



香港銀行學會

The Hong Kong Institute of Bankers



Professional Banking Qualification Programmes for Attaining

Certified Banker

▲
Postgraduate Diploma in Credit Management for Certified Banker

Postgraduate Diploma in Treasury Management for Certified Banker

Postgraduate Diploma in Operations Management for Certified Banker

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

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

C

B



提升人才培訓先導計劃
Pilot Programme to Enhance Talent Training
資產財富管理業
Asset and Wealth
Management Sector



持續進修基金
Continuing Education Fund



Scan our QR code to visit our website

The Professional Qualification of CB is recognised under the QF at Level 6. (QR Registration No.: 20/000543/L6)
Professional Diploma for Certified Banker is recognised under the QF at Level 5. (QR Registration No.: 18/000082/L5)
Advanced Diploma for Certified Banker is recognised under the QF at Level 4. (QR Registration No.: 18/000081/L4)

Copyright of HKIB-All right reserved.
CB-P-003 Last updated:
15 April 2021



資歷架構
Qualifications
Framework

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

Certified Banker (CB), the Professional Qualification is widely recognised including Hong Kong Monetary Authority (HKMA) by referring to its Supervisory Policy Manual CG-6 Competence and Ethical Behaviour (V2 – 8.12.2017). The CB qualification is the enhancement and replacement of the Associate of The Hong Kong Institute of Bankers (AHKIB™) qualification, which was launched over two decades ago.

Overview of the Hong Kong Institute of Bankers

Since 2012, all HKIB's Professional Qualification Programmes (PQPs) have been accredited through Learning Programme Accreditation (LPA) exercises conducted by the statutory accrediting body, the Hong Kong Council for Accreditation of Academic and Vocational Qualifications (HKCAAVQ) which are pitched at QF Levels 4 to 6 under the Hong Kong Qualifications Framework (HKQF). In 2020, the HKIB stepped forward being appointed as an Assessment Agency for Professional Qualifications (AAPQ) by the Secretary for Education (SED) for HKIB's nine Professional Qualifications which are recognised under the Hong Kong Qualifications Framework (HKQF) and registered in the Qualifications Register (QR). The appointment of AAPQ by SED demonstrates HKIB's capability of delivering outstanding standard of professional qualification assessment in the Banking industry in Hong Kong.

Qualifications Framework

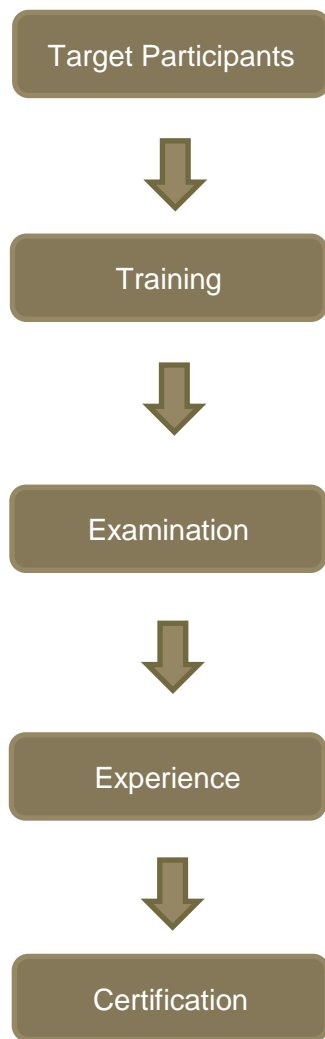
Certified Banker contains three programmes in progressive levels. Learners should attempt the programme progressively according to their academic background and related work experience. All three programmes have been quality assured by the Hong Kong Council for Accreditation of Academic and Vocational Qualification (HKCAAVQ) and are recognised under the Qualifications Framework (QF). Their learning contents are encompassing all relevant Units of Competency (UoCs) drawn from the SCS of banking industry.




| Programme | Award | Professional Qualifications |
|-----------------------------|---|--|
| Certified Banker | Postgraduate Diploma for Certified Banker | CB (QF Level 6) (QR Registration No.: 20/000543/L6) |
| Certified Banker (Stage II) | Professional Diploma for Certified Banker (QF Level 5) (QR Registration No.: 18/000082/L5) | CB (Stage II) |
| Certified Banker (Stage I) | Advanced Diploma for Certified Banker (QF Level 4) (QR Registration No.: 18/000081/L4) | CB (Stage I) |

Enhanced Competency Framework (ECF) Subjects Integrated

The programmes of CB cover both generic and specialist topics, and integrates subjects from the Hong Kong Monetary Authority's Enhanced Competency Framework (ECF). The ECF programmes, which are the building blocks of CB, are administered by the HKIB.

Becoming a Certified Banker (CB)



| | | |
|---|---|--|
| <p>New entrants or 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.</p> | | |
| <p>CB (Stage I) Complete training with 20 credits from Core Modules AND 40 credits from Electives Modules</p> | <p>CB (Stage II) Complete training with 60 credits from any Two Modules</p> | <p>CB Complete training with 60 credits from the selected stream: - Credit Management/ - Treasury Management/ - Operations Management</p> |
| <p>Pass the examinations ↓ Obtain Advanced Diploma for Certified Banker at QF Level 4 (QR registration no: 18/000081/L4)</p>  | <p>Pass the examinations ↓ Obtain Professional Diploma for Certified Banker at QF Level 5 (QR registration no: 18/000082/L5)</p>  | <p>Pass the examinations and case study examination in the selected stream ↓ Obtain Postgraduate Diploma in (Credit Management/Treasury Management/Operations Management) for Certified Banker</p> |
| <p>Relevant Practitioners with at least 1 year of relevant work experience</p> | <p>Relevant Practitioners with at least 2 years of relevant work experience</p> | <p>Relevant Practitioners with at least 3 years of relevant work experience</p> |
| <p>Certified as Certified Banker (Stage I) (CB (Stage I))</p> | <p>Certified as Certified Banker (Stage II) (CB (Stage II))</p> | <p>Certified as Certified Banker (CB) at QF Level 6 (QR registration no: 20/000543/L6)</p>  |

Certified Individual (CI)

The CB (Stage I)/ CB (Stage II)/ CB holders are registered as CI after they are successfully elected during the certification process. The CI Register published on the HKIB website enables the public recognition of CB (Stage I)/ CB (Stage II)/ CB holders. To ensure your Professional Qualification reflected in the CI Register, you are required to maintain a valid membership status with HKIB and comply with the CPD requirements.

Continuing Professional Development (CPD)

CB (Stage I)/ CB (Stage II)/ CB holders are required to comply with the following annual Continuing Professional Development (CPD) requirements in order to maintain the Professional Qualifications.

1. For CB (Stage I), a minimum of **5** CPD hours is required for each calendar year
2. For CB (Stage II), a minimum of **15** CPD hours is required for each calendar year
3. For CB, a minimum of **15** CPD hours is required for each calendar year

For more details, please refer to Continuing Professional Development (CPD) Scheme on HKIB Website.

(Home > Membership > Individual Members > HKIB CPD Requirements)

Entry Requirements

CB (Stage I)

Candidates of CB (Stage I) need to be an HKIB Individual Member and fulfil ONE of the following entry requirements:

- A Bachelor's Degree in any discipline awarded by a recognised university or equivalent; OR
- An Associate Degree (AD)/Higher Diploma (HD) in a banking and finance discipline¹ or equivalent; OR
- Mature applicants with either
 - At least five years of banking and finance work experience; OR
 - Two years of banking and finance work experience with a recommendation² from the employer.

Note:

1. Full time students of the stated Diploma or Degree programmes will also be considered. Student members such as university undergraduates can enrol in the Advanced Diploma for Certified Banker before they graduate. Upon graduation, student members can continue to pursue the Professional Diploma for Certified Banker, and also attain the respective CB Professional Qualification after fulfilling the required work experience.
2. The recommended staff member should have the knowledge and skills to complete the training activities and achieve the intended learning outcomes. The employer should make the recommendation based on the competency of the potential learner. For example, in addition to 2 years of banking and finance work experience, the recommended staff member should possess other relevant traits and skills such as exhibiting a strong work ethic or transferable skills that the employer finds desirable. The recommendation may also include comments on the career advancement prospects of the staff member.

CB (Stage II)

Candidates of CB (Stage II) need to be an HKIB Individual Member and fulfil ONE of the following entry requirements:

- The Advanced Diploma for Certified Banker offered by HKIB; OR
- A Bachelor's Degree in a banking and finance related discipline awarded by a recognised university plus one year of banking and finance work experience; OR
- A relevant professional qualification plus one year of banking and finance work experience; OR
- Mature applicants with at least ten years of banking and finance work experience.

Remark:

Applicants who do not possess a pass in "Professional Ethics and Compliance" or module(s) of the same nature at HKIB are required to **first** sign up for the training and obtain a pass in the corresponding examination at HKIB.

CB

Candidates of CB need to be an HKIB Individual Member and fulfil ONE of the following entry requirements:

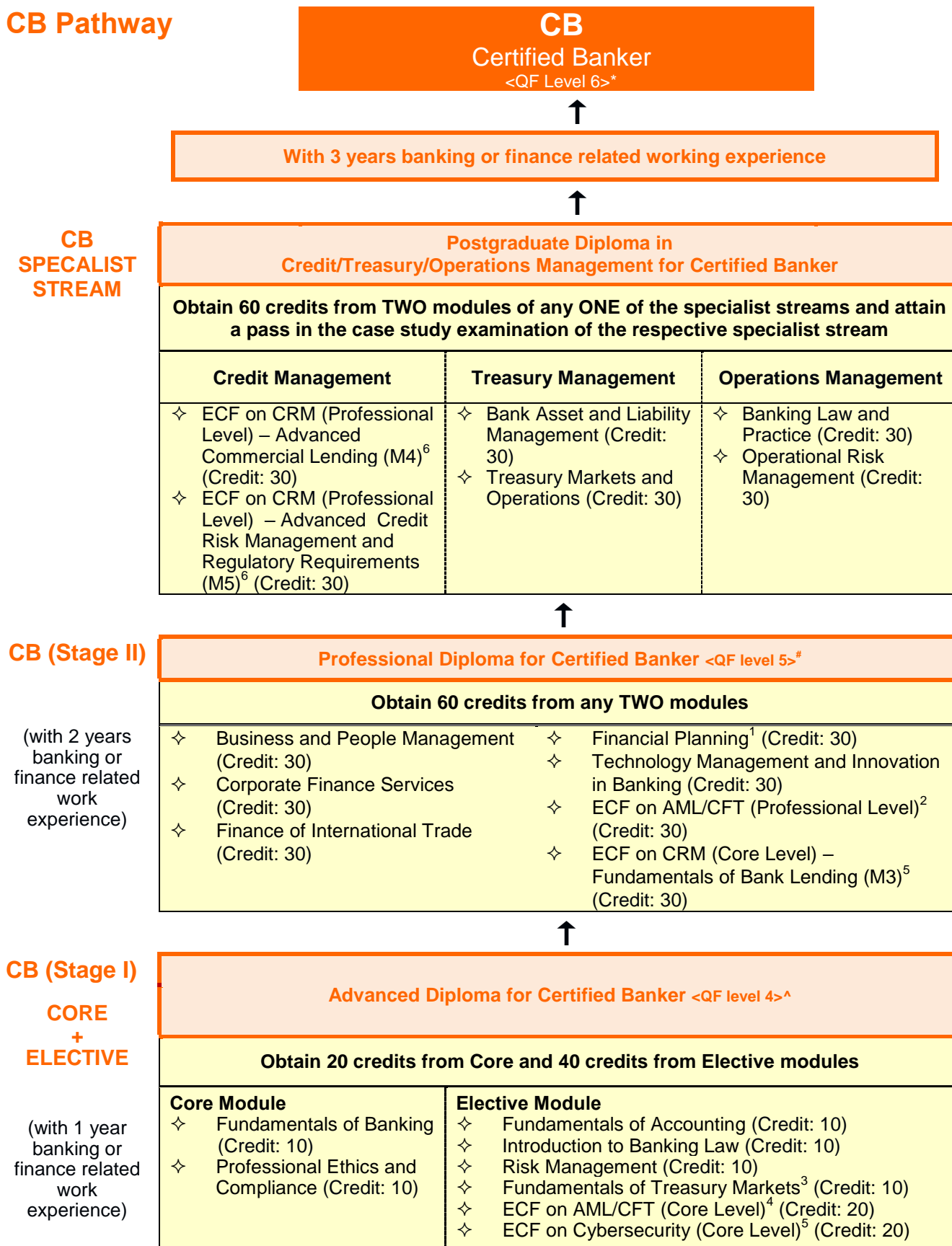
- The Professional Diploma for Certified Banker offered by HKIB; OR
- At least two ECF Professional Certificates (i.e. Professional Certificate for ECF on AML/ Professional Certificate for ECF on RWM/ Professional Certificate for ECF on CRM) awarded or grandfathered by a recognised institute and fulfilled the entry requirement for "Professional Diploma Programme for Certified Banker" offered by HKIB.

Remark:

Applicants who do not possess a pass in "Professional Ethics and Compliance" or module(s) of the same nature at HKIB are required to **first** sign up for the training and obtain a pass in the corresponding examination at HKIB.

Programme Content

CB Pathway



Notes:

1. If you have completed this module, you can apply for direct exemption and study for the remaining modules. Holders of the Professional Certificate for ECF on Retail Wealth Management (RWM) offered by HKIB are eligible to apply for "Financial Planning" module exemption.
2. If you have completed this module, you can apply for direct exemption and study for the remaining modules. Holders of the Professional Certificate for ECF on AML/CFT or respective grandfathered certificate are eligible to apply for ECF on AML/CFT (Professional Level) module exemption after passing the written assessment developed by the HKIB.
3. If you have completed this module, you can apply for direct exemption and study for the remaining modules. Holders of the Professional Certificate in Treasury Markets (i.e. ECF on Treasury Management (Core Level) offered by LiPACE of OUHK are eligible to apply for "Fundamentals of Treasury Markets" module exemption.
4. If you have completed this module, you can apply for direct exemption and study for the remaining modules. Holders of the Advanced Certificate for ECF on AML/CFT or respective grandfathered certificate (plus submission of the form – Recognising Prior Learning Assessment

Criteria for ECF on AML/CFT (Core Level) are eligible to apply for module exemption.

If you have completed this module, you can apply for direct exemption and study for the remaining modules. Holders of the Advanced Certificate for ECF on Cybersecurity offered by HKIB are eligible to apply for "ECF on Cybersecurity" module exemption.

5. If you have completed this module, you can apply for direct exemption and study for the remaining modules. Holders of the Core Level Training Certificate for ECF on CRM or respective grandfathered certificate are eligible to apply for ECF on CRM (Core Level) – Fundamentals of Bank Lending (M3) module exemption after passing the written assessment developed by the HKIB.
6. If you have completed this module, you can apply for direct exemption and study for the remaining modules. Holders of the Professional Level Training Certificate for ECF on CRM or respective grandfathered certificate are eligible to apply for ECF on CRM (Professional Level) – Advanced Commercial Lending (M4) or Advanced Credit Risk Management and Regulatory Requirements (M5) module exemption after passing the written assessment developed by the HKIB.

* For CB, the Professional Qualification of CB is recognised under the QF at Level 6. (QR Registration No.: 20/000543/L6)

For CB (Stage II), the Professional Diploma for Certified Banker is recognised under the QF at Level 5. (QR Registration No.: 18/000082/L5)

^ For CB (Stage I), the Advanced Diploma for Certified Banker is recognised under the QF at Level 4. (QR Registration No.: 18/000081/L4)

Programme Content

Advanced Diploma for Certified Banker

Core Module 1 - Fundamentals of Banking

(CEF Course Code: 89Z129352 & Validity Period: 4 Sep 2020 – 14 Feb 2022)



Learning Outcomes

- Articulate the functions of the financial markets and systems and interpret their implications to the development of the banking business and operations ;
- Identify and relate the regulatory framework and requirements to banking services and operations;
- Identify and introduce relevant banking services and products to satisfy customers' needs;
- Recognise the latest developments in financial technology and leverage technology in their daily work.

Module Outline

- Financial Systems and Markets
 - Introduction to Financial Institutions
 - The Global Financial System
 - Hong Kong's Financial System and Markets
- Banking Systems and Regulations
 - Introduction
 - Banking Systems
 - Banking Regulatory Framework and Banking Regulations
- Banking Products, Services and Operations
 - Retail Banking Products, Services & Operations
 - Corporate and Commercial Banking Products, Services and Operations
 - Private Banking
 - Treasury Markets and Operations
 - Investment Banking
- Financial Technology
 - Recent Developments in FinTech
 - FinTech Products
 - The Technology behind FinTech
 - Risk and Risk Management

Core Module 2 - Professional Ethics and Compliance

(CEF Course Code: 89Z129360 & Validity Period: 4 Sep 2020 – 14 Feb 2022)



Learning Outcomes

- Understand and apply principles of ethics and codes of ethics relating to the day-to-day work in the banking industry;
- Identify and exercise the requirements of professional ethics in various roles during job execution ;
- Perform compliance monitoring and the practical application of legal and regulatory requirements in their daily work;

Module Outline

- Ethics and the Individual
 - Introduction
 - Ethics and the Individual
- Ethics and the Corporation
- Regulatory Framework and Regulatory Requirements
 - Regulatory Framework
 - Regulatory Requirements
- Corporate Governance and Internal Control
 - Corporate Governance
 - Internal Controls

Programme Content

Advanced Diploma for Certified Banker

Elective Module 1 - Fundamentals of Accounting

(CEF Course Code: 89Z129387 & Validity Period: 4 Sep 2020 – 14 Feb 2022)



Learning Outcomes

- Employ the concepts and accounting principles in financial reporting which relate to different areas of work
- Apply the concepts in financial accounting which are relevant to commercial lending
- Employ the wide range of key accounting concepts and principles essential to the world of banking in an appropriate manner
- Understand and apply budgeting principles to evaluate business performance

Module Outline

- Financial Reporting
 - Basics of Book Keeping
 - Understanding Financial Statements
 - Regulatory Environment for Financial Reporting in Hong Kong
- Interpretation of Financial Statements
 - Use of Financial Statements in Commercial Lending
 - Financial Statement Analysis
 - Comparison of Financial Statements of a Bank to Non-bank Entities
- Investment Decisions and Valuation
 - Fundamental Analysis of Investment Decisions
 - Capital Expenditure Analysis
 - Value of a Firm
- Budgeting & Performance Measurement in Banking
 - Planning Decisions
 - Budgeting and Evaluating Performance

Elective Module 2 - Introduction to Banking Law

(CEF Course Code: 89Z129379 & Validity Period: 4 Sep 2020 – 14 Feb 2022)



Learning Outcomes

- Apply relevant laws and regulations, and comply with internal policies relating to the banking industry when executing tasks, tackling business issues, and handling requests from law enforcement agencies and regulatory bodies
- Develop a fair and cordial banker-customer relationship through the application of relevant laws, regulations and codes of conduct
- Understand the rights and liabilities of the bank and its customers when dealing with negotiable instruments in order to comply with the legal requirements

Module Outline

- Basic Legal Principles
 - Sources of Laws Applicable to the Banking Industry
 - Law of Contract in Banking
 - Other Relevant Banking Laws
- Regulatory Framework in Banking and Financial Markets
 - Regulatory Framework
 - Major Statutory and Regulatory Requirements
- Negotiable Instruments
 - Introduction
 - Cheques

Programme Content

Advanced Diploma for Certified Banker

Elective Module 3 - Risk Management

(CEF Course Code: 89Z129395 & Validity Period: 4 Sep 2020 – 14 Feb 2022)



Learning Outcomes

- Apply and follow the principles of sound governance, and environmental and social responsibilities that apply to risk management at work
- Analyse the risk issues faced by the banking industry nowadays
- Apply risk management techniques to alleviate different types of risks encountered at work
- Execute and monitor measures according to legal, regulatory and compliance requirements in a business context relating to risk

Module Outline

- Introduction & Process of Risk Management
 - Introduction to Risk Management
 - Process of Risk Management
- Regulatory Requirements in Risk Management
 - Regulations of Financial Institutions
 - Basel
 - Case Sharing on the Consequences of Violating Regulatory Requirements in Risk Management
- Structuring Risk Management Functions
 - Organisation of Risk Management Functions in a Bank
 - Risk Management Tools and Measures

Elective Module 4 - Fundamentals of Treasury Markets

Learning Outcomes

- Apply macroeconomic theories in explaining how the financial system works
- Understand the key aspects of the regulatory framework in treasury markets
- Differentiate and analyse different treasury markets and financial products
- Explain the key concepts of prudent risk management
- Apply the Code of Conduct and Practice in their work environment

Module Outline

- Financial markets and systems
- Forex and money markets
- Interest rate and the economy
- Debt and capital markets
- Derivatives and commodities markets
- Operations and risk management
- Ethics and compliance

Programme Content

Advanced Diploma for Certified Banker

Elective Module 5 - ECF on Anti-Money Laundering and Counter-Financing of Terrorism (AML/CFT) (Core Level)



Learning Outcomes

- 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

Module Outline

- 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

Elective Module 6 - ECF on Cybersecurity (Core Level)

Learning Outcomes

- Describe the foundation of various network protocols and their hierarchical relationship in hardware and software.
- Apply the principles and knowledge of international standards to enhance network and system security.
- Apply cybersecurity related monitoring measures for managing different types of cybersecurity threats.
- Conduct a security incident response process and present an analysis of the results for management's review.
- Assess security risks in the cyber environment and IT systems by applying the IT Risk Management and Control principles.
- Conduct IT audits and security testing to assess cybersecurity risk protection.

Module Outline

- Technical Foundation of Cybersecurity
- Bank IT Security Controls
- Cybersecurity Monitoring
- Security Incident Response
- IT Risk Management and Control
- IT Audit - Security Testing

Programme Content

Professional Diploma for Certified Banker

Elective Module 1 - Business and People Management

(CEF Course Code: 89Z129409 & Validity Period: 4 Sep 2020 – 14 Feb 2022)



Learning Outcomes

- 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 development of leadership
- Manage team management issues by applying the most appropriate approach after appraising the particular situation

Module Outline

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

Elective Module 2 - Corporate Finance Services

(CEF Course Code: 89Z129417 & Validity Period: 4 Sep 2020 – 14 Feb 2022)



Learning Outcomes

- 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

Module Outline

- 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 Module 3 - Finance of International Trade

(CEF Course Code: 89Z129425 & Validity Period: 4 Sep 2020 – 14 Feb 2022)



Learning Outcomes

- Attain enhancement of specialised knowledge in international trade terms and internationally accepted code of practice which serve as a solid ground of communications with a range of audiences including 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

Module Outline

- 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

Professional Diploma for Certified Banker

Elective Module 4 - Technology Management and Innovation in Banking

(CEF Course Code: 89Z129433 & Validity Period: 4 Sep 2020 – 14 Feb 2022)



Learning Outcomes

- Assess and analyse the latest development and market trends of IT systems and financial technology and associate their implications to identify the technology needs of the banks or financial institutions
- Evaluate different kinds of financial technology, IT and security infrastructure to enhance and optimise the effectiveness and efficiency of IT platforms and services
- Plan, design and implement data analytics based on risks level, technology regulatory requirements and the effectiveness of the security measures
- Manage and monitor the system development projects in according to system development standards and requirement
- Monitor the IT operations and services and identify the potential risks for taking actions to ensure smooth operations and risk mitigation

Module Outline

- Overview of Information Systems and Technology Management
 - Transformation of the Banking Industry
 - Impacts of Disintermediation & the Shared Economy
 - Open up Banking
 - Banking on the Cloud
 - Case Sharing on Facing the Challenges and Seizing the Opportunities Arising from the Banking Transformation
- Cyber Security and Data Privacy
 - Regulatory framework and related regulations for technology management and cybersecurity e.g. HKMA SMP Technology risk management and risk management in E-Banking
 - Cyber Security Threats
 - Information System Security Management
 - Cyber Security Regime
 - Cyber Security Technologies, Defence and Mitigations
 - Data Privacy Considerations
- Data Management, Analytics and Artificial Intelligence
 - Big Data Analytics for Financial Services
 - Big Data and Deep Learning Technologies
 - Applications of Artificial Intelligence in Financial Services
 - Credit Investigation Services
- FinTech for Digital Banking and Service Channels
 - Payment
 - Remittance
 - Chatbots
 - Robot Advisory
 - Digital Branch
 - Digital Currency
 - Distributed Ledger Technology
 - Mobile First and Mobile Only
- Compliance with Information Technology
 - Overview of regulatory technology (RegTech)
 - Transaction surveillance and AML
 - Know-your-client (KYC) and onboarding technologies
 - International efforts
- Business Analytics, System Projects, and IT Operations
 - Overview of system application development and project management methodologies
 - Enterprise architecture
 - Vendor and service outsourcing management
 - Professional development

Programme Content

Professional Diploma for Certified Banker

Elective Module 5 – Financial Planning

Learning Outcomes

- Understand and comply with the general and wealth management specific regulatory requirements
- Apply the suitability obligation to the sale of specific types of investment and insurance products
- Conduct financial planning in accordance with prescribed steps, such as financial needs analysis and risk assessment
- Construct financial plans based on analysis of the needs of customers
- Explain recommendations of bank products and services to customers with respect to their needs and preferred communication style

Module Outline

- Insurance and Retirement planning
 - Principles of Insurance
 - Functions and Benefits of Insurance
 - Types of Insurance Products
 - Retirement Plans and the Mandatory Provident Fund (MPF)
 - Insurance as a Protection Planning Solutions and Personal Risk Management
- Investment and Asset Management
 - Asset Management Products and Services
 - Portfolio Management Theory and Practice
 - Asset Allocation of Investment Funds Portfolio
- Tax Planning and Estate Planning
 - Overview of the Taxation System
 - Principles of Tax Planning
 - Principles of Estate Planning
- Financial Planning and Wealth Management
 - Regulatory Framework of the Financial Services Industry in Hong Kong
 - Overview of the Wealth Management Industry and Asset Management Industry
 - Fundamentals of Financial Planning
 - Client Relationship Management
 - Upholding Professional Ethics and Avoiding Conflicts of Interest

Programme Content

Professional Diploma for Certified Banker

Elective Module 6 - ECF on Anti-Money Laundering and Counter-Financing of Terrorism (AML/CFT) (Professional Level)

Learning Outcomes

- Assess and analyse the compliance risk of different operations by applying risk-based approach, taking current and emerging AML/CFT trends, regulatory requirements, techniques and typologies into account
- Develop compliance programme, control measures assessment tools and internal standards to manage compliance and fraud risk to align with laws and regulations particularly related to AML/CFT
- Track and monitor activities critical to AML/CFT compliance and detect non-compliance issues, suspicious and illegal transactions based on observation, data analysis and regulatory requirements
- Manage and investigate incidents of non-compliance and develop mitigation strategies to minimise the impacts of breaches of regulations
- Build an effective AML/CFT risk management system with risk-based approach to ensure regulatory changes and related compliance programme and measures are well communicated to the employees

Module Outline

- Application of the risk-based approach
- Building an effective AML/CFT risk management system
- The risk-based approach and AML/CFT risks in specialist topics
- Ensuring financial inclusion
- Managing stakeholders effectively

Programme Content

Professional Diploma for Certified Banker

Elective Module 7 - ECF on Credit Risk Management (Core Level) – Fundamentals of Bank Lending (M3)

Learning Outcomes

- Identify the financing needs of clients
- Conduct risk assessment and evaluate the performance of credit acquisition on commercial lending and make appropriate recommendation for approval
- Determine the arrangement of credit facility to minimize risks to the bank and structure credit facilities according to borrowing needs, business cycle and credit strength of the clients
- Present the customized credit solutions and facilities proposal to the clients by providing consultative advice on the lending product alternatives and related credit risk based on their financing needs
- Develop collaterals' valuation process for ongoing monitoring
- Develop terms and conditions of credit facility such as application of the appropriate contractual interest rates based on internal policies, payment period and payment options, etc. according to customer's needs and results of risk assessments

Module Outline

- Code of Ethics in Bank Lending Businesses
- Corporate Lending Business Process – Credit Initiation
- Corporate Lending Business Process – Credit Review and Approval Process
- Corporate Lending Business Process – Credit Documentation and Drawdown
- Corporate Lending Business Process – Continuous Post Approval Credit Review
- Corporate Lending Business Process – Problem Loan Management
- Retail Lending Business Process
- Lending Considerations for Main Kinds of Corporate Lending Products
- Lending Considerations for Special Products – Property Lending
- Lending Considerations for Special Products – SME Financing Schemes
- Lending Considerations for Special Products – Taxi, Public Bus, Vehicle, Equipment Financing

Programme Content

Postgraduate Diploma in Credit Management for Certified Banker

Specialist Module 1 – ECF on CRM (Professional Level) – Advanced Commercial Lending (M4)

Learning Outcomes

- Review the appropriateness of the industry and business risk assessment and approve credit application according to relevant policies, compliance and regulatory requirements
- Formulate measures to monitor credit risk and optimize the quality of credit assets portfolio
- Set up process to measure, control and manage potential credit risk exposures and identify early warning signals
- Decide on application of risk assessment approach, risk monitoring, operation process and risk management process
- Develop cross-border business strategies through understanding the cross-border lending practices and considerations

Module Outline

- Planning of Lending Business Portfolio and Process
- New Lending Product Developments
- Structured Approach for Approval Process
- Management Planning for Early Warning System
- Management Planning for Problem Loan Management
- Cross Border Credit Business Opportunities
- Syndicated Loans
- Project Financing (including New Project and Expansion Projects)
- Structured Financing for Merging, Acquisition and Leveraged Buyouts

Specialist Module 2 – ECF on CRM (Professional Level) – Advanced Credit Risk Management and Regulatory Requirements (M5)

Learning Outcomes

- Evaluate different risk mitigation alternatives and take appropriate measures to protect the interests of all the stakeholders
- Evaluate different approaches in credit strategy and their performance in order to align with the bank's overall strategies and policies
- Apply appropriate credit asset classification and risk rating approaches to ensure compliance with statutory requirements
- Analyse the risk factors of all lending products and evaluate the bank's capital allocation strategy under different regulatory requirements
- Develop guidelines for stakeholders to follow and to communicate the current global capital requirements on credit risk management
- Analyse the results of portfolio performance and stress testing for proposing the strategies to allocate credit assets of the bank

Module Outline

- Code of Conduct
- Implication of Basel III Regulatory Requirements on Credit Risk Management
- Implication of PRC Regulatory Requirements on Credit Risk Management
- Implications of IFR S 9 on Credit Risk Management
- Corporate Governance Structure on Credit Risk Management
- Credit Risk Management – Overall Control Framework from Senior Management Perspective by Integrated Use of New and Traditional Risk Parameters
- Credit Portfolio Management
- Country Credit Risk

Programme Content

Postgraduate Diploma in Treasury Management for Certified Banker

Specialist Module 1 - Bank Asset and Liability Management

提升資產財富管理業人才培訓先導計劃
Pilot Programme to Enhance Talent Training for
the Asset and Wealth Management Sector

Learning Outcomes

- 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

Module Outline

- Asset and Liability Management
 - Managing Bank Profitability
 - Asset and Liability Management Committee (ALCO)
 - Managing Bank Assets and Liabilities
- Managing Liquidity Risk and Interest Rate Risk
 - Capital and Liquidity Management
 - Managing Interest Rate Risk
 - Asset and Liability Management Strategies in Changing Market Conditions

Specialist Module 2 - Treasury Markets and Operations

提升資產財富管理業人才培訓先導計劃
Pilot Programme to Enhance Talent Training for
the Asset and Wealth Management Sector

Learning Outcomes

- 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;
- conduct research on market practices and operation procedures to evaluate the effectiveness of risk control.

Module Outline

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

Programme Content

Postgraduate Diploma in Operations Management for Certified Banker

Specialist Module 1 - Banking Law and Practice



Learning Outcomes

- 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.

Module Outline

- 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 Module 2 - Operational Risk Management



Learning Outcomes

- 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

Module Outline

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

Medium of Instruction

- Training is delivered through classroom in either Cantonese or English supplemented with English materials.
- All the examination questions are set in **English** only.

Application (Please visit the [HKIB website](#) for application details.)

Email : application@hkib.org

In person/Mail: 3/F Guangdong Investment Tower, 148 Connaught Road Central, Hong Kong

General Enquiries/ Feedback

Tel : (852) 2153 7800

Email : cs@hkib.org

Website : www.hkib.org

Address : 3/F Guangdong Investment Tower, 148 Connaught Road Central, Hong Kong

Continuing Education Fund (CEF) Application

“Office of the Continuing Education Fund (OCEF)”

Tel : (852) 3142 2277

Email : Cef_sfo@wfsfaa.gov.hk

Website : www.wfsfaa.gov.hk/cef

Address : Unit 07-11, 25/F., CDW Building, 388 Castle Peak Road, Tsuen Wan, Hong Kong

WAM Reimbursement Application

“Hong Kong Securities and Investment Institute(HKSI)”

Tel : (852) 3120 6100

Email : info@wamtalent.org.hk

Website : www.wamtalent.org.hk

Address : Room 510, 5/F, Wing On Centre, 111 Connaught Road Central, Hong Kong