

Certification Application Form for Certified Credit Risk Management Professional (Commercial Lending) (CCRP(CL)) and/or Certified Credit Risk Management Professional (Credit Portfolio Management) (CCRP(CPM))

Important notes:

- The application is only for the **Relevant Practitioner** engaged by an Authorized Institutions (AIs) at the time of application **ONLY**.
- Read carefully the "Guidelines of Certification Application for ACRP/CCRP(CL) and/or CCRP(CPM)" (CRM-G-008) **BEFORE** completing this application form.
- Only **completed application form** with all valid supporting documents, including the HR verification forms, will be processed.

Section A: Personal Particulars¹

Title: <input type="checkbox"/> Mr <input checked="" type="checkbox"/> Ms <input type="checkbox"/> Dr <input type="checkbox"/> Prof		HKIB Member: <input type="checkbox"/> Yes _____ <input type="checkbox"/> No (Membership No.)	
Name in English ² : <div style="text-align: center;">Wong Siu Man</div> <div style="display: flex; justify-content: space-between; font-size: small;"> (Surname) (Given Name) </div>		Name in Chinese ² : <div style="text-align: center;">黃小敏</div>	
HKID/ Passport Number: <div style="text-align: center;">Y111222(3)</div>		Date of Birth: (DD/ MM/ YYYY) <div style="text-align: center;">31/12/1975</div>	
Contact information			
Mobile Phone Number: <div style="text-align: center;">(Area Code) 9222-9222</div>		(Primary) Email Address ³ : <div style="text-align: center;">siumanwong@gmail.com</div> (Secondary) Email Address: <div style="text-align: center;">marywong@abc.com</div>	
Correspondence Address: <div style="text-align: center;">Flat 8, 18/F, Block A, Health Garden, North Point, Hong Kong</div>			
Employment information			
Name of Current Employer: <div style="text-align: center;">ABC Bank</div>		Office Telephone Number: <div style="text-align: center;">(Area Code) 2211-2211</div>	
Position/ Job Title: <div style="text-align: center;">Assistant Vice President</div>		Department: <div style="text-align: center;">Credit Risk Department</div>	
Office Address ⁴ : <div style="text-align: center;">8/F, ABC Bank Tower, 8 Garden Road, Central</div>			
Academic and Professional Qualification			
Highest Academic Qualification Obtained: <div style="text-align: center;">MSc in Data Analyst</div>		University/ Tertiary Institution: <div style="text-align: center;">Oxford University</div>	Date of Award: <div style="text-align: center;">07/2003</div>
Other Professional Qualifications: <div style="text-align: center;">N.A.</div>		Professional Bodies: <div style="text-align: center;">N.A.</div>	

- Put a "✓" in the appropriate box(es).
- Information as shown on identity document.
- All HKIB communication will be sent to the Primary Email Address.
- Provide if not the same as the correspondence address above.

Section B: Indication of Application Types

Indicate the type(s) of application by putting a "✓" in the appropriate box. You can tick both.

CCRP(CL) and/or CCRP(CPM) Certification Application
<p>Eligibility*:</p> <p><input checked="" type="checkbox"/> CCRP(CL):</p> <ul style="list-style-type: none"> • Successfully completed the Professional Level training module (Module 4) of ECF on Credit Risk Management; and • 5 years' relevant work experience within 10 years immediately prior to the date of application for certification, but does not need to be continuous; and • Employed by an AI at the time of application. <p>and /or</p> <p><input checked="" type="checkbox"/> CCRP(CPM):</p> <ul style="list-style-type: none"> • Successfully completed the Professional Level training module (Module 5) of ECF on Credit Risk Management; and • 5 years' relevant work experience within 10 years immediately prior to the date of application for certification, but does not need to be continuous; and • Employed by an AI at the time of application. <p><i>*Application will be processed based on the option you chose.</i></p>

Section C: Relevant Employment History

List all the relevant employment history in the credit risk management or related function in **reverse chronological order**. Work experience does not need to be continuous. Each position listed requires a separate HR Verification Annex (ACRP) for Core Level / (CCRP) for Professional Level.

Job Number	Employer	Position	Employment Period for the position (DD/MM/YYYY)
Current	ABC Bank	Assistant Vice President	From 01/01/2020 To 31/12/2022 or current
Job 2	BCB Bank	Senior Manager	From 01/01/2014 To 31/12/2019
Job 3			From To
Job 4			From To
Job 5			From To
Job 6			From To
Job 7			From To

Total relevant work experience: 9 year(s) --- month(s)

Total number of HR Verification Annex (ACRP) / (CCRP) submitted: 2

Section D: Declaration related to Disciplinary Actions, Investigations for Non-compliance and Financial Status

Put a “✓” in the appropriate box(es). If you have answered “Yes” to any of the questions, provide details by attaching all relevant documents relating to the matter(s).

1. Have you ever been reprimanded, censured, disciplined by any professional or regulatory authority?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
2. Have you ever had a record of non-compliance with any non-statutory codes, or been censured, disciplined or disqualified by any professional or regulatory body in relation to your profession?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
3. Have you ever been investigated about offences involving fraud or dishonesty or adjudged by a court to be criminally or civilly liable for fraud, dishonesty or misfeasance?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
4. Have you ever been refused or restricted from the right to carry on any profession for which a specific license, registration or other authorization is required by law?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
5. Have you ever been adjudged bankrupt, or served with a bankruptcy petition?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Section E: Payment

Payment amount	
1st Year Certification Fee for CCRP(CL) and/ or CCRP(CPM) (valid until 31 December 2023)	
<input checked="" type="checkbox"/> Not currently a HKIB member	HKD1,730
<input type="checkbox"/> <u>Current and valid</u> HKIB Ordinary member	HKD600
<input type="checkbox"/> <u>Current and valid</u> HKIB Professional member	Waived
<input type="checkbox"/> <u>Current and valid</u> Senior member	HKD1,530
<input type="checkbox"/> HKIB Default member	HKD3,730*
Total amount: HKD 1,730	
<i>*HKD2,000 reinstatement fee + HKD1,730 certification fee</i>	

Payment method
<input checked="" type="checkbox"/> Paid by Employer <div style="margin-left: 20px;"> <input type="checkbox"/> Company cheque (cheque no: _____) </div> <div style="margin-left: 20px;"> <input checked="" type="checkbox"/> Company invoice (Filled by HKIB) </div> <div style="margin-left: 20px;"> <input type="checkbox"/> A cheque/ e-Cheque made payable to “The Hong Kong Institute of Bankers” (cheque no. _____). For e-Cheque, please state “CCRP Certification” under ‘remarks’ and email together with the completed application form to cert.gf@hkib.org. </div> <div style="margin-left: 20px;"> <input type="checkbox"/> Credit card <div style="margin-left: 20px;"> <input type="checkbox"/> Visa </div> <div style="margin-left: 20px;"> <input type="checkbox"/> Master </div> </div> <div style="margin-left: 20px; margin-top: 20px;"> Card no: <div style="border: 1px solid black; width: 30px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 30px; height: 20px; display: inline-block;"></div> - <div style="border: 1px solid black; width: 30px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 30px; height: 20px; display: inline-block;"></div> - <div style="border: 1px solid black; width: 30px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 30px; height: 20px; display: inline-block;"></div> </div> <div style="margin-left: 20px; margin-top: 10px;"> Expiry date (MM/YY): <div style="border: 1px solid black; width: 30px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 30px; height: 20px; display: inline-block;"></div> / <div style="border: 1px solid black; width: 30px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 30px; height: 20px; display: inline-block;"></div> </div> <div style="margin-left: 20px; margin-top: 10px;"> Name of Cardholder (as on credit card): _____ </div> <div style="margin-left: 20px; margin-top: 10px;"> Signature (as on credit card): _____ </div>

Section F: Privacy Policy Statement

It is our policy to meet fully the requirements of the Personal Data (Privacy) Ordinance. HKIB recognises the sensitive and highly confidential nature of much of the personal data of which it handles, and maintains a high level of security in its work. HKIB does its best to ensure compliance with the Ordinance by providing guidelines to and monitoring the compliance of the relevant parties.

For more details, please refer to this [Privacy Policy Statement](#) or contact us at the address and telephone number below:

The Hong Kong Institute of Bankers
3/F Guangdong Investment Tower
148 Connaught Road Central, Hong Kong

Tel: (852) 2153 7800

Fax: (852) 2544 9946

Email: cs@hkib.org

☐ *The HKIB would like to provide the latest information to you via weekly eNews. If you do not wish to receive it, please tick the box.*

Section G: Acknowledgement and Declaration

- I declare that all information I have provided in this form is true and correct.
- I understand that the fees paid are non-refundable and non-transferable.
- I authorize HKIB to obtain the relevant authorities to release, any information about my qualifications and/or employment as required for my application.
- I acknowledge that HKIB has the right to withdraw approval of grandfathering and/ or certification status if I do not meet the requirements. I understand and agree that HKIB may investigate the statements I have made with respect to this application, and that I may be subject to disciplinary actions for any misrepresentation (whether fraudulent and otherwise) in this application.
- I confirm that I have read and understood the [Privacy Policy Statement](http://www.hkib.org) set out on HKIB website at <http://www.hkib.org>, and consent to the terms set out therein. I also understand that the Institute will use the information provided and personal data collected for administration and communication purposes.
- I have read and agreed to comply with the “Guidelines of Certification Application for ACRP/CCRP(CL) and/or CCRP(CPM)” (CRM-G-008).

Document Checklist

To facilitate the application process, please check the following items before submitting to HKIB. Failure to submit the documents may cause delays or termination of application. Please “✓” the appropriate box(es).

- ☒ All necessary fields on this application form filled in including your signature
- ☒ Completed form(s) of HR Verification Annex fulfilling the requirements as stipulated for certification application
- ☒ Copy of your HKID/Passport
- ☒ Payment or evidence of payment enclosed (e.g. cheque or completed Credit Card Payment Instructions)

Mary Wong

01/01/2023

Signature of Applicant

Date

(Name: Wong Siu Man)

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Certification Application Form for

**Certified Credit Risk Management Professional (Commercial Lending) (CCRP(CL)) and/or
Certified Credit Risk Management Professional (Credit Portfolio Management) (CCRP(CPM))**

HR Department Verification Form on Key Roles/ Responsibilities for CRM Practitioner

(For middle-level and senior job position in the credit function)

Important notes:

1. All information filled in including company chop must be true and original.
2. Fill in **ONE** complete HR Verification Annex form for **EACH** relevant position/functional title in your application. A completed application form should contain p.1-7. You can make sufficient copies of HR Verification Annex (CCRP) (p.AP1-AP4).
3. Use BLOCK LETTERS to complete HR Verification Annex (CCRP).

Employment Information	
Name of the applicant:	Wong Siu Man
HKID/passport number:	Y111222(3)
Job number (as stated in Section C):	Current Job no:
Position/functional title:	Assistant Vice President
Name of employer:	ABC Bank
Business division/department:	Credit Risk Department
Employment period of the <u>stated</u> functional title/ position: (DD/MM/YYYY)	From: 01/01/2020 To: 31/12/2022 or current
Key roles/responsibilities in relation to the <u>stated</u> functional title/position: (Tick the appropriate box(es); Application will be processed based on the role(s) ticked)	<input checked="" type="checkbox"/> Role 1 – Credit Initiation and Appraisal (fill in p.AP2) <input checked="" type="checkbox"/> Role 2 – Credit Evaluation, Approval and Review (fill in p.AP3) <input type="checkbox"/> Role 3 – Credit Risk Management and Control (fill in p.AP4)
Total number of years and months of carrying credit function in the <u>stated</u> position	3 _____ years --- _____ months

Tick the appropriate key roles/responsibilities in relation to your functional title/position stated on p.AP1 of HR Verification Annex (CCRP).

Key Roles/ Responsibilities	"✓"
<input checked="" type="checkbox"/> Role 1 – Credit Initiation and Appraisal	
1. Solicit credit business following established policies and prepare credit proposal	✓
2. Evaluate the borrowers' information relating to industry environment, revenue, financial condition, economic situation, legal situation, project evaluation, debt service capacity, etc	✓
3. Assess credit and financial strength of borrowers to determine creditworthiness and acceptable credit exposure levels for recommending credit approval and internal credit ratings	✓
4. Assess borrowers' credit ratings and make appropriate recommendation	✓
5. Assess other credit risk related information or documents such as the source of cash flows, repayment cash flow pattern, level of exposure, etc	
6. Conduct regular monitoring of borrowers' accounts	✓
7. Assess whether the terms and conditions of the credit facilities can meet the financing need of borrowers	✓
8. Assess whether the covenants, conditions and triggers are sufficient and effective for ongoing monitoring	
9. Assess the applicability of the products/ services initiated	✓

Tick the appropriate key roles/responsibilities in relation to your functional title/position stated on p.AP1 of HR Verification Annex (CCRP).

Key Roles/ Responsibilities	"√"
<input checked="" type="checkbox"/> Role 2 – Credit Evaluation, Approval and Review	
1. Review and analyse collected information about prospective corporate clients, for example: <ul style="list-style-type: none"> • Industry environment, revenue, financial condition, economic situation, legal situation, project evaluation, debt service capacity, etc. 	✓
2. Review credit ratings/ loan classification for corporate lending and assess the credit and financial strength of the corporate borrowers to determine clients' creditworthiness and acceptable levels of credit exposure in accordance with credit policies and relevant regulations. Standardised approval and review process may be established by sub-segments such as industry, company revenue size, loan to value ratios, etc. Individual assessment may be necessary for particular borrowers depending on the origin of the borrower, nature of borrower's business, etc <ul style="list-style-type: none"> • Review corporate borrowers' credit ratings (e.g. based on internal or external ratings) • Review quality of collateral and verify its values as well as cost of selling the collateral, taking into account the type of collateral, economic situation, seniority of claim, etc. • Review other types of risk mitigations and comforts • Review other credit risk related information or documents such as the source of cash flows, repayment cash flow pattern, level of exposure, etc. 	✓
3. Review application of funds	✓
4. Review credit limit for approval	
5. Review credit pricing	✓
6. Set credit covenants	
7. Follow up with loan officers/ account managers for extra information or documents, or to discuss specific issues in the approval process	
8. Document necessary credit files and complete loan application	✓
9. Ensure that credit approvals are granted according to authority structure	
10. Review credit terms	✓
11. Review the applicability of the products/ services initiated	✓

Tick the appropriate key roles/responsibilities in relation to your functional title/position stated on p.AP1 of HR Verification Annex (CCRP).

Key Roles/ Responsibilities	"√"
<input type="checkbox"/> Role 3 – Credit Risk Management and Control	
1. Formulate and review credit policies and procedures in accordance with market conditions, regulatory requirements and risk appetite of the AI	
2. Carry out strategy laid down by the Board and establish procedures to identify, quantify, monitor and control the credit risk inherent in the AI's activity and at the level of both the overall portfolio and individual borrowers	
3. Perform stress testing analysis, scenario analysis, and other types of portfolio analysis on the credit risk portfolios and prepare analysis and recommendation report to management	
4. Review and monitor portfolio performance indicators such as risk weighted assets, risk adjusted returns, regulatory and/ or economic capital requirements	
5. Monitor and review credit limits and capital allocation approved by the Board	
6. Participate in credit product development and recommend credit risk control and mitigation measures	
7. Regularly review, monitor and provide feedback for enhancement of internal credit rating systems	
8. Support restructuring of problem loans and monitor their performances	
9. Oversee the collection process of large nonperforming loans and determine the level of provisions for problem accounts	
10. Review exception reports and ensure that loan portfolio is properly classified and problem loans are appropriately mapped to the relevant loan classification	

Verification by HR Department

The employment information provided by the applicant in this form has been verified to be consistent with the information on the applicant that is retained by the HR department of the applicant's employer (where the organisation has a record of this information).

Jimmy Wong 

01/01/2023

Signature & Company Chop

Date

Name: Jimmy Wong

Department: Human Resources

Position: Head of HR

Certification Application Form for

**Certified Credit Risk Management Professional (Commercial Lending) (CCRP(CL)) and/or
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Important notes:

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3. Use BLOCK LETTERS to complete HR Verification Annex (CCRP).

Employment Information	
Name of the applicant:	Wong Siu Man
HKID/passport number:	Y111222(3)
Job number (as stated in Section C):	Current/Job no: 2
Position/functional title:	Senior Manager
Name of employer:	BCB Bank
Business division/department:	Credit Risk Department
Employment period of the <u>stated</u> functional title/ position: (DD/MM/YYYY)	From: 01/01/2014 To: 31/12/2019
Key roles/responsibilities in relation to the <u>stated</u> functional title/position: (Tick the appropriate box(es); Application will be processed based on the role(s) ticked)	<input checked="" type="checkbox"/> Role 1 – Credit Initiation and Appraisal (fill in p.AP2) <input checked="" type="checkbox"/> Role 2 – Credit Evaluation, Approval and Review (fill in p.AP3) <input type="checkbox"/> Role 3 – Credit Risk Management and Control (fill in p.AP4)
Total number of years and months of carrying credit function in the <u>stated</u> position	6 years --- months

Tick the appropriate key roles/responsibilities in relation to your functional title/position stated on p.AP1 of HR Verification Annex (CCRP).

Key Roles/ Responsibilities	"√"
<input checked="" type="checkbox"/> Role 1 – Credit Initiation and Appraisal	
1. Solicit credit business following established policies and prepare credit proposal	✓
2. Evaluate the borrowers' information relating to industry environment, revenue, financial condition, economic situation, legal situation, project evaluation, debt service capacity, etc	
3. Assess credit and financial strength of borrowers to determine creditworthiness and acceptable credit exposure levels for recommending credit approval and internal credit ratings	✓
4. Assess borrowers' credit ratings and make appropriate recommendation	
5. Assess other credit risk related information or documents such as the source of cash flows, repayment cash flow pattern, level of exposure, etc	✓
6. Conduct regular monitoring of borrowers' accounts	✓
7. Assess whether the terms and conditions of the credit facilities can meet the financing need of borrowers	✓
8. Assess whether the covenants, conditions and triggers are sufficient and effective for ongoing monitoring	
9. Assess the applicability of the products/ services initiated	✓

Tick the appropriate key roles/responsibilities in relation to your functional title/position stated on p.AP1 of HR Verification Annex (CCRP).

Key Roles/ Responsibilities	"✓"
<input checked="" type="checkbox"/> Role 2 – Credit Evaluation, Approval and Review	
1. Review and analyse collected information about prospective corporate clients, for example: <ul style="list-style-type: none"> • Industry environment, revenue, financial condition, economic situation, legal situation, project evaluation, debt service capacity, etc. 	✓
2. Review credit ratings/ loan classification for corporate lending and assess the credit and financial strength of the corporate borrowers to determine clients' creditworthiness and acceptable levels of credit exposure in accordance with credit policies and relevant regulations. Standardised approval and review process may be established by sub-segments such as industry, company revenue size, loan to value ratios, etc. Individual assessment may be necessary for particular borrowers depending on the origin of the borrower, nature of borrower's business, etc <ul style="list-style-type: none"> • Review corporate borrowers' credit ratings (e.g. based on internal or external ratings) • Review quality of collateral and verify its values as well as cost of selling the collateral, taking into account the type of collateral, economic situation, seniority of claim, etc. • Review other types of risk mitigations and comforts • Review other credit risk related information or documents such as the source of cash flows, repayment cash flow pattern, level of exposure, etc. 	✓
3. Review application of funds	✓
4. Review credit limit for approval	✓
5. Review credit pricing	
6. Set credit covenants	✓
7. Follow up with loan officers/ account managers for extra information or documents, or to discuss specific issues in the approval process	✓
8. Document necessary credit files and complete loan application	✓
9. Ensure that credit approvals are granted according to authority structure	
10. Review credit terms	
11. Review the applicability of the products/ services initiated	✓

Tick the appropriate key roles/responsibilities in relation to your functional title/position stated on p.AP1 of HR Verification Annex (CCRP).

Key Roles/ Responsibilities	"√"
<input type="checkbox"/> Role 3 – Credit Risk Management and Control	
1. Formulate and review credit policies and procedures in accordance with market conditions, regulatory requirements and risk appetite of the AI	
2. Carry out strategy laid down by the Board and establish procedures to identify, quantify, monitor and control the credit risk inherent in the AI's activity and at the level of both the overall portfolio and individual borrowers	
3. Perform stress testing analysis, scenario analysis, and other types of portfolio analysis on the credit risk portfolios and prepare analysis and recommendation report to management	
4. Review and monitor portfolio performance indicators such as risk weighted assets, risk adjusted returns, regulatory and/ or economic capital requirements	
5. Monitor and review credit limits and capital allocation approved by the Board	
6. Participate in credit product development and recommend credit risk control and mitigation measures	
7. Regularly review, monitor and provide feedback for enhancement of internal credit rating systems	
8. Support restructuring of problem loans and monitor their performances	
9. Oversee the collection process of large nonperforming loans and determine the level of provisions for problem accounts	
10. Review exception reports and ensure that loan portfolio is properly classified and problem loans are appropriately mapped to the relevant loan classification	

Verification by HR Department

The employment information provided by the applicant in this form has been verified to be consistent with the information on the applicant that is retained by the HR department of the applicant's employer (where the organisation has a record of this information).

Jimmy Wong  **ABC Bank**

01/01/2023

Signature & Company Chop

Date

Name: Jimmy Wong

Department: Human Resources

Position: Head of HR

Authorization for Disclosure of Personal Information to a Third Party

Wong Siu Man

I, _____, (*name of applicant*) hereby authorize The Hong Kong
Institute of Bankers (HKIB) to disclose my results and progress of the
“Grandfathering/Examination/Certification/Exemption results for ECF-CRM (Professional Level)” to
ABC Bank _____ (*applicant’s bank name*) for HR and Internal Record.

Signature:

Mary Wong

HKIB Membership No./ HKID No.*:

Y111222(3)

Date:

01/01/2023

Contact No.:

(Area Code) 9222-9222

**The HKIB Membership No./ HKID No. is needed to verify your identity. We may also need to contact you concerning the authorization.*

Important notes:

1. Personal information includes but not limited to grandfathering/examination/certification/exemption results of a module/ designation and award(s) achieved.
2. Original copy of this signed authorization form must be submitted to the HKIB. Electronic or photocopied signatures are not acceptable.
3. Applicant may rescind or amend consent in writing to the HKIB at any time, except where action has been taken in reliance of this authorization.