICAL
JOB DESCRIPTIONS	Examines documents to ensure compliance with terms of documentary credits and collections. Informs customers of discrepancies and arranges amendment or waiver. Confirms charges levied on bills accounts complying with rules and guidelines established by management.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Examine documents with terms of documentary credits and collections. 2. Spot discrepancies in documents presented and recommend corrective measures. 3. Identify irregular, extended and unpaid bills and report to Trade Finance Operations Officer for action. 4. Confirm that the commission and charges levied on bills accounts are in compliance with rules and guidelines established by management.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Uniform Customs and Practice for Documentary Credits issued by the International Chamber of Commerce. 2. Uniform Rules for Collections, INCOTERMS and the Revised American Foreign Trade Definitions. 3. Import and export documentation, and handling procedures including ECIC cover, refinancing methods, and fire and marine cargo insurance. 4. Foreign exchange and cover procedures on bills items. 5. General practice of financial institutions.

EDUCATION
AND TRAINING

1. Academic Requirement:
Secondary 5 or equivalent.
2. Practical Training and Experience:
Minimum 3 years relevant working experience.

JOB TITLE	TRADE FINANCE OPERATIONS CLERK
JOB LEVEL	CLERICAL
JOB DESCRIPTIONS	Performs clerical duties in trade finance operations department. Prepares documents including issuing, advising, and confirming letters of credit, bills acceptances or advances. Executes payment.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Process applications to issue letters of credit on behalf of customers. 2. Prepare documents for issuing letters of credit as well as for advising and confirming letters of credit issued by other financial institutions. 3. Make payment to exporters and process reimbursement claims regarding trade finance operations. 4. Arrange for collection of funds from local banks on behalf of foreign banks. 5. Keep customers' records in respect of their exposure on letters of credit and other liabilities related to trade finance operations.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Uniform Customs and Practice for Documentary Credits issued by the International Chamber of Commerce. 2. Uniform Rules for Collections, INCOTERMS and the Revised American Foreign Trade Definitions. 3. Import and export documentation, and handling procedures including ECIC cover, refinancing methods, and fire and marine cargo insurance. 4. Foreign exchange and cover procedures on bills items. 5. General practice of financial institutions.

EDUCATION
AND TRAINING

1. Academic Requirement:
Secondary 5 or equivalent.
2. Practical Training and Experience:
Minimum 1 year relevant working experience.

JOB TITLE	TELLER
JOB LEVEL	CLERICAL
JOB DESCRIPTIONS	Performs counter services and cross-sells banking products and services.
JOB SKILLS	<p>Ability to:</p> <ol style="list-style-type: none"> 1. Perform counter services including both deposit and withdrawal transactions on customer accounts. 2. Verify cash items in cash journal and maintain cash position within authorized limits. 3. Refer irregular transactions to Branch Manager (Limited Service) for actions. 4. Perform daily balancing procedures. 5. Promote relevant financial services to customers on suitable occasions.
KNOWLEDGE	<ol style="list-style-type: none"> 1. Retail branch operations. 2. Sales techniques. 3. Product features of financial services. 4. Types and features of negotiable instruments in both local currency and foreign currencies. 5. Operation procedures of clearing houses in both Hong Kong and foreign countries.
EDUCATION AND TRAINING	<ol style="list-style-type: none"> 1. Academic Requirement: Secondary 5 or equivalent. 2. Practical Training and Experience: Minimum 1 year relevant working experience.