SKILLS FRAMEWORK FOR FINANCIAL SERVICES
SKILLS MAP - ASSISTANT RELATIONSHIP MANAGER - RETAIL BANKING/PERSONAL BANKING EXECUTIVE

Sector	Financial Services
Track	Sales, After Sales, Distribution and Relationship Management
Occupation	Relationship Manager
Job Role	**Assistant Relationship Manager - Retail Banking/Personal Banking Executive**
Job Role Description	The Assistant Relationship Manager - Retail Banking/Personal Banking Executive supports the acquisition and management of customer accounts and facilitates the collection of information for delivery of advice to customers based on their needs and objectives. He/She responds to requests for information in a timely fashion, and handles after-sales support in servicing customer needs. The Assistant Relationship Manager - Retail Banking/Personal Banking Executive is pleasant, personable and able to build rapport with his team and other relevant individuals. His duties require him to be meticulous with details. He is a team player who is self-motivated to excel in delivering quality services. He is articulate and able to communicate well with others but also values listening to others.

Critical Work Functions and Key Tasks / Performance Expectations

Critical Work Functions	Key Tasks	Performance Expectations (For legislated / regulated occupations)
Acquire and manage portfolio of customers	Support strategies to identify new customers through market segmentation research	If role is scoped to provide advice directly to customers on investment strategies that cover dealings in securities, futures, collective investment schemes, REITs and/or funds, Capital Markets and Financial Advisory Services (CMFAS) certification is required. Relevant modules include but are not limited to: 1A, 1B, 2A, 3, 5, 6, 6A, 8, 8A, 10
	Communicate with product specialists and other stakeholders to support customer relationships	
	Support identification of credit and operational risks	
Advise customers on products, services, and investment strategies	Collate documents for team members to present financial solutions to customers	
	Support delivery of suitable service offerings that fit customers' objectives	
	Demonstrate an understanding of internal and external compliance and regulatory guidelines	
	Execute strategies for cross-selling and up-selling of products and services	
Manage customer lifecycle end to end	Gather customers' documents for Know Your Customer (KYC) and onboarding procedures	
	Respond to inquiries in a timely fashion to help support positive customer experiences	
	Identify and flag suspicious transactions under account portfolio for further review	

Skills and Competencies

Technical Skills and Competencies		Generic Skills and Competencies (Top 5)	
Account Management	Level 3	Communication	Intermediate
Business Negotiation	Level 4	Interpersonal Skills	Intermediate
Business Opportunities Development	Level 3	Service Orientation	Intermediate
Business Risk Assessment	Level 3	Decision Making	Intermediate
Client Investment Suitability	Level 3	Problem Solving	Intermediate
Customer Acceptance Checking and Onboarding	Level 2		
Customer Acquisition Management	Level 3		
Customer Experience Management	Level 3		
Customer Relationship Management	Level 2		
Ethical Culture	Level 3		
Fraud Risk Management	Level 4		
Market Research and Analysis	Level 3		
Market Specialisation	Level 3		
Networking	Level 3		
Personal Finance Advisory	Level 3		
Product Advisory	Level 3		

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	Regulatory Compliance	Level 3		
	Research and Information Synthesis	Level 2		
	Service Challenges	Level 3		
	Stakeholder Management	Level 3		
Programme Listing	For a list of Training Programmes available for the Financial Services sector, please visit: www.skillsfuture.sg/skills-framework/financial-services			

The information contained in this document serves as a guide.