



Professional Banking Qualification Programmes for Attaining

Certified Banker

▲ Postgraduate Diploma in Credit Management for Certified Banker

QF Level 6
(QR registration no. 16/001005/L6)[#]

Postgraduate Diploma in Operations Management for Certified Banker

QF Level 6
(QR registration no. 16/001007/L6)[#]

Postgraduate Diploma in Treasury Management for Certified Banker

QF Level 6
(QR registration no. 16/001006/L6)[#]

▲ Certified Banker (Stage II) Professional Diploma for Certified Banker

QF Level 5
(QR registration no. 16/001004/L5)[#]

▲ Certified Banker (Stage I) Advanced Diploma for Certified Banker

QF Level 4
(QR registration no. 16/001001/L4)[#]

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Pursuing a Professional Banking Qualification

For those wishing to pursue a successful banking career in Hong Kong, attaining HKIB accredited professional qualifications is a sign of commitment to reaching the highest standards. With the banking industry increasing in complexity and evolving at a fast rate, individuals with a badge of excellence will stand out. The depth and ongoing development of the HKIB qualifications ensures clear credentials for high achievers.

Recognition of HKIB Professional Banking Qualifications

The professional qualifications offered by HKIB have received strong market recognition.

Enhanced Competency Framework (ECF) Subjects Integrated

The programmes of Certified Banker cover both generic and specialist topics, and integrate subjects from the Hong Kong Monetary Authority's Enhanced Competency Framework (ECF). It is an enhancement of the Associate of The Hong Kong Institute of Bankers (AHKIB) qualification, which was launched over two decades ago.

Qualifications Framework by HKCAAVQ

Certified Banker contains three programmes in progressive QF levels (i.e. Advanced Diploma, Professional Diploma and Postgraduate Diploma). Candidates should begin with the Advanced Diploma Programme for Certified Banker (QF Level4). All three programmes have been quality assured by the Hong Kong Council for Accreditation of Academic and Vocational Qualification (HKCAAVQ) and are recognized under the Qualifications Framework (QF). Postgraduate Diploma for Certified Banker is the only banking qualification accredited at QF Level 6 in Hong Kong, which is benchmark to a Master's Degree.

Becoming a Certified Banker (CB)

Obtaining Certified Banker (CB) requires 3 CB Stages to be completed progressively. For Stage I, candidates are required to complete 1 Core Subject and 2 Elective Subjects. In CB (Stage II) candidates choose 2 Elective Subjects and for the final Stage they are required to complete 2 subjects from one of 3 specialised streams and a case study examination.

Training Programmes and Examinations:

Before proceeding to the examinations of the required subjects in each stage, candidates must first complete the respective subject training programmes. Upon completion of the required training programmes and examinations, candidates will be awarded a diploma. Upon successful election, candidates are entitled to use respective CB designations recognising their achievement at each stage, and proceed to the next stage. Details of training programmes and examinations are available in "CB Handbook" listed in HKIB website.

Working Experience Requirement:

Participants will be awarded the professional banking qualification designation of

- **Certified Banker (Stage I)** after accumulating 1 year of relevant working experience in the banking and financial field.
- **Certified Banker (Stage II)** after accumulating 2 years of relevant working experience in the banking and financial field.
- **Certified Banker** after accumulating 3 years of relevant working experience in the banking and financial field.

Continuing Professional Development:

All CB holders are required to comply with HKIB Continuing Professional Development (CPD) Scheme. Each individual must fulfill **5 CPD hours (CB (Stage I)) / 15 CPD hours (CB (stage II) and CB) every calendar year** (1 January to 31 December).

Suitable For

- The CB is suitable for current banking and financial practitioners as well as post-secondary full time students who wish to build a stronger professional foundation in order to deepen their banking industry knowledge.

Entry Requirements

Candidates must be an **HKIB Individual Member** and hold:

- A Bachelor's Degree awarded by a recognised university or equivalent; OR
- An Associate Degree / Higher Diploma in Banking and Finance area; OR
- Relevant professional qualifications; OR
- Mature Student (aged 21 or above) with either
 - At least 5 years of banking and finance working experience; OR
 - 2 years of banking and finance experience with recommendation of employer; OR
- Registered HKIB student members or post-secondary full time students



Please visit HKIB website for CB Handbook

Medium of Programme

- Classroom training with combination of Cantonese and English.
- All the examination questions are set in **English** only.

Application

Please visit the HKIB website for application details of membership, training programme and examination.

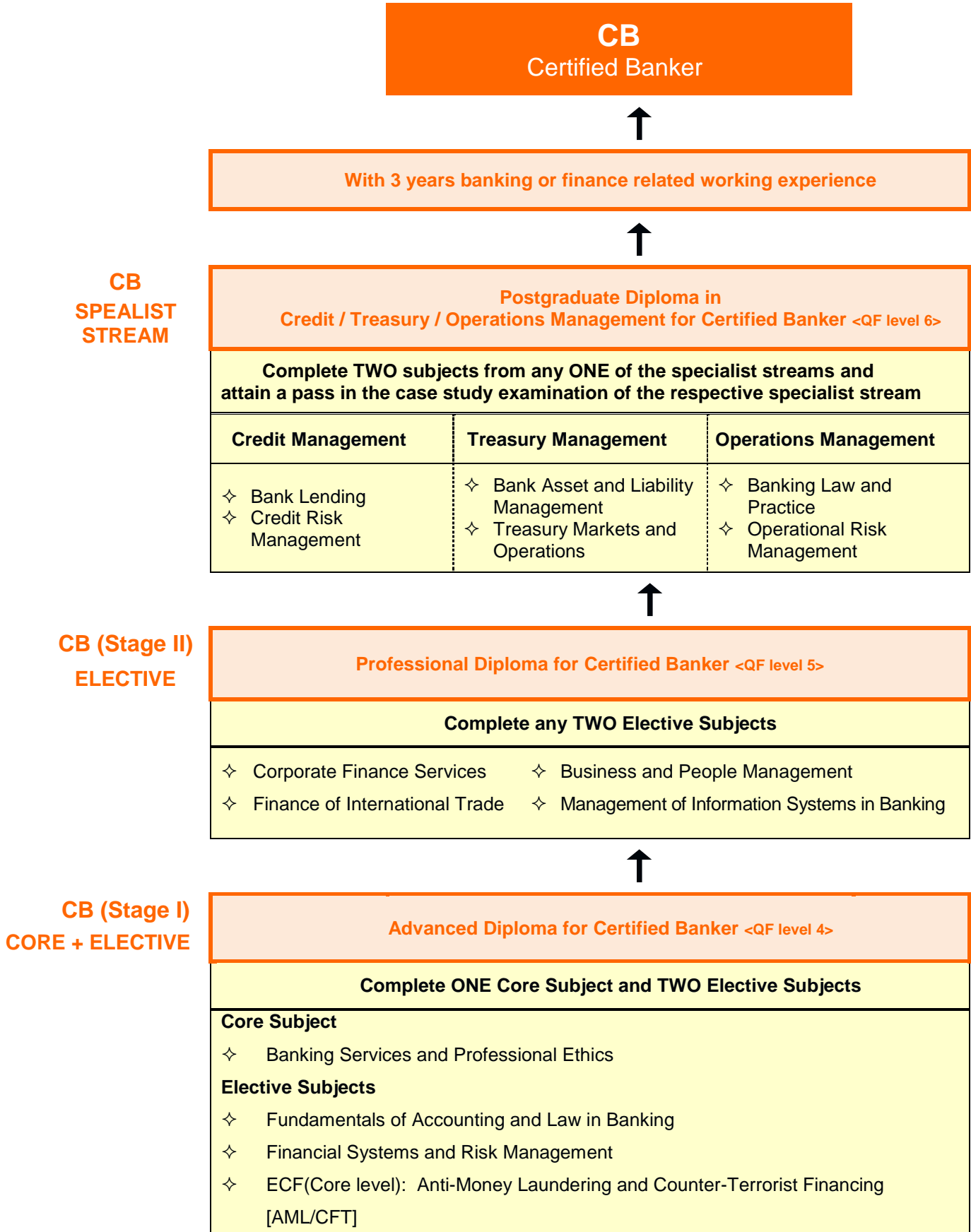
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Programme Content

CB (Stage I)

With 1 year banking or finance related working experience

Advanced Diploma for Certified Banker <QF Level 4>

Core Subject - Banking Services and Professional Ethics

Learning Outcomes

Upon completion of this subject, candidates should be able to:

- Evaluate the implications of the regulatory framework which governs the operations of authorised financial institutions in Hong Kong ;
- Interpret and apply the banks' guidelines which are applicable to the different aspects of banking services and operations in the banking services industry;
- Explain the definitions of ethics in business and how the code of ethics is related to the day-to-day work of the banking professionals;
- Identify the requirements of professional ethical roles in the banking services industry.

Programme Outlines

Part I - Banking Services & Operations

An Overview of Banking Services

- Risk Management in Banking Services
- Retail and Corporate Banking Services
- Treasury and Banking Operations

Part II - Professional Ethics

- Introduction to Ethics and Social Responsibilities
- Ethics & the Corporation and the Individuals
- Ethical Dilemmas & Corporate Governance
- Business Ethics & Internal Control

Elective Subject 1 - Financial Systems and Risk Management

Learning Outcomes

Upon completion of this subject, candidates should be able to:

- Distinguish the key differences in financial systems in major financial markets
- Articulate the different roles performed by central banks and financial institutions and the risk issues faced by the banking industry nowadays
- Understand the risk management process in the banking sector and relate the process in their day-to-day work
- Explain the rationale for financial regulation and the compliance requirements in the financial system

Programme Outlines

Part I - Financial Systems and Markets

- Financial Systems
- Financial Markets
- Financial Institutions

Part II - Risk Management in Banking

- Introduction & Process of Managing Risk
- Requirement and Structuring of Risk Management

Programme Content

CB (Stage I)

With 1 year banking or finance related working experience

Advanced Diploma for Certified Banker <QF Level 4>

Elective Subject 2 - Fundamentals of Accounting and Law in Banking

Learning Outcomes

Upon completion of this subject, participants should be able to:

- Select the right course of actions based on understanding on the wide range of legal principles and concepts applicable to banking practices;
- Handle different transactions of negotiable instruments independently based on understanding of the laws and documentation related to these ;
- Review the regulatory framework and identify relevant regulations and policy applicable to an individual unit or segment in the banking industry;
- Employ the concepts and accounting principles in financial reporting which relate to different areas of work;
- Explain concepts in corporate financial accounting which are relevant to corporate banking and investments;
- Employ the wide range of key accounting concepts and principles essential to the world of banking in an appropriate manner.

Programme Outlines

Part I - Law and Regulations in Banking

- Basic Law Principles
- Negotiable Instruments
- Regulatory Framework in Banking and Financial Markets

Part II - Accounting Principles in Banking

- Financial Reporting
- Interpretation of Financial Results
- Valuation of a firm
- Accounting for Planning & Budgeting
- Capital Expenditure Analysis & Performance Measures

Elective Subject 3 – ECF (Core Level): Anti-Money Laundering and Counter-Terrorist Financing [AML/CFT]



Learning Outcomes

Upon completion of this subject, participants should be able to:

- Explain what money laundering/terrorist financing (ML/TF) is and how to relate it to the banking and finance sector and to their work of Relevant Practitioners in Hong Kong
- Specify the importance of ML/TF related to Hong Kong banking and finance sector
- Describe the anti-money laundering and counter-terrorist financing (AML/CFT) International Standards and related Hong Kong legal and regulatory framework
- Identify key elements of AML/CFT risk management framework in system design and assess the related risks
- Assess the transactions pattern and apply customer due diligence requirements for identifying suspicious transactions for reporting
- Apply and assess the ongoing AML/ CFT monitoring system and investigation process

Programme Outlines

- Fighting ML/FT – why it is important and what is the legal / regulatory framework
- Managing the risk of ML/TF in banks in Hong Kong – How does ML/TF take place
- How can banks combat ML/TF through establishing an AML/CFT risk management framework
- Knowing your customer – Customer due diligence
- Monitoring your customer by screening, monitoring and reporting suspicious transaction

Programme Content

CB (Stage II)

With 2 years banking or finance related working experience

Professional Diploma for Certified Banker <QF Level 5>

Elective Subject 1 - Corporate Finance Services

Learning Outcomes

Upon completion of this subject, candidates should be able to:

- Plan and design an appropriate package of credit solutions and capital-raising strategies to meet the domestic or international financing needs of customers in different markets;
- Identify and assess the risks involved in corporate financing transactions to both the borrower and the financier;
- Consolidate the risk issues in corporate finance and construct strategies to deal with the issues for discussion with peers of all levels.

Programme Outlines

- Sources and Types of Finance for Corporations
 - Corporate Lending
 - Debt Financing
 - Equity Financing
 - Financing special transactions or projects
- Sources and Types of Risks for Financial Management in Banks
 - Cross-Border Risks
 - Corporate Treasury Management
 - Credit Risk Management in Bank Lending

Elective Subject 2 - Finance of International Trade

Learning Outcomes

On completion of this subject, candidates should be able to:

- Demonstrate specialised knowledge in international trade terms and internationally accepted codes of practice which serve as a base for communications with international trade finance customers, peers and internal operation units within banks;
- Analyse critically the financing needs of trade borrowers and design tailored-made financing solutions to meet clients' needs;
- Diagnose the key risk issues in trade financing transactions and mitigate the risks involved.

Programme Outlines

- Introduction to International Trade Finance
 - What is International Trade Finance?
- International Trading Practice
 - Methods of Payment in International Trade
 - International Payment, Settlement and Clearing Systems
 - Commercial and Shipping Terms Used in International Trade
 - Documents Used in International Trade
- Documentary Collections & Documentary Credits
 - Documentary Collections
 - Documentary Credits
- Trade Finance Services and Trade Related Risk
 - Import and Export Finance
 - Trade Promotion and Supporting Services
 - Trade Fraud
 - Risk and Risk Management in International Trade

Programme Content

CB (Stage II)

With 2 years banking or finance related working experience

Professional Diploma for Certified Banker <QF Level 5>

Elective Subject 3 - Management of Information Systems in Banking

Learning Outcomes

On completion of this subject, participants should be able to:

- Evaluate the changing roles and functions of information systems in a banking organisation;
- Integrate the wide range of key principles of information security for formulating suitable strategies;
- Assess market trends of information technology development to determine resources deployed to supporting its services;
- Evaluate the benefits and feasibility of applying information technology in different managerial aspects to improve the effectiveness and efficiency of financial institutions

Programme Outlines

- Information Systems in the Organisation
 - Importance of Information Systems
 - Information Systems in various functional areas
- Information Security
 - Importance of Information Security
 - Elements of Information Security
- Management of Information Systems
 - General IT Processing and Topology Concepts
 - Data Resource Management
 - IT Service Management
 - System Development Lifecycle & Quality
 - Change Management

Elective Subject 4 - Business and People Management

Learning Outcomes

On completion of this subject, candidates should be able to:

- Compare and contrast the different components of the business planning process;
- Evaluate how the process is critically applied in formulating business plans and corporate strategies;
- Analyse the personal attributes of a leader and identify the prerequisites for the development of leadership;
- Manage team management issues by applying the most appropriate approach after appraising the particular situation.

Programme Outlines

- Business Organisation and Management
 - The management process
 - Managing and developing human resources
 - Communication
 - Implementing and managing change
 - Strategic Management
- Marketing
- Leadership
- Team Management

Programme Content

CB

With 3 years banking or finance related working experience

Postgraduate Diploma in Credit Management for Certified Banker <QF Level 6>



Specialist Subject 1 - Bank Lending

Learning Outcomes

On completion of this subject, candidates should be able to:

- Evaluate critically the major differences of lending to personal customers and to business borrowers by utilising professional knowledge in cross disciplines;
- Conduct in-depth credit analysis by utilising financial information with discretion and undertaking non-financial research to assess the customer's creditworthiness;
- Formulate a credible business proposition with an appropriate credit facility after synthesising different research regarding a customer's business needs;
- Compare and contrast different methods of credit monitoring and devise a management process to supervise problem loan monitoring.

Programme Outlines

- Personal & Corporate Lending
 - Advance to Personal Customers
 - Interpretation and Analysis of Financial Statements
- Corporate Credit
 - Credit Assessment
 - Terms of a Loan Facility
 - Understanding Business Needs
 - Credit Administration and Dealing with Problem Loans

Specialist Subject 2 - Credit Risk Management



Learning Outcomes

On completion of this subject, candidates should be able to:

- Evaluate critically the organisation of credit risk management;
- Review and communicate the current global capital requirements on credit risks;
- Consolidate the wide range of theories in credit portfolio modeling and evaluate their effectiveness in measuring credit risk;
- Review the risk factor of credit derivative products and evaluate the bank's capital allocation strategy under the Basel capital requirement.

Programme Outlines

- Organisation of Credit Risk Management in Banks
 - Credit Risk Management in Banks
- Capital Requirements on Credit Risk under Basel Accord
 - Standardised Approach
 - Internal-ratings-based Approach (IRB)
- Credit Risk and Portfolio Models
 - Credit Risk Models
 - Credit Portfolio Models
- Credit Derivatives and Structured Credit Products
 - Types of Products

Programme Content

CB

With 3 years banking or finance related working experience

Postgraduate Diploma in Operations Management for Certified Banker <QF Level 6>



Specialist Subject 1 - Banking Law and Practice

Learning Outcomes

On completion of this subject, candidates should be able to:

- Critically assess the implications of the current law and practice governing banker's roles in banker-customer contractual and non-contractual relationships;
- Analyse critically the bank's duty in different types of accounts and account conduct in banking operations under the framework of banker-customer relationship;
- Evaluate critically the law related to types of security which are commonly accepted by the banks;
- Communicate and assess the consequences of undertaking bankruptcy proceedings to the bank and customer in relation to a bank's bad debt collection procedures.

Programme Outlines

- Banker-Customer Relationship and Account Opening
 - Contractual Relationship under Code of Banking Practice
 - The Opening and the Conduct of Accounts
- Banking Operations
 - Bills of Exchange and Other Banking Operations
- Law related to Security
 - Guarantee
 - Mortgage of Land
 - Other Security Interests
- Insolvency
 - Bankruptcy
 - Winding-up



Specialist Subject 2 - Operational Risk Management

Learning Outcomes

On completion of this subject, candidates should be able to:

- Critically evaluate the performance of a wide range of functional issues from a risk management perspective;
- Formulate a framework related to risk management & quality control of internal operations;
- Manage unfamiliar problems, operational problems, and exercise the appropriate judgment in matters relating to complex operational functions covering service, product and process management;
- Propose justified solutions and recommendations on operational risk management based on analysis and synthesis of relevant information

Programme Outlines

- Operational Risk in Banking Industry
 - Overview and definition of Operational Risk
 - Operational risk management framework
 - Case studies
- Process of Operational Risk Management
 - Methodologies
 - Risk identification
 - Risk measurement and assessment
 - Risk control and mitigation
 - Risk reporting
 - Other related techniques
- Regulatory Framework and Governance Structure
 - Regulatory requirements
 - Risk governance

Programme Content

CB

With 3 years banking or finance related working experience

Postgraduate Diploma in Treasury Management for Certified Banker <QF Level 6>

Specialist Subject 1 - Bank Asset and Liability Management



Learning Outcomes

On completion of this subject, candidates should be able to:

- Identify and critically evaluate how market factors impact the profitability of banks;
- Compare and select different approaches of bank asset and liability management from ALCO's perspectives and evaluate the appropriateness of particular strategies in fulfilling the bank's stated objectives;
- Demonstrate how market and liquidity risks overlap to exert pressure on banks' capital and identify strategic considerations in capital planning;
- Identify how interest rate risks threaten banks' financial stability and evaluate critically the effectiveness of technical strategies in providing immunisation against such risks.

Programme Outlines

- Asset and Liability Management
 - Managing Bank Profitability
 - Asset and Liability Management Committee (ALCO)
 - Managing Bank Assets and Liabilities
 - Banking Regulations
- Managing Liquidity Risk and Interest Rate Risk
 - Capital and Liquidity Management
 - Managing Interest Rate Risk
 - Long Term Market Risk

Specialist Subject 2 - Treasury Markets and Operations



Learning Outcomes

On completion of this subject, candidates should be able to:

- Undertake critical analysis on the roles and functions of treasury operations in banks and demonstrate how the operations provide check-and-balance internal controls;
- Deal with the day-to-day management of a wide range of treasury activities by market segments to fulfill the asset and liability management objectives of the bank;
- Identify the types and assess the magnitude of risks and decide on the deployment of resources and tools to implement effective risk measures and control;
- Evaluate the effectiveness of risk control in current market practice as part of treasury operation procedures.

Programme Outlines

- Treasury Management
 - Treasury Management of Financial Institutions
- Foreign Exchange, Money Market & Derivatives
 - Foreign Exchange Market
 - Money and Capital Markets
 - Bond Market
 - Derivatives
- Treasury Operation
 - Treasury Operations
 - Market Risk Measures
 - Payment and settlement systems
- Case Studies