

Certificate Programme Series

Certificate programmes provides participants with necessary skills and knowledge required in financial services industry. Participants can freely choose to study one or more individual programmes from the series.

Certificate Programme

- Certificate in Bank Lending 
- Certificate in Credit Risk Management 



Eligible training programmes
under the WAM Pilot Scheme



▶ Please visit our
website for
Certificate
Programme details



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Certificate in Bank Lending

(The programme has been included in the list of reimbursable courses for [WAM Pilot Programme](#))

Objectives

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

- Evaluate critically the major differences of lending to personal customers and to business borrowers by utilizing professional knowledge in cross disciplines
- Conduct in-depth credit analysis by discretionally utilizing financial information and undertaking non-financial research and analysis for customer evaluation
- Develop credible business propositions by offering appropriate credit facilities after synthesizing different research regarding customers' business needs
- Compare and contrast different methods and techniques of credit monitoring and to direct supervisory role over problem loan management

Programme Outline

- Advances to Personal Customers
 - House Mortgages
 - Bridging Loans
 - Investment Loan and Advances Relating to Consumer Expenses
 - Personal Loans
- Interpretation and Analysis of Financial Statements
 - Interpretation and Critical Analysis for Lending
 - Purposes of Accounting Statement
 - Interpretation of Budgets and Cash Flow Forecast and Critically Testing Their Underlying Assumptions
- Ratio Analysis
- Credit Assessment
 - A Reasoned Assessment of a Lending Proposition
 - Credit Scoring Concepts/ Models/ Systems
 - Commercial Credit Data
- Terms for a Loan Facility
- Understanding Business Needs
- Credit Administration and Dealing with Problem Loans

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Certificate in Credit Risk Management

(The programme has been included in the list of reimbursable courses for [WAM Pilot Programme](#))

Objectives

- On completion of this subject, participants will be able to:
- Evaluate critically the organization 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 Outline

- Organization of Credit Risk Management in Banks
- Capital Requirements on Credit Risk under Basel II
- Credit Risk and Portfolio Models
- Credit Derivatives and Structured Credit Products

Target Audience

- Bank Executives who wish to understand the key concepts in respective specialized subjects
- Banking or financial services practitioners who wish to gain and consolidate their knowledge in respective specialized subjects
- Bank Executives who wish to enhance their job competency in respective specialized subjects

Minimum Entry Requirement

- At least 2 years of relevant work experience / senior officer grade or above is highly recommended.

Certification

- A **Certificate of Achievement** will be awarded if participants have:
 - achieved 70% or above attendance of the whole programme; and
 - passed the course-end assessment
- A **Certificate of Attendance** will be awarded if participants have achieved **70%** or above attendance of the whole programme only. Participants of reimbursable courses under the [WAM Pilot Programme](#) are required to meet a minimum attendance requirement of 80% for the reimbursement claim.

Assessment Details

- A course-end assessment will be given upon completion of the programme.
- **Assessment pre-requisite: achieved 70% or above attendance of the whole programme**

Language	:	English only
Duration	:	3 hours
Format	:	Essay Questions
Passing Mark	:	50

Remarks: Please note, if attendance below 70% of the whole programme, participants cannot take the assessment.

Programme Details

Language	:	Cantonese (supplemented with English materials)
Venue	:	3/F Guangdong Investment Tower, 148 Connaught Road Central, HK (Sheung Wan MTR Station Exit C)
Enrollment	:	Submit by email to programme@hkib.org or by fax at (852) 2682 0218 or by submitting to our institute in person
Email	:	programme@hkib.org
Enquiries	:	(852) 2190 7056
Duration	:	30 hours (10 Sessions)

Certificate Programme Series

Programme Schedule 2019

Subject	Training & Assessment Fee	Training Date & Time	Assessment Date & Time	Application Deadline
Certificate in Bank Lending (Code: HD000000P190520) 	Member: HKD\$6,900 Staff of Corporate Members: HKD\$8,300	May: 7, 10, 15, 17, 21 June: 4, 5, 11, 14, 17 <u>19:00 – 22:00</u>	4 Oct (Fri) <u>19:00 – 22:00</u>	1 May
Certificate in Credit Risk Management (Code: HD000000P190521) 	Non-members: HKD\$9,200	May: 14, 16, 22, 24, 28 June: 19, 20, 24, 26, 28 <u>19:00 – 22:00</u>	14 Oct (Thur) <u>19:00 – 22:00</u>	1 May

Certificate Programme Series Programme Enrollment Form

Section A Programme Enrollment

Please refer to Programme Schedule for Programme Code

Programme Subjects	Programme Code/ Exam Code	Please "✓" the Programme Subject(s) which you would like to enroll in the box(es)
Certificate in Bank Lending 	HD000000P190520/ EXAM-2019-00125	<input type="checkbox"/>
Certificate in Credit Risk Management 	HD000000P190521/ EXAM-2019-00124	<input type="checkbox"/>



Eligible training programmes under the WAM Pilot Scheme

Section B Personal Information

Do you intend to apply for the WAM Financial incentive scheme?

Yes

(Please refer to the WAM Pilot Programme website (www.wamtalent.org.hk) for details)

No

Full Name : Mr / Ms _____

(In English as on ID Card)

Full Name : _____

(In Chinese)

HKID No.*: _____

Membership No : _____

Organization : _____

Mobile / Phone No : _____

Department : _____

Position : _____

E-mail : _____

(Confirmation will be sent via e-mail one week before course commences)

Mailing Address : _____

✓ **Please enclosed a copy of your identity card / passport for enrolment**

