



# Skills Framework for Financial Services

A Guide to Occupations and Skills

An initiative of

**SKILLS** *future*

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# About the Skills Framework

The Skills Framework is a SkillsFuture initiative developed for the Singapore workforce to promote skills mastery and lifelong learning. Jointly developed by SkillsFuture Singapore (SSG), Institute of Banking and Finance (IBF), Monetary Authority of Singapore (MAS) and Workforce Singapore (WSG), together with employers, industry associations, education and training providers, the Skills Framework for Financial Services provides useful information on:



**With the Skills Framework, individuals are equipped to make informed decisions about career choices, as well as take responsibility for skills upgrading and career planning.**



Assess Career Interests

- Understand career pathways
- Recognise personal attributes required



Prepare for Desired Jobs

- Understand skills and competencies required



Find Avenues to Bridge Skills Gap

- Identify relevant training programmes to equip oneself with the required skills and competencies
- Participate in on-the-job training opportunities provided by companies



Renew, Upgrade and Deepen Skills

- Plan for career development/transition
- Recognise skills and competencies required for the intended job role
- Identify training programmes to upgrade and deepen skills



## Charting Growth and Opportunities

Singapore offers global investors unparalleled access to global markets. Strategically located to serve Asia Pacific, one of the world's fastest-growing regions, Singapore's well-established business infrastructure, global connectivity and trade linkages enable investors to access the approximately 4 billion strong Asian market within a radius of 7 hours' flight time.

Singapore continues to be well-regarded as a triple-A rated economy with strong growth potential, a sound and stable location for business expansion as well as for investments.

### **BANKING**

Over 200 banks have presence in Singapore and a growing number have chosen to base their operational headquarters here to service their regional group activities in retail, corporate, investment and private banking.

### **CAPITAL MARKETS**

Singapore's deep and liquid capital markets are a key source of funding for the region's growth and development. Singapore's Debt and Equity Capital Markets, Foreign Exchange, and REITS and Business Trust Frameworks play crucial roles in facilitating growth in the region.

### **WEALTH AND ASSET MANAGEMENT**

Singapore is recognised as a premier wealth and asset management hub offering investors direct access to a plethora of regional and global investment opportunities. Singapore's robust and transparent legal framework, coupled with its economic and political stability, provide the ideal location for wealth and asset managers to tap asset gathering opportunities in the region.

### **INSURANCE**

As the leading insurance marketplace in Asia, Singapore plays host to a vibrant ecosystem of life and general insurers, reinsurers, Lloyd's syndicates, captives, brokers and ancillary service providers. The long-term growth prospects for the insurance industry remain strong, underpinned by rapid urbanisation, infrastructure development and trade growth in Asia.

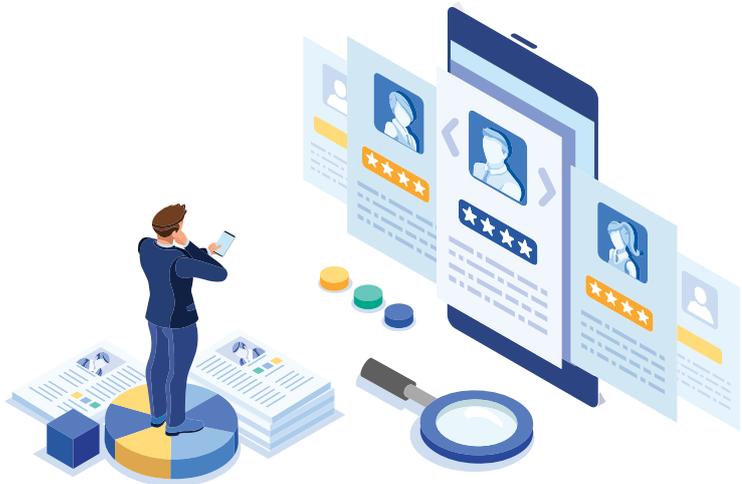
# Key Statistics

Financial services industry contributes **12%** to our GDP and employs **160,000** workers.



Singapore hosts more than **1,300** financial institutions including banks, insurance companies and fund managers.

Singapore's financial services aims to achieve **4.3%** value-added growth and **2.4%** productivity growth per annum, creating **3,000** new jobs and a further **1,000** in FinTech.



# The Evolving Landscape



Asia remains an attractive destination for investments. Asia will remain the fastest growing region in the world over the next five years. The growth will fuel the continued rise of the middle class, growing demand for infrastructure development, and the expansion of Asian enterprises which will generate demand for financing and risk management solutions.

Employment growth is expected to be sustained across key business segments such as banking, wealth and asset management, and insurance. There will also be opportunities for job growth in specialist roles in compliance and risk management, as well as emerging financial technology areas such as data analytics and cyber security.

# Skills Framework for Financial Services and the IBF Standards



The IBF Standards, developed in 2005, is a set of competency standards for financial skills. Developed by the industry, they form a comprehensive quality assurance framework with both an accreditation and a certification system. As the industry undergoes rapid transformation through innovation and the use of technology, the IBF Standards have also included a suite of industry-wide capabilities needed by all financial practitioners known as “Future-Enabled Skills”.

In April 2019, IBF and MAS launched a study on the impact of wider integration of data analytics and automation on manpower in the Singapore financial services sector. The study provided insights on how these technologies would likely augment or transform the key job roles in Singapore’s financial sector over the next three to five years and identified new skills that are required for individuals in these job roles.

Under the SkillsFuture initiative, the IBF Standards and the Skills Framework for Financial Services are aligned on both the technical and generic skills and have incorporated relevant skills from Future-Enabled Skills and the IBF-MAS study.

The report is available at [ibf.org.sg/application/report](https://ibf.org.sg/application/report)

# Desired Attributes

A career in financial services provides opportunities for individuals seeking rewarding and enriching careers. If you have the following attributes, enjoy embracing new ideas and working in a fast-paced environment, a career in financial services offers you excellent opportunities to develop your passion and grow your career.

## DESIRED ATTRIBUTES



### **Agility and Adaptability**

Able to adopt new ways of working to keep up with rapid speed of change in industry, regulations and market demands.



### **Collaborative**

Work with people from various backgrounds and draw from different disciplines to create holistic and integrated solutions.



### **Customer-Oriented**

Consciously identifies implicit needs of the customer to build customer solutions and experiences focused on quality service delivery and meeting customer expectations.



### **Market and Commercial Acumen**

Aptitude and literacy in understanding market and business goals and how to achieve them, derived through personal experience or knowledge.

# Skills in Demand

As the sector continues to transform, those seeking successful careers in financial services can set themselves apart by acquiring these skills.

## SKILLS IN DEMAND



### **Cybersecurity**

Understand, develop and apply cybersecurity policies and procedures to ensure protection against cybersecurity risks and vulnerabilities, and to respond to cybersecurity breaches.



### **Data Collection and Analysis**

Extract, analyse and make sense of information to form a holistic perspective and generate insights.



### **Digital Literacy**

Use IT tools, equipment and software to create, evaluate and share information digitally.



### **Risk Management**

Identify, evaluate and manage risks by developing and implementing risk management strategies, frameworks, policies, procedures and practices.



### **User Experience Design**

Conceptualise, project and implement strategies to make enhancement of the user's interaction and engagement with the products and/or services.

# Take Your Career Further – Initiatives and Schemes



## FOR INDIVIDUALS

### **MySkillsFuture**

MySkillsFuture is a one-stop online portal that enables Singapore Citizens to chart their own career and lifelong learning pathways, through access to industry information and tools to search for training programmes to broaden and deepen skills.

### **SkillsFuture Credit**

This initiative aims to encourage individuals to take ownership of their skills development and lifelong learning. All Singapore Citizens aged 25 years and above will receive an opening credit of \$500 which will not expire.

### **SkillsFuture Fellowships**

Monetary award of \$10,000 to recognise Singapore Citizens with deep skills, who are champions of lifelong learning, and committed to contributing to the skills development of others.

### **SkillsFuture for Digital Workplace**

SkillsFuture for Digital Workplace is structured as a two-day training programme that will equip Singapore Citizens with basic digital skills required at the workplace and in their daily lives.

### **SkillsFuture Mid-Career Enhanced Subsidy**

Singapore Citizens aged 40 and above will receive higher subsidies of up to 90% of course fees for over 8,000 SSG-supported courses and at least 90% of programme cost for Ministry of Education-subsidised full-time and part-time courses.

### **SkillsFuture Series**

The SkillsFuture Series is a curated list of short, industry-relevant training programmes that focus on emerging skills.

### **SkillsFuture Study Awards**

This is a monetary award of \$5,000 for adults in their early and mid-career to develop and deepen their skills in future growth clusters.

### **Work-Study Degree**

The Work-Study Degree allows students to acquire deep technical and essential generic skills, which will facilitate the students' transition from the universities to the workplace after graduation.

#### Initiatives and Schemes by:

■ SkillsFuture Singapore ■ Workforce Singapore ■ Monetary Authority of Singapore ■ Institute of Banking and Finance

# Take Your Career Further – Initiatives and Schemes



## FOR INDIVIDUALS

### **Work-Study Diploma and Work-Study Post-Diploma**

A work-study programme designed to give fresh graduates from the ITE and polytechnics a headstart in careers related to their discipline of study. Suitable candidates which will be matched with a job related to their field of study, and undergo structured on-the-job training and mentorship in participating companies. They can also gain industry experience and attain an industry-recognised certification concurrently.

### **MyCareersFuture.sg**

Individuals can make use of MyCareersFuture.sg to find jobs that better match their skills, and look for jobs that do not require any prior work experience by tapping on WSG's Adapt and Grow initiative through the portal.

### **Professional Conversion Programme**

The Professional Conversion Programme is a placement programme that assists PMETs in reskilling to switch careers, and take on new jobs that are in demand and in industries with good career prospects.

IBF is the appointed programme manager for financial services industry.

### **Finance Scholarship Programme (individual track)**

Up to 70% funding of Masters/PhD programme fees plus allowance for early to mid-career finance professionals to develop specialist leaders in a variety of fields in Singapore's finance sector.

### **IBF Standards Training Scheme**

The IBF Standards Training Scheme (IBF-STTS) provides funding for programmes accredited under the IBF Standards. Individuals can receive up to 90% course fee subsidy upon their completion of the programmes.

### **IBF Careers Connect**

IBF Careers Connect provides career advisory and job matching services for finance professionals looking to better understand the hiring trends, skills required for specific jobs, and relevant training programmes to enhance their employability.

#### Initiatives and Schemes by:

 SkillsFuture Singapore  Workforce Singapore  Monetary Authority of Singapore  Institute of Banking and Finance

# Take Your Career Further – Initiatives and Schemes



## FOR EMPLOYERS

### SkillsFuture for Digital Workplace

SkillsFuture for Digital Workplace is structured as a two-day training programme that will equip Singapore Citizens with basic digital skills required at the workplace and in their daily lives.

### Career Support Programme

CSP provides salary support for employers to defray the costs of recruiting mid-career switchers with the requisite abilities and experience, but who might command a higher salary that employers might otherwise be unable to offer.

### Career Trial

Individuals can undertake short-term work stints in positions paying \$1,500 or more in various sectors before deciding to take up careers in those sectors. Eligible jobseekers can also receive retention incentives of up to \$1,500.

### MyCareersFuture.sg

Individuals can make use of MyCareersFuture.sg to find jobs that better match their skills, and look for jobs that do not require any prior work experience by tapping on WSG's Adapt and Grow initiative through the portal.

### Professional Conversion Programme

The Professional Conversion Programme is a placement programme that assists PMETs in reskilling to switch careers, and take on new jobs that are in demand and in industries with good career prospects.

IBF is the appointed programme manager for financial services industry.

### Asian Financial Leaders Scheme

Support up to 50% funding of course fees for senior finance professionals looking to build Asian expertise and network to take on C-suite roles in financial institutions.

### Finance Associate Management Programme Scheme

Provide up to:

- 30% funding of salaries for incremental Singaporean management associates; and
- 50% funding of international exposure costs

For fresh graduates selected for financial institutions' structured development programmes and cross functional exposure.

#### Initiatives and Schemes by:

 SkillsFuture Singapore  Workforce Singapore  Monetary Authority of Singapore  Institute of Banking and Finance

# Take Your Career Further – Initiatives and Schemes



## FOR EMPLOYERS

### **International Posting Programme**

Support up to 50% funding for early to mid-career finance professionals seeking international exposure through financial institutions-supported overseas postings. For fresh graduates selected for financial institutions' structured development programmes and cross functional exposure.

### **Finance Scholarship Programme (company track)**

Up to 70% funding of Masters/PhD programme fees plus allowance for early to mid-career finance professionals looking to further their expertise through Master/PhD programmes in specialised finance areas. Up to 30% funding of Advanced Management Programme fees plus allowance for senior finance professionals seeking to enrol in Advanced Management Programmes.

### **Financial Training Scheme**

The Financial Training Scheme (FTS) provides funding for financial sector-specific training programmes which are recognized under FTS. Financial Institutions can receive up to 90% course fee subsidy for training programmes recognised under FTS.

### **IBF Standards Training Scheme**

The IBF Standards Training Scheme (IBF-STTS) provides funding for programmes accredited under the IBF Standards. Individuals can receive up to 90% course fee subsidy upon their completion of the programmes.

#### Initiatives and Schemes by:

 SkillsFuture Singapore  Workforce Singapore  Monetary Authority of Singapore  Institute of Banking and Finance

# Realise Your Potential - Take the Next Step Forward

Now that you have some idea of what a career in the financial services sector can offer and the available government initiatives and schemes to support your career goals, you are ready to take the next step!

## NEW ENTRANTS

Use the Skills Framework for Financial Services to find out about career in the sector



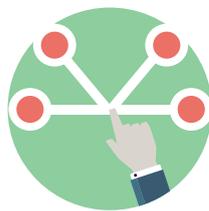
**UNDERSTAND** the career pathways and the attributes needed to take on a particular job role in the sector



**UNDERSTAND** the skills and competencies required for the job role and identify relevant training programmes to help you become a qualified personnel

## EXPERIENCED PROFESSIONALS

Use the Skills Framework for Financial Services to find out how to chart your career



**PLAN** for vertical career progression within the track that you are currently in, or for lateral career moves across the tracks



**IDENTIFY** skills gaps that you are lacking in your current or next job role

**IDENTIFY** relevant training programmes

## TRAINING PROGRAMMES

Embark on your career in financial services

Programmes that equip new entrants with skills and knowledge for specific job roles in the sector at their respective entry levels

Programmes for experienced employees or individuals to broaden or deepen specific skills and knowledge for various occupations in the sector

Lifelong learning for skills deepening to meet existing and emerging demands of the sector

For a list of training programmes, please visit: [skillsfuture.sg/skills-framework/financial-services](http://skillsfuture.sg/skills-framework/financial-services) and [ibf.org.sg](http://ibf.org.sg)

# Financial Services Sub-Sectors

## Retail Banking

Retail banking refers to the provision of personal banking and financial planning services, such as deposits, loans, debit and credit cards, investments and insurance, to individual customers.



## Corporate Banking

Corporate banking refers to the provision of business banking services, such as trade accounts, corporate treasury, and vessel or equipment financing, to corporate customers.



## Investment Banking

Investment banking refers to the provision of services to facilitate the creation or trading of financial capital, such as equity and debt, on behalf of individuals, corporations or governments. This could also include assisting companies in mergers and acquisitions, re-organisations and broker trades.



## Private Banking and Wealth Management

Private banking and Wealth Management refer to the provision of highly personalised financial services, such as financing solutions, investment-related advice, portfolio management, and trust and estate planning, to affluent and high net worth individuals.



## Asset Management

Asset Management refers to the management of a portfolio of assets in accordance with a predefined investment objective, on behalf of individuals, corporations or governments.



## Insurance

Insurance refers to the provision of contracts as a mean of protection against the risk of a contingent or uncertain loss. The loss may or may not be financial, but must be reducible to financial terms, and usually involves something in which the insured has an insurable interest established by ownership, possession, or a pre-existing relationship.



# Financial Services Career Tracks and Skills Map

## Sales, After Sales, Distribution and Relationship Management

Page 17 - 75

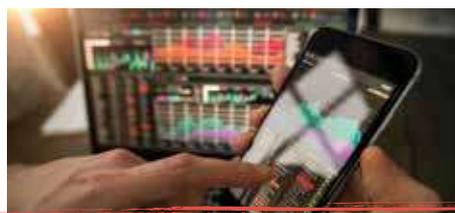
Cover roles that mostly sit in the front office and are either in frequent interaction with clients, provide services to meet client needs or in-charge of front-office performance. This involves the provision of advisory services, acquisition and management of client relationships, formation of engagement and sales strategies.



## Trading and Execution

Page 77 - 82

Involve building profitable trading portfolios through the development of trading strategies, and identification and execution of suitable market opportunities. This involves pre and post-trade analysis, trade verification and settlement, execution of trade orders, development and usage of quantitative trading methods, and building trading risk management strategies.



## Product Solutioning and Management

Page 83 - 116

Oversee the lifecycle of products from conceptualisation to development, market-entrance and provision of advisory services for the developed product. This involves product pricing, marketing and positioning strategies, conducting market research and analysis, and providing portfolio management, wealth planning and trust administration services.



## Operations

Page 117 - 141

Support other functions of the business in handling day-to-day operational processes, ensuring adherence to regulation and organisational policies while constantly seeking methods for improving operational efficiency and reducing operational risks. This involves performing treasury and transaction banking processing and settlement, credit and lending processes, facilitating business assurance procedures, and managing operational risks controls.



## Digital and Data Analytics

Page 143 - 158

Develop the organisation's technological and data analysis capabilities by incorporating innovative initiatives and digital transformation strategies. This involves overseeing the technical direction and digital architectural standards of the organisation, managing the customer and user experience journeys, providing data analytics services for internal stakeholders, and promoting innovation, agile methodologies and process excellence.



## Risk, Compliance and Legal

Page 159 - 191

Ensure organisation's procedures and activities fall within regulatory and compliance frameworks. This involves establishing risk strategies, appetites and policies for operations, credit and liquidity, market, cybersecurity and technology. Modelling, surveillance and data analytics are used to measure risks, uphold compliance, and combat fraud, misconduct and financial crime. It also involves building of legal risk awareness, dispute resolution, and litigation and implementing legal subject matter advice to organisational procedures.





# Sales, After Sales, Distribution and Relationship Management

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# Sales, After Sales, Distribution and Relationship Management

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Head of Sales and Distribution/Head of Coverage	50
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Product Origination and Structuring Analyst	56
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## Relationship Manager

Ng Pei Shan  
United Overseas Bank

### DIGITALISATION DRIVES A DYNAMIC CAREER

A relationship manager (RM) can be key to a client's financial success. They are not just a client contact point, they are also ambassadors of the bank they represent, says Ms Ng Pei Shan, Relationship Manager at UOB. This importance, coupled with the competence and charisma of the RMs she met, was what first drew her into the career.

Candidly, she says that she felt she was suitable because "I'm not very shy and I like to talk to people and understand how they feel." She also supplemented her soft skills with regular training, honing her understanding of the bank's products and services, and financial regulations such as anti-money laundering policies, processes and practices – knowledge she believes "will contribute to her success in the financial services sector."

It has been a 13-year journey to where she is today, managing corporate banking clients. She thanks her inspiring mentors and says that the digitalisation trend in the financial sector has also provided her with multiple opportunities to grow.

She explains that the financial services sector has seen robust growth driven by the government's support of the sector. Notably, openness to financial technology (FinTech) has led to non-financial players entering the market with new services like peer-to-peer payments and e-wallets.

▀▀ The Skills Framework and IBF Standards can build up the skillsets of new entrants and help match them to the most relevant role based on their interests and specialisations. ▀▀

At the same time, their clients are embarking on their own digital transformation journeys.

"In forging a closer relationship with clients, we want to help them succeed," Pei Shan says. This is why all banks have been deepening their digital capabilities and are using technology to develop new solutions and transform job roles such as RMs.

These changes, however, are not daunting to Pei Shan as UOB has provided both the infrastructure and support needed to nurture her with the knowledge and skills. She adds that entrants to the industry are also well supported with the Skills Framework for Financial Services and IBF Standards. In addition to helping one understand the available roles, "The Skills Framework and IBF Standards can build up the skillsets of new entrants and help to match them to the most relevant role based on their interests and specialisations," she says.

Looking back at her own journey, she acknowledges that she has been "very lucky to meet nurturing seniors and line managers" who guided her through her uncertainty and career challenges. She is glad that the Skills Framework and IBF Standards will be able to make this advice accessible to everyone now.

# Financial Planner/Insurance Agent/Bancassurance Specialist

## JOB ROLE DESCRIPTION

The Financial Planner/Insurance Agent/Bancassurance Specialist is responsible for developing and implementing financial plans to help customers meet their objectives, and managing customer relationships. He/She understands customer profiles and recommends suitable solutions to them. He is also in charge of attracting his own customers through networking sessions, relationship building and referrals.

The Financial Planner/Insurance Agent/Bancassurance Specialist's duties might require him to work on weekends and after office hours and may involve travel to customers' locations. He has a friendly and outgoing nature and is able to build rapport with customers to establish trust.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Account Management	Level 3	Communication	Intermediate
	Business Environment Analysis	Level 3	Interpersonal Skills	Intermediate
	Client Investment Suitability	Level 3	Service Orientation	Intermediate
	Customer Acceptance Checking and Onboarding	Level 3	Decision Making	Intermediate
	Customer Acquisition Management	Level 3	Global Mindset	Basic
	Customer Experience Management	Level 3		
	Ethical Culture	Level 3		
	Financial Analysis	Level 3		
	Partnership Management	Level 3		
	Personal Finance Advisory	Level 3		
	Product Advisory	Level 3		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Insurance

# Agency Manager/Team Lead

## JOB ROLE DESCRIPTION

The Agency Manager/Team Lead is in charge of managing teams and ensuring they are able to achieve their sales targets. He/She formulates strategies to drive the sale of products and services, and creates opportunities for the teams to expand their customer network. He is also in charge of setting team targets, training and development and hiring and retention of team members.

The Agency Manager/Team Lead's duties may require him to be contactable on weekends and after office hours. He possesses strong leadership skills and is able to manage teams effectively and develop ways to motivate them.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 4	Communication
	Business Performance Management	Level 5	Interpersonal Skills	Advanced
	Cash Flow Reporting	Level 3	Leadership	Advanced
	Client Investment Suitability	Level 4	Developing People	Advanced
	Customer Acquisition Management	Level 4	Teamwork	Advanced
	Customer Experience Management	Level 4		
	Customer Relationship Management	Level 4		
	Ethical Culture	Level 4		
	Financial Analysis	Level 4		
	Learning and Development	Level 4		
	Market Profiling	Level 4		
	Partnership Management	Level 4		
	People Performance Management	Level 4		
	Personal Finance Advisory	Level 4		
	Product Advisory	Level 4		
	Stakeholder Management	Level 4		

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This job role exists in the following sub-sector(s)

■ Insurance

# Agency Director/Segment Lead

## JOB ROLE DESCRIPTION

The Agency Director/Segment Lead is responsible for the overall strategy of the agency or segment. He/She connects with the various partners and distribution channels to bring their products to market. He is responsible for formulating the policies and initiatives for the agency. He sets the targets for the agency and directs the agency in meeting the Key Performance Indicators (KPIs) that drive the agency's performance. He also provides mentorship to the teams.

The Agency Director/Segment Lead is strategic and forward looking, setting the vision and direction for the agency and driving its achievement through disciplined agency management. He is also comfortable in working with senior stakeholders, and has strong interpersonal skills to forge relationships with external parties and also to lead the agency.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 5	Leadership
	Business Performance Management	Level 6	Developing People	Advanced
	Cash Flow Reporting	Level 4	Teamwork	Advanced
	Channel Management	Level 5	Communication	Advanced
	Client Investment Suitability	Level 5	Interpersonal Skills	Advanced
	Customer Acquisition Management	Level 5		
	Ethical Culture	Level 5		
	Financial Analysis	Level 5		
	Learning and Development	Level 5		
	Market Profiling	Level 5		
	Partnership Management	Level 5		
	People Performance Management	Level 5		
	Personal Finance Advisory	Level 5		
	Product Advisory	Level 5		
	Stakeholder Management	Level 5		

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This job role exists in the following sub-sector(s)

■ Insurance

# Business Development Executive/Distribution Executive/Channel Executive/Partnerships and Affinity Management Executive

## JOB ROLE DESCRIPTION

The Business Development Executive/Distribution Executive/Channel Executive/Partnerships and Affinity Management Executive executes the various sales and marketing activities, monitors the various channels for prospective partners and evaluates market research findings, data analysis and presents the findings. He/She provides market feedback to the management. In addition, he supports relationship building with existing and new buyers and vendors, and organises events and roadshows.

The Business Development Executive/Distribution Executive/Channel Executive/Partnerships and Affinity Management Executive is an individual who is able to multi-task and consistently meet deadlines in a fast-paced environment.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 3	Communication
	Budgeting	Level 3	Interpersonal Skills	Intermediate
	Business Environment Analysis	Level 3	Problem Solving	Basic
	Business Negotiation	Level 3	Service Orientation	Basic
	Business Opportunities Development	Level 3	Teamwork	Basic
	Business Risk Assessment	Level 3		
	Channel Management	Level 3		
	Customer Acquisition Management	Level 3		
	Customer Relationship Management	Level 3		
	Ethical Culture	Level 3		
	Market Research and Analysis	Level 3		
	Networking	Level 3		
	Partnership Management	Level 3		
	Product Advisory	Level 3		
	Stakeholder Management	Level 3		

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This job role exists in the following sub-sector(s)

■ Retail Banking
 ■ Insurance

# Business Development Manager/Distribution Manager/Channel Manager/Partnerships and Affinity Management Manager

## JOB ROLE DESCRIPTION

The Business Development Manager/Distribution Manager/Channel Manager/Partnerships and Affinity Management Manager supports the organisation's business development strategies, expands the current business portfolio, and oversees the running of sales and marketing activities. He/She maintains extensive knowledge of current market conditions to identify competitors and market trends.

The Business Development Manager/Distribution Manager/Channel Manager/Partnerships and Affinity Management Manager maintains relationships with existing and new buyers and vendors, and manages a diverse group of stakeholders. He is a highly-driven individual, who possesses great attention to detail and is able to address problems in a dynamic business environment.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 4	Communication
	Budgeting	Level 4	Interpersonal Skills	Advanced
	Business Environment Analysis	Level 4	Problem Solving	Intermediate
	Business Negotiation	Level 4	Decision Making	Intermediate
	Business Opportunities Development	Level 4	Leadership	Intermediate
	Business Risk Assessment	Level 4		
	Channel Management	Level 4		
	Customer Acquisition Management	Level 4		
	Customer Relationship Management	Level 4		
	Ethical Culture	Level 4		
	Market Research and Analysis	Level 4		
	Networking	Level 4		
	Partnership Management	Level 4		
	Product Advisory	Level 4		
	Stakeholder Management	Level 4		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking
 ■ Insurance

# Head of Business Development/Head of Distribution /Head of Channel/Head of Partnerships and Affinity Management

## JOB ROLE DESCRIPTION

The Head of Business Development/Head of Distribution/Head of Channel/Head of Partnerships and Affinity Management drives the formulation of the organisation’s business development strategies, enhances the organisation’s current portfolio and drives the sales and marketing activities. He/She works closely with the sales team to efficiently execute strategies aligned with organisational objectives. He continually strengthens working relationships amongst a diverse network of buyers and vendors to assess market demand and innovates to provide new offerings.

The Head of Business Development/Head of Distribution/Head of Channel/Head of Partnerships and Affinity Management is a proactive and self-motivated individual, who possesses a strong drive to succeed amidst an evolving business environment.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 5	Communication
	Budgeting	Level 5	Leadership	Advanced
	Business Environment Analysis	Level 5	Interpersonal Skills	Advanced
	Business Negotiation	Level 5	Decision Making	Advanced
	Business Opportunities Development	Level 5	Problem Solving	Advanced
	Business Risk Assessment	Level 5		
	Channel Management	Level 5		
	Customer Acquisition Management	Level 5		
	Customer Relationship Management	Level 5		
	Ethical Culture	Level 5		
	Market Research and Analysis	Level 5		
	Networking	Level 5		
	Partnership Management	Level 5		
	Product Advisory	Level 5		
	Stakeholder Management	Level 5		
	Strategy Planning	Level 5		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking
 ■ Insurance

# Broker/Business Development Executive - Brokers

## JOB ROLE DESCRIPTION

The Broker/Business Development Executive - Brokers is responsible for conducting market research and market segmentation to identify ideal segments for pursuit. He/She identifies business opportunities and assists in proposal development. He builds relationships through understanding and determining client needs, making excellent sales calls and presentations offering business solutions.

The Broker/Business Development Executive - Brokers possesses strong analytical skills, verbal and written communication skills in order to develop good relationships with clients and establish rapport.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Environment Analysis	Level 3	Communication
	Business Negotiation	Level 3	Interpersonal Skills	Intermediate
	Business Opportunities Development	Level 3	Service Orientation	Intermediate
	Customer Acquisition Management	Level 3	Problem Solving	Intermediate
	Customer Relationship Management	Level 3	Teamwork	Intermediate
	Ethical Culture	Level 3		
	Market Research and Analysis	Level 3		
	Networking	Level 3		
	Partnership Management	Level 3		
	Product Advisory	Level 3		
	Sales Strategy	Level 3		
	Sales Target Management	Level 3		
	Stakeholder Management	Level 3		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Insurance

# Business Development Manager - Brokers

## JOB ROLE DESCRIPTION

The Business Development Manager - Brokers is responsible for supporting potential business development pursuits to achieve business production/partnership goals. He/She identifies cross-selling opportunities and delivers proposals to potential prospects. He builds his relationship network with industry players and clients, building their confidence through his demonstration of specialist knowledge. He collaborates with underwriting teams to meet client demands.

The Business Development Manager - Brokers is pro-active and confident in public speaking and he possesses strong interpersonal, communication and presentation skills.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Environment Analysis	Level 4	Communication
	Business Negotiation	Level 4	Interpersonal Skills	Advanced
	Business Opportunities Development	Level 4	Problem Solving	Intermediate
	Customer Acquisition Management	Level 4	Decision Making	Intermediate
	Customer Relationship Management	Level 4	Transdisciplinary Thinking	Intermediate
	Ethical Culture	Level 4		
	Market Profiling	Level 4		
	Market Research and Analysis	Level 4		
	Networking	Level 4		
	Partnership Management	Level 4		
	Product Advisory	Level 4		
	Sales Strategy	Level 4		
	Sales Target Management	Level 4		
	Stakeholder Management	Level 4		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Insurance

# Head of Business Development - Brokers

## JOB ROLE DESCRIPTION

The Head of Business Development - Brokers is responsible for developing business strategies to increase sales and revenue. He/She leads the identification of and efforts towards new business opportunities for sales growth. He also grows and maintains relationships with customers, industry partners and underwriting teams while ensuring customer service standards are adhered to.

The Head of Business Development - Brokers works with various stakeholders and customers. He possesses strong business acumen, leadership, communication and stakeholder management skills.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Environment Analysis	Level 5	Leadership
	Business Negotiation	Level 5	Developing People	Advanced
	Business Opportunities Development	Level 5	Transdisciplinary Thinking	Advanced
	Customer Acquisition Management	Level 5	Interpersonal Skills	Advanced
	Customer Relationship Management	Level 5	Communication	Advanced
	Ethical Culture	Level 5		
	Market Profiling	Level 5		
	Market Research and Analysis	Level 5		
	Networking	Level 5		
	Partnership Management	Level 5		
	Product Advisory	Level 5		
	Sales Strategy	Level 5		
	Sales Target Management	Level 5		
	Stakeholder Management	Level 5		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Insurance

# Branch Manager

## JOB ROLE DESCRIPTION

The Branch Manager is responsible for ensuring the achievement of the branch's financial targets. He/She is responsible for all functions of the branch under his care, such as hiring employees, implementing service initiatives, overseeing the approval of loans and lines of credit, marketing, and assisting with customer relations. He effectively manages team members within his branch, including developing and motivating them to perform and achieve sales targets.

The Branch Manager may occasionally be required to work weekends and after hours. He has good organisational skills, is diligent and possesses strong people management capabilities. He is customer focused, has keen problem solving abilities and is able to manage internal and external stakeholders from a variety of backgrounds.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 4	Interpersonal Skills
	Budgeting	Level 4	Service Orientation	Intermediate
	Business Performance Management	Level 4	Communication	Intermediate
	Business Planning	Level 4	Problem Solving	Intermediate
	Business Risk Assessment	Level 4	Developing People	Intermediate
	Compliance Mindset Development	Level 4		
	Continuous Improvement Management	Level 4		
	Customer Experience Management	Level 4		
	Customer Relationship Management	Level 4		
	Ethical Culture	Level 4		
	Fraud Risk Management	Level 4		
	Learning and Development	Level 4		
	Market Profiling	Level 3		
	People Performance Management	Level 4		
	Personal Finance Advisory	Level 4		
	Product Advisory	Level 4		
	Product Performance Management	Level 3		
	Sales Target Management	Level 3		
	Service Challenges	Level 4		
	Stakeholder Management	Level 4		
	Standard Operating Procedures Development	Level 3		
	Strategy Planning	Level 4		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking

# Head of Branch Management

## JOB ROLE DESCRIPTION

The Head of Branch Management manages a group or cluster of bank branches. He/She is accountable for the growth of customers and revenue for the portfolio of bank branches assigned, as well as the overall effectiveness of the branch network. He is responsible for leading teams in his assigned cluster of branches to drive business performance through acquisition, coaching, business development and retention of customer relationships. He is also responsible for managing the sales culture through all levels in assigned branches to meet and/or exceed established sales and revenue goals.

The Head of Branch Management displays strong managerial skills and possesses strong decision making, communication and leadership skills. He is highly organised, and is skilled in project management and business planning to ensure the smooth running of operations within branches.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 5	Leadership
	Budgeting	Level 5	Service Orientation	Advanced
	Business Performance Management	Level 5	Developing People	Advanced
	Business Planning	Level 5	Teamwork	Advanced
	Business Risk Assessment	Level 4	Resource Management	Advanced
	Compliance Mindset Development	Level 4		
	Continuous Improvement Management	Level 5		
	Customer Experience Management	Level 5		
	Customer Relationship Management	Level 5		
	Ethical Culture	Level 5		
	Fraud Risk Management	Level 5		
	Learning and Development	Level 5		
	Market Profiling	Level 4		
	People Performance Management	Level 5		
	Personal Finance Advisory	Level 5		
	Product Advisory	Level 5		
	Product Performance Management	Level 4		
	Sales Target Management	Level 4		
	Service Challenges	Level 5		
	Stakeholder Management	Level 5		
	Standard Operating Procedures Development	Level 4		
	Strategy Planning	Level 5		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking

# Customer Service Officer/Bank Teller

## JOB ROLE DESCRIPTION

The Customer Service Officer/Bank Teller supports handling all customer enquiries or directing them to the relevant parties. He/She also reports any issues and feedback from customers to ensure the organisation maintains a high service standard. He performs administrative duties such as processing of documents and changes arising from customers' requests or enquiries. He communicates with other business units to ensure that service related issues are handled or escalated when required.

The Customer Service Officer/Bank Teller occasionally works on the weekends and after office hours in an office environment. He is patient in nature to handle all queries calmly and clearly. He communicates effectively and have good etiquette when engaging customers. He is proactive and eager to learn.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Customer Experience Management	Level 3	Service Orientation
	Ethical Culture	Level 3	Interpersonal Skills	Basic
	Information Technology Application Support and Monitoring	Level 3	Problem Solving	Basic
	Quality Assurance	Level 3	Decision Making	Basic
	Service Challenges	Level 3	Communication	Basic
	Stakeholder Management	Level 3		
	Standard Operating Procedures Development	Level 3		
	<b>SPECIFIC TO INSURANCE</b>			
	Business Process Re-Engineering	Level 3		
	<b>SPECIFIC TO RETAIL BANKING</b>			
	Account Management	Level 3		
	Business Risk Assessment	Level 3		
	Market Profiling	Level 3		
	Regulatory Compliance	Level 3		
	User Experience Design	Level 3		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking
 ■ Insurance

# Customer Service Manager

## JOB ROLE DESCRIPTION

The Customer Service Manager ensures that the customer service teams are able to achieve high customer satisfaction levels through adequate product and service offering knowledge and provide quality customer service when interacting with customers. He/She is also responsible for handling any escalated customer queries. He works with relevant departments to provide feedback on products and services offerings based on analysis of customer feedback. He is involved with process improvement design and may work alongside automated and digital service channels or teams.

The Customer Service Manager is results-oriented, self-motivated and determined to improve customer service standards. He has strong business acumen to identify new service opportunities. He is organised and able to work independently in fast paced environments. He is also able to lead teams with his pleasant disposition towards internal and external stakeholders.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Performance Management	Level 4	Decision Making
	Business Requirements Mapping	Level 4	Service Orientation	Intermediate
	Change Management	Level 4	Problem Solving	Intermediate
	Continuous Improvement Management	Level 4	Interpersonal Skills	Intermediate
	Customer Experience Management	Level 4	Communication	Intermediate
	Ethical Culture	Level 4		
	Information Technology Application Support and Monitoring	Level 3		
	People Performance Management	Level 4		
	Quality Assurance	Level 4		
	Service Challenges	Level 4		
	Stakeholder Management	Level 4		
	Standard Operating Procedures Development	Level 4		
	<b>SPECIFIC TO INSURANCE</b>			
	Business Process Re-Engineering	Level 4		
	Learning and Development	Level 4		
	<b>SPECIFIC TO RETAIL BANKING</b>			
	Account Management	Level 4		
	Business Risk Assessment	Level 4		
	Market Profiling	Level 4		
	Regulatory Compliance	Level 4		
	User Experience Design	Level 4		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking
 ■ Insurance

# Head of Customer Service

## JOB ROLE DESCRIPTION

The Head of Customer Service sets the processes and procedures for handling customer requests and enquiries. He/She is responsible for finding ways to improve the efficiency and delivery of operations through improved processes and training of team members. He is analytical in how he investigates customer issues that arise and he establishes relationships with other internal stakeholders to address and improve service level standards.

The Head of Customer Service duties may require him to be on call during weekends to handle escalated customer complaints. He is a strategic thinker while at the same time being able to effectively operationalise systems and processes. He is a leader and is innovative in handling new and changing demands on customer service requirements. He is able to train and coach others to adapt to the changing nature of the industry. He is able to lead multiple projects and initiatives simultaneously.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Performance Management	Level 5	Leadership
	Business Requirements Mapping	Level 5	Decision Making	Advanced
	Change Management	Level 5	Service Orientation	Advanced
	Continuous Improvement Management	Level 5	Communication	Advanced
	Customer Experience Management	Level 5	Resource Management	Advanced
	Ethical Culture	Level 5		
	Information Technology Application Support and Monitoring	Level 4		
	People Performance Management	Level 5		
	<b>SPECIFIC TO INSURANCE</b>			
	Business Process Re-engineering	Level 5		
	Learning and Development	Level 5		
	<b>SPECIFIC TO RETAIL BANKING</b>			
	Account Management	Level 5		
	Business Risk Assessment	Level 4		
	Market Profiling	Level 5		
	Quality Assurance	Level 5		
	Regulatory Compliance	Level 4		
	Service Challenges	Level 5		
	Stakeholder Management	Level 5		
	Standard Operating Procedures Development	Level 5		
	User Experience Design	Level 5		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking
 ■ Insurance

# 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.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 3	Communication
	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		
	Regulatory Compliance	Level 3		
	Research and Information Synthesis	Level 2		
	Service Challenges	Level 3		
	Stakeholder Management	Level 3		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking

# Relationship Manager - Retail Banking/Personal Banking Manager

## JOB ROLE DESCRIPTION

The Relationship Manager - Retail Banking/Personal Banking Manager works to acquire and manage customer relationships. He/She provides advice to customers and drives sales of products, services and investment solutions. He is responsible for managing the customer relationship and providing services to customers at all stages of their relationship with the organisation. He reviews customer documents for accuracy and ensures alignment with compliance, risk, and regulatory policies and guidelines.

The Relationship Manager - Retail Banking/Personal Banking Manager frequently networks with new and existing customers. He applies a customer-centric approach to his day-to-day tasks. He possesses an outgoing personality and is a good communicator. He is motivated to deliver high quality advice and services to customers.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 4	Communication
	Business Environment Analysis	Level 4	Decision Making	Advanced
	Business Negotiation	Level 4	Interpersonal Skills	Advanced
	Business Opportunities Development	Level 4	Service Orientation	Advanced
	Business Risk Assessment	Level 3	Problem Solving	Intermediate
	Change Management	Level 4		
	Client Investment Suitability	Level 4		
	Credit Assessment	Level 4		
	Credit Risk Management	Level 3		
	Customer Acceptance Checking and Onboarding	Level 3		
	Customer Acquisition Management	Level 4		
	Customer Experience Management	Level 4		
	Customer Relationship Management	Level 3		
	Ethical Culture	Level 4		
	Fraud Risk Management	Level 4		
	Market Research and Analysis	Level 4		
	Market Specialisation	Level 4		
	Networking	Level 4		
	Personal Finance Advisory	Level 4		
	Product Advisory	Level 4		
	Regulatory Compliance	Level 4		
	Service Challenges	Level 4		
	Stakeholder Management	Level 4		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking

# Relationship Management Director - Retail/Head of Personal Banking

## JOB ROLE DESCRIPTION

The Relationship Management Director - Retail/Head of Personal Banking drives the key measurements and goals for the department and puts in place processes for the department to achieve these goals in terms of customer acquisition and management. He/She develops strategies to drive sales and oversees his team members' management of customer relationships. He communicates risk, compliance and regulatory information to his team members and ensures their adherence to those policies and guidelines.

The Relationship Management Director - Retail/Head of Personal Banking is professional in his interactions with his team members and customers. He is a strategic thinker and leader that is able to identify ways for his team members to reach out to more customers and establish strategies to set the organisation apart from competitors. He is an effective multi-tasker, managing his own portfolio of customers as well as leading his team. He performs well under pressure to deliver against a range of Key Performance Indicators (KPIs).

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 5	Leadership
	Budgeting	Level 4	Service Orientation	Advanced
	Business Environment Analysis	Level 5	Developing People	Advanced
	Business Negotiation	Level 5	Teamwork	Advanced
	Business Opportunities Development	Level 5	Decision Making	Advanced
	Business Performance Management	Level 5		
	Business Planning	Level 5		
	Business Risk Assessment	Level 4		
	Change Management	Level 5		
	Compliance Mindset Development	Level 5		
	Customer Acceptance Checking and Onboarding	Level 4		
	Customer Experience Management	Level 5		
	Ethical Culture	Level 5		
	Fraud Risk Management	Level 5		
	Market Profiling	Level 5		
	Market Research and Analysis	Level 5		
	Market Specialisation	Level 4		
	Networking	Level 5		
	People Performance Management	Level 5		
	Personal Finance Advisory	Level 5		
	Regulatory Compliance	Level 5		
	Stakeholder Management	Level 5		
	Strategy Planning	Level 5		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking

# Assistant Relationship Manager - Private Banking

## JOB ROLE DESCRIPTION

The Assistant Relationship Manager - Private Banking supports senior team members in servicing client accounts. He/She focuses on providing excellent client service to understand clients' requirements. He provides information pertaining to client accounts as well as collates reports, prepares client documents and follows-up with clients if clarifications are necessary. He reviews relevant client information to determine if any escalation is required to senior team members. He also supports his team with ad hoc administrative duties to ensure that optimal client service is provided.

The Assistant Relationship Manager - Private Banking is pleasant and personable in nature to build rapport with his team and other relevant individuals. His duties require him to be meticulous with details and a team player. He is also self-motivated to excel in delivering quality services. He is articulate and able to communicate well with others but also values listening to learn from others. He is able to manage his time and prioritise his responsibilities. A typical, although not mandatory, entry route into this role is via a Retail Banking Relationship Manager background.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 3	Communication
	Business Negotiation	Level 3	Interpersonal Skills	Intermediate
	Business Opportunities Development	Level 3	Service Orientation	Intermediate
	Client Investment Suitability	Level 3	Decision Making	Intermediate
	Customer Acceptance Checking and Onboarding	Level 3	Problem Solving	Intermediate
	Customer Experience Management	Level 3		
	Customer Relationship Management	Level 3		
	Cybersecurity	Level 3		
	Ethical Culture	Level 3		
	Market Specialisation	Level 3		
	Product Advisory	Level 2		
	Risk Management	Level 3		
	Service Challenges	Level 3		
	Stakeholder Management	Level 3		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

- Private Banking and Wealth Management

# Relationship Manager - Private Banking

## JOB ROLE DESCRIPTION

The Relationship Manager - Private Banking drives the acquisition and management of clients. He/She advises clients on products, services and investment strategies aligned with client objectives. He has deep business and financial industry experience to cross-sell banking products to clients. He is able to handle escalated issues to ensure positive client experiences. He has oversight of client onboarding and ensures that all compliance and regulatory guidelines are adhered to.

The Relationship Manager - Private Banking possesses an excellent track record maintaining and developing client relationships. He is able to negotiate with clients and arrive at optimal outcomes for all parties involved. He is confident and poised in his delivery of information to clients. He is a team player that is able to collaborate and leverage on relationships built across the organisation. He possesses a forward thinking mind-set to introduce new solutions to clients. He is skilled at problem solving and has a keen eye for details.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 4	Communication
	Business Environment Analysis	Level 4	Decision Making	Advanced
	Business Negotiation	Level 4	Interpersonal Skills	Advanced
	Business Opportunities Development	Level 4	Service Orientation	Advanced
	Business Planning	Level 3	Problem Solving	Intermediate
	Client Investment Suitability	Level 4		
	Credit Assessment	Level 4		
	Customer Acceptance Checking and Onboarding	Level 4		
	Customer Acquisition Management	Level 4		
	Customer Experience Management	Level 4		
	Customer Relationship Management	Level 4		
	Cybersecurity	Level 3		
	Ethical Culture	Level 4		
	Market Specialisation	Level 4		
	Networking	Level 4		
	Personal Finance Advisory	Level 4		
	Portfolio and Investment Risk Management	Level 4		
	Product Advisory	Level 4		
	Risk Management	Level 3		
	Service Challenges	Level 4		
	Stakeholder Management	Level 4		
	Wealth Planning Administration	Level 3		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Private Banking and Wealth Management

# Relationship Management Director - Private Banking/Team Leader

## JOB ROLE DESCRIPTION

The Relationship Management Director - Private Banking/Team Leader sets policies and guidelines to ensure that client acquisition and management are done in line with the organisation's strategic objectives. He/She sets targets for his team, drives long term client relations and ensures they provide quality advice and support. He is an industry leader and a mentor who finds opportunities to improve his team's performance and foster growth.

The Relationship Management Director - Private Banking/Team Leader is an expert communicator and continuously monitors the regulatory landscape to proactively manage any areas of concern. He possesses a high degree of decorum in all his interactions and is well-regarded by his peers.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES			
	Account Management	Level 5	Risk Management	Level 4
	Benchmarking	Level 4	Service Challenges	Level 4
	Budgeting	Level 5	Stakeholder Management	Level 5
	Business Environment Analysis	Level 5	Strategy Planning	Level 4
	Business Negotiation	Level 5	Wealth Planning Administration	Level 3
	Business Opportunities Development	Level 5		
	Business Performance Management	Level 6	GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Business Planning	Level 6	Leadership	Advanced
	Business Risk Assessment	Level 6	Developing People	Advanced
	Change Management	Level 3	Teamwork	Advanced
	Client Investment Suitability	Level 5	Decision Making	Advanced
	Credit Assessment	Level 5	Communication	Advanced
	Customer Acceptance Checking and Onboarding	Level 4		
	Customer Acquisition Management	Level 5		
	Customer Experience Management	Level 5		
	Customer Relationship Management	Level 5		
	Cybersecurity	Level 3		
	Ethical Culture	Level 5		
	Market Profiling	Level 5		
Market Specialisation	Level 4			
Networking	Level 5			
People Performance Management	Level 5			
Personal Finance Advisory	Level 5			
Portfolio and Investment Risk Management	Level 4			
Product Advisory	Level 4			

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Private Banking and Wealth Management

# Assistant Relationship Manager/Relationship Associate

## JOB ROLE DESCRIPTION

The Assistant Relationship Manager/Relationship Associate supports the acquisition and management of clients including assisting with client on-boarding. He/She helps to facilitate ongoing client support to ensure documents are accurately prepared. He assists the team in ad hoc information and document collection to ensure that the team can be productive and function efficiently.

The Assistant Relationship Manager/Relationship Associate is mature and poised and has good relationship management skills. He is able to take the initiative and learn quickly while on the job. He is a good team player that can collaborate with other team members and business units across the organisation. He has the drive to excel in his role and take on additional responsibilities.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 2	Communication
	Business Environment Analysis	Level 2	Interpersonal Skills	Intermediate
	Business Negotiation	Level 3	Service Orientation	Intermediate
	Business Opportunities Development	Level 2	Decision Making	Intermediate
	Credit Assessment	Level 2	Problem Solving	Intermediate
	Customer Acceptance Checking and Onboarding	Level 2		
	Customer Experience Management	Level 2		
	Ethical Culture	Level 3		
	Product Advisory	Level 2		
	Regulatory Compliance	Level 3		
	Research and Information Synthesis	Level 2		
	Risk Management	Level 3		
	Sales Strategy	Level 4		
	Stakeholder Management	Level 3		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Corporate Banking

# Relationship Manager - Small and Medium Enterprises

## JOB ROLE DESCRIPTION

The Relationship Manager - Small and Medium Enterprises drives mass acquisition strategies to drive sales. He/She performs due diligence checks, credit analysis and provides ongoing support to clients. He handles many clients, often with relatively straightforward financing needs, and typically sells readily available products.

The Relationship Manager - Small and Medium Enterprises is sales and results-oriented, adaptable to change and possesses the business acumen necessary to continually drive sales. He is able to work well under pressure including multi-tasking to balance his responsibilities. He is able to handle challenges with poise and is able to overcome adversity to achieve his objectives.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 3	Service Orientation
	Business Environment Analysis	Level 3	Communication	Advanced
	Business Negotiation	Level 5	Interpersonal Skills	Advanced
	Business Opportunities Development	Level 4	Sense Making	Intermediate
	Credit Assessment	Level 3	Decision Making	Intermediate
	Customer Acceptance Checking and Onboarding	Level 3		
	Customer Acquisition Management	Level 4		
	Customer Experience Management	Level 3		
	Ethical Culture	Level 4		
	Product Advisory	Level 3		
	Regulatory Compliance	Level 4		
	Risk Management	Level 3		
	Sales Strategy	Level 5		
	Stakeholder Management	Level 4		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Corporate Banking

# Relationship Management Director - Small and Medium Enterprises

## JOB ROLE DESCRIPTION

The Relationship Management Director - Small and Medium Enterprises is responsible for defining strategies for team members to achieve mass sales acquisition. He/She provides oversight to due diligence, compliance and Anti-Money Laundering (AML) processes carried out by team members. He sets policies and guidelines for ongoing support processes pertaining to credit responsibilities. He guides his team to achieve their performance targets and ensures they have the training necessary to deliver on their responsibilities.

The Relationship Management Director - Small and Medium Enterprises is a strong leader who provides mentoring and coaching to his team members to allow them to succeed in their roles. He is a strong communicator with internal and external stakeholders. He is always looking for opportunities to provide enhanced services to clients. He uses analytics and problem solving capabilities to foster an environment that will yield results. He is accountable for the defined standards he sets for his team.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 5	Leadership
	Business Environment Analysis	Level 4	Service Orientation	Advanced
	Business Negotiation	Level 6	Developing People	Advanced
	Business Opportunities Development	Level 5	Teamwork	Advanced
	Credit Assessment	Level 4	Decision Making	Advanced
	Customer Acceptance Checking and Onboarding	Level 4		
	Customer Acquisition Management	Level 5		
	Customer Experience Management	Level 4		
	Ethical Culture	Level 5		
	People Performance Management	Level 5		
	Product Advisory	Level 4		
	Regulatory Compliance	Level 5		
	Risk Management	Level 4		
	Sales Strategy	Level 6		
	Stakeholder Management	Level 5		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Corporate Banking

# Relationship Manager - Commercial

## JOB ROLE DESCRIPTION

The Relationship Manager - Commercial attracts and retains clients through specialised industry and/or sub-segment knowledge. He/She is responsible for building relationships with clients in order to advise them on tailored products, services and solutions. He is knowledgeable in all aspects of the credit process to be able to develop credit strategies for clients along with continuous monitoring of credit facilities.

The Relationship Manager - Commercial is driven to actively acquire clients through networking and marketing activities. He possesses decorum in how he interacts with clients. He is committed to his client relationships and motivated to remain abreast of market and industry developments to be able to best serve his clients. He is an expert communicator and an active listener who is able to adapt his engagement style to fit clients' needs and expectations.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 3	Service Orientation
	Business Environment Analysis	Level 4	Problem Solving	Advanced
	Business Negotiation	Level 5	Communication	Advanced
	Business Opportunities Development	Level 4	Global Mindset	Advanced
	Client Investment Suitability	Level 3	Interpersonal Skills	Advanced
	Credit Assessment	Level 3		
	Customer Acceptance Checking and Onboarding	Level 3		
	Customer Acquisition Management	Level 4		
	Customer Experience Management	Level 4		
	Ethical Culture	Level 4		
	Product Advisory	Level 3		
	Regulatory Compliance	Level 4		
	Risk Management	Level 3		
	Sales Strategy	Level 5		
	Stakeholder Management	Level 5		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Corporate Banking

# Relationship Management Director - Commercial

## JOB ROLE DESCRIPTION

The Relationship Management Director - Commercial provides frameworks and guidelines for client acquisition and management to help direct team members on best practices to foster client relationships. He/She remains abreast of industry and/or sub-segment shifts and overall trends to provide enhanced value to client relationships. He is also responsible for ensuring team members are trained and regularly updated about relevant trends that would affect their clients. He is responsible for overseeing credit analysis processes and ensuring team members adhere to organisational guidelines. He is able to guide his team to achieve their performance targets and ensure they have the training necessary to deliver on their responsibilities.

The Relationship Management Director - Commercial is poised and professional in all his interactions with internal and external stakeholders. He is able to motivate his team to achieve high performance standards. He is skilled at fostering long term client relationships. He possesses strong business acumen to be able to look for new opportunities to guide his team members leading to enhanced servicing of clients. He is a strong leader and able to negotiate and influence others to achieve optimal results. He is motivated by personal objectives to improve the services and advice he offers to clients and he is also skilled at managing team dynamics.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 5	Leadership
	Business Environment Analysis	Level 5	Resource Management	Advanced
	Business Negotiation	Level 6	Transdisciplinary Thinking	Advanced
	Business Opportunities Development	Level 5	Developing People	Advanced
	Client Investment Suitability	Level 4	Decision Making	Advanced
	Credit Assessment	Level 4		
	Customer Acceptance Checking and Onboarding	Level 4		
	Customer Acquisition Management	Level 5		
	Customer Experience Management	Level 5		
	Ethical Culture	Level 5		
	People Performance Management	Level 5		
	Product Advisory	Level 4		
	Regulatory Compliance	Level 5		
	Risk Management	Level 4		
	Sales Strategy	Level 6		
	Stakeholder Management	Level 6		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Corporate Banking

# Relationship Manager - Corporate and Large Multi-National Companies

## JOB ROLE DESCRIPTION

The Relationship Manager - Corporate and Large Multi-National Companies is responsible for active client management strategies and acquisition through networking, marketing activities and ongoing dialogue with a few key selected clients. He is focused on building strategic relationships with these select companies. He/She provides product advisory on bespoke products that meet clients' needs. He is the main point-of-contact for all client relationship matters. He also conducts credit analysis and monitors his clients to proactively manage any potential risks or issues.

The Relationship Manager - Corporate and Large Multi-National Companies possesses decorum in all his interactions with internal and external stakeholders. He is a team player and takes responsibility for his actions and can be held accountable to meet timelines. He is able to network and build connections to drive new business opportunities. He possesses poise and maturity in handling difficult client situations. He is driven and motivated to provide the best service possible to his clients. He is resourceful and results-oriented. He understands the intricacies of working with large global clients and is able to adjust communications and strategies to meet client expectations.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Account Management	Level 4	Service Orientation	Advanced
Business Environment Analysis	Level 5	Problem Solving	Advanced	
Business Negotiation	Level 5	Communication	Advanced	
Business Opportunities Development	Level 5	Global Mindset	Advanced	
Client Investment Suitability	Level 4	Decision Making	Advanced	
Credit Assessment	Level 3			
Customer Acceptance Checking and Onboarding	Level 3			
Customer Acquisition Management	Level 4			
Customer Experience Management	Level 4			
Ethical Culture	Level 4			
Product Advisory	Level 4			
Regulatory Compliance	Level 4			
Risk Management	Level 3			
Sales Strategy	Level 5			
Stakeholder Management	Level 5			

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Corporate Banking

# Relationship Management Director - Corporate and Large Multi-National Companies

## JOB ROLE DESCRIPTION

The Relationship Management Director - Corporate and Large Multi-National Companies is responsible for managing long lasting relationships with clients and establishing policies and practices to aid his team in achieving their targets on new client acquisition. He/She drives continuous initiatives to help his team provide enhanced advice, recommendation on products, services and solutions to clients. He is responsible for credit analysis activities but also for overseeing how his team conducts these activities. He helps to set guidelines and collaborate with other business units on complex or difficult credit review cases that have been escalated for completion. As a leader, he is also involved with team management, evaluation and determining Key Performance Indicators (KPIs) for his team members.

The Relationship Management Director - Corporate and Large Multi-National Companies possesses deep business, market and industry knowledge. He always looks for opportunities to foster connectivity and partnerships with internal and external stakeholders. He keeps updated on legal, risk, compliance and regulatory policies and changes to ensure that he disseminates information to his team members. He is innovative in both creating bespoke products, services and solutions for clients and resolving their financing issues. He understands different global and cultural contexts and how they will effect business strategies.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 5	Leadership
	Business Environment Analysis	Level 6	Resource Management	Advanced
	Business Negotiation	Level 6	Transdisciplinary Thinking	Advanced
	Business Opportunities Development	Level 6	Developing People	Advanced
	Client Investment Suitability	Level 5	Global Mindset	Advanced
	Credit Assessment	Level 4		
	Customer Acceptance Checking and Onboarding	Level 4		
	Customer Acquisition Management	Level 5		
	Customer Experience Management	Level 5		
	Ethical Culture	Level 5		
	People Performance Management	Level 5		
	Product Advisory	Level 5		
	Regulatory Compliance	Level 5		
	Risk Management	Level 4		
	Sales Strategy	Level 6		
	Stakeholder Management	Level 6		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Corporate Banking

# Relationship Manager - Financial Institutions and Non-Bank Financial Institutions

## JOB ROLE DESCRIPTION

The Relationship Manager - Financial Institutions and Non-Bank Financial Institutions is responsible for acquiring and managing a portfolio of Financial Institutions (FI) and Non-Bank Financial Institutions (NBFI) clients. He/She actively acquires clients through targeted relationship building, networking and referrals. He will provide advice on customised products, services and solutions as well as cross-sell the full suite of bank products. He is involved with credit analysis and collaborates with other business units to mitigate credit issues. He serves key accounts in specialised industries. He applies his deep FI and NBFI industry knowledge to deliver specific solutions to this client segment.

The Relationship Manager - Financial Institutions and Non-Bank Financial Institutions possess decorum and business acumen to interact with various stakeholders. He is resourceful in acquiring clients. He is a team player and leverages on knowledge from other business units to continually provide enhanced services to his clients. He has a proven track record of working with FIs and NBFIs. He is organised and has good time management skills. He is an effective communicator, able to influence others and negotiate.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 4	Service Orientation
	Business Environment Analysis	Level 5	Problem Solving	Advanced
	Business Negotiation	Level 5	Communication	Advanced
	Business Opportunities Development	Level 5	Interpersonal Skills	Advanced
	Client Investment Suitability	Level 4	Virtual Collaboration	Intermediate
	Credit Assessment	Level 3		
	Customer Acceptance Checking and Onboarding	Level 3		
	Customer Acquisition Management	Level 4		
	Customer Experience Management	Level 4		
	Ethical Culture	Level 4		
	Product Advisory	Level 4		
	Regulatory Compliance	Level 4		
	Risk Management	Level 3		
	Sales Strategy	Level 5		
	Stakeholder Management	Level 5		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Corporate Banking

# Relationship Management Director - Financial Institutions and Non-Bank Financial Institutions

## JOB ROLE DESCRIPTION

The Relationship Management Director - Financial Institutions and Non-Bank Financial Institutions drives strategic relationship building initiatives. He/She guides the team in opportunities for client acquisition. He has deep Financial Institutions (FI) and Non-Bank Financial Institutions (NBFI) knowledge and keeps abreast of market and industry trends to determine how they will affect the organisation. He is a visionary in guiding the organisation on potential improvements to products, services and solutions offered to clients. He establishes credit analysis guidelines for team members to adhere to. He is also responsible for his team's performance and providing guidance to them in an effort to help them achieve their targets.

The Relationship Management Director - Financial Institutions and Non-Bank Financial Institutions is a leader and accountable for his decisions. He possesses decorum in how he handles internal and external stakeholders. He has in depth knowledge about FI and NBFI clients, and his business acumen helps to guide him in decision making on behalf of this team. He is meticulous and analytical in determining how his decisions will affect the organisation. He is hard working and interested in coaching and mentoring team members. He is able to multi-task without comprising the levels of service that he provides to his clients.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 5	Leadership
	Business Environment Analysis	Level 6	Teamwork	Advanced
	Business Negotiation	Level 6	Developing People	Advanced
	Business Opportunities Development	Level 6	Decision Making	Advanced
	Client Investment Suitability	Level 5	Problem Solving	Advanced
	Credit Assessment	Level 4		
	Customer Acceptance Checking and Onboarding	Level 4		
	Customer Acquisition Management	Level 5		
	Customer Experience Management	Level 5		
	Ethical Culture	Level 5		
	People Performance Management	Level 5		
	Product Advisory	Level 5		
	Regulatory Compliance	Level 5		
	Risk Management	Level 4		
	Sales Strategy	Level 6		
	Stakeholder Management	Level 6		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Corporate Banking

# Sales and Distribution Specialist/Coverage Officer

## JOB ROLE DESCRIPTION

The Sales and Distribution Specialist/Coverage Officer is responsible for client acquisition and management, which includes identifying new clients and managing relationships with them. He/She is focused on understanding individual clients' needs to deliver customised solutions to them. He is able to collaborate with others to create products that are beneficial for clients. He presents information to clients to communicate how the organisation's solutions can assist them.

The Sales and Distribution Specialist/Coverage Officer possesses strong interpersonal skills to build rapport with the clients, and is methodical to ensure that clients' data are accurately captured and used to create tailored solutions for them. He may have to spend a large proportion of his time outside the office engaging and acquiring clients. He is organised and driven to achieve sales targets.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Channel Management	Level 4	Communication	Advanced
	Customer Acquisition Management	Level 4	Interpersonal Skills	Advanced
	Customer Relationship Management	Level 4	Service Orientation	Intermediate
	Ethical Culture	Level 4	Problem Solving	Intermediate
	Networking	Level 4	Decision Making	Intermediate
	Proposal Management	Level 4		
	Sales Strategy	Level 4		
	Sales Target Management	Level 4		
	Stakeholder Management	Level 4		
	<b>SPECIFIC TO ASSET MANAGEMENT</b>			
	Product Advisory	Level 4		
	Strategy Planning	Level 4		
	<b>SPECIFIC TO INVESTMENT BANKING</b>			
Customer Acceptance Checking and Onboarding	Level 3			

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Investment Banking ■ Asset Management

# Head of Sales and Distribution/Head of Coverage

## JOB ROLE DESCRIPTION

The Head of Sales and Distribution/Head of Coverage is responsible for the management and performance of the sales teams, and focuses on driving acquisition and management of clients through market identification. He/She fulfils client needs by providing financial solutions that meet client objectives, focusing on differentiating the organisation from its competitors. He is also responsible for developing and growing the sales teams.

The Head of Sales and Distribution/Head of Coverage possesses excellent communication skills across a variety of methods. He is an inspiring leader and able to motivate those around him. He has an extensive network, and may have to spend a significant portion of his time engaging clients outside of the office. He ensures that sufficient resources are available for the team to deliver quality service to their clients. He thinks strategically and weighs the risk and return scenarios in various situations.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Channel Management	Level 5	Leadership
	Customer Acquisition Management	Level 5	Transdisciplinary Thinking	Advanced
	Customer Relationship Management	Level 5	Problem Solving	Advanced
	Ethical Culture	Level 5	Decision Making	Advanced
	Networking	Level 5	Resource Management	Advanced
	People Performance Management	Level 5		
	Proposal Management	Level 5		
	Sales Strategy	Level 5		
	Sales Target Management	Level 5		
	Stakeholder Management	Level 5		
	<b>SPECIFIC TO ASSET MANAGEMENT</b>			
	Product Advisory	Level 5		
	Strategy Planning	Level 5		
	<b>SPECIFIC TO INVESTMENT BANKING</b>			
	Customer Acceptance Checking and Onboarding	Level 4		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Investment Banking ■ Asset Management

# Product Specialist/Product Sales Specialist

## JOB ROLE DESCRIPTION

The Product Specialist/Product Sales Specialist is responsible for being in-the-know about one or more products within the organisation's financial product portfolio that have been assigned to them. He/She provides product advisory services to clients, and also works with other client-facing teams to impart product knowledge where required by client-facing team members. Other responsibilities include supporting product trading activities in the areas of execution, client support and development of marketing content for sales strategies.

The Product Specialist/Product Sales Specialist is meticulous and self-motivated to stay updated with and develop expertise on the newest products offered by the organisation. He has effective communication skills for stakeholder management and the presentation of relevant market, product and investment information to both internal teams and clients.

He is required to acquire specific product knowledge to perform the responsibilities of this role. Product knowledge required is dependent on the sub-sector and can include securities and investment products across all asset classes.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Environment Analysis	Level 4	Transdisciplinary Thinking
	Business Needs Analysis	Level 4	Communication	Intermediate
	Business Opportunities Development	Level 4	Creative Thinking	Intermediate
	Business Performance Management	Level 4	Problem Solving	Intermediate
	Channel Management	Level 4	Digital Literacy	Advanced
	Ethical Culture	Level 4		
	Pricing Strategy	Level 4		
	Product Advisory	Level 4		
	Product Design and Development	Level 4		
	Product Management	Level 4		
	Product Performance Management	Level 4		
	Stakeholder Management	Level 4		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking
 ■ Corporate Banking
 ■ Investment Banking

# Head of Product Desk/Head of Product Sales

## JOB ROLE DESCRIPTION

The Head of Product Desk/Head of Product Sales oversees and manages one or more financial products in the organisation, and is responsible for the provision of product advisory services to clients who request more in-depth product information. He/She also partners with other internal sales and product teams to develop expertise on financial products and drive solutioning and marketing efforts for clients.

The Head of Product Desk/Head of Product Sales is decisive, able to develop collaborative relationships and can work and interact with a wide range of stakeholders. He also possesses strong product-oriented sales experience and acumen, as well as client management skills in order to deliver quality product advisory services.

He is required to acquire specific product knowledge to perform the responsibilities of this role. Product knowledge required is dependent on the sub-sector and can include securities and investment products across all asset classes.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Business Environment Analysis	Level 5	Leadership	Advanced
	Business Needs Analysis	Level 5	Decision Making	Advanced
	Business Opportunities Development	Level 5	Resource Management	Advanced
	Business Performance Management	Level 5	Problem Solving	Advanced
	Channel Management	Level 5	Transdisciplinary Thinking	Advanced
	Ethical Culture	Level 5		
	People Performance Management	Level 5		
	Pricing Strategy	Level 5		
	Product Advisory	Level 5		
	Product Design and Development	Level 5		
	Product Management	Level 5		
	Product Performance Management	Level 5		
	Stakeholder Management	Level 5		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking
 ■ Corporate Banking
 ■ Investment Banking

# Investment Counsellor Assistant

## JOB ROLE DESCRIPTION

The Investment Counsellor Assistant supports client-facing teams, product teams and senior team members in putting together and executing a comprehensive investment plan tailored to client needs. He/She ensures that relevant client and market information is accurately and promptly gathered for each respective team.

The Investment Counsellor Assistant is meticulous and motivated to stay updated with the latest economic and product trends, and takes the initiative to streamline relevant product-related information for specific clients. The nature of his work requires him to have strong teamwork skills as he often collaborates with many other parts of the business to deliver investment advice.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Account Management	Level 3	Communication	Intermediate
	Business Environment Analysis	Level 3	Teamwork	Intermediate
	Business Opportunities Development	Level 3	Service Orientation	Intermediate
	Client Investment Suitability	Level 3	Problem Solving	Intermediate
	Customer Acquisition Management	Level 3	Interpersonal Skills	Intermediate
	Customer Relationship Management	Level 3		
	Ethical Culture	Level 3		
	Market Research and Analysis	Level 3		
	Personal Finance Advisory	Level 3		
	Product Advisory	Level 3		
	Stakeholder Management	Level 3		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

- Private Banking and Wealth Management

# Investment Counsellor

## JOB ROLE DESCRIPTION

The Investment Counsellor partners with client-facing and product teams to formulate investment strategies and deliver product-focused advisory services to clients. His/her responsibilities also include management of the client relationship and updating clients regularly on portfolio performance and relevant market and economic trends.

Being in frequent contact with clients and different segments of the business means that he has strong interpersonal skills and is adept at communicating his views and ideas effectively. He is also a team player in order to work successfully with internal teams to develop, articulate and deliver comprehensive investment advice to his clients.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Account Management	Level 4	Service Orientation	Advanced
	Business Environment Analysis	Level 4	Communication	Advanced
	Business Opportunities Development	Level 4	Transdisciplinary Thinking	Intermediate
	Client Investment Suitability	Level 4	Teamwork	Intermediate
	Customer Acquisition Management	Level 4	Problem Solving	Advanced
	Customer Relationship Management	Level 4		
	Ethical Culture	Level 4		
	Market Research and Analysis	Level 4		
	Personal Finance Advisory	Level 4		
	Product Advisory	Level 4		
	Product Design and Development	Level 4		
	Stakeholder Management	Level 4		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

- Private Banking and Wealth Management

# Investment Counsellor Team Lead

## JOB ROLE DESCRIPTION

The Investment Counsellor Team Lead is responsible for partnering with key stakeholders across the business to oversee and coordinate the provision of product advisory services tailored to clients' needs. He/She also actively leads the formation of investment strategies and often takes part in the creation and endorsement process of new products for the team's client segments.

The Investment Counsellor Team Lead possesses excellent communication skills as he needs to foster relationships with both clients and a wide range of internal stakeholders, as well as guide and influence these stakeholders to agree upon investment strategies. The role requires him to be highly knowledgeable about financial products and to be able to identify clients' needs and align these offerings to meet them.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 5	Communication
	Business Environment Analysis	Level 5	Leadership	Advanced
	Business Opportunities Development	Level 5	Service Orientation	Advanced
	Client Investment Suitability	Level 5	Transdisciplinary Thinking	Advanced
	Customer Acquisition Management	Level 5	Decision Making	Advanced
	Customer Relationship Management	Level 5		
	Ethical Culture	Level 5		
	Market Research and Analysis	Level 5		
	People Performance Management	Level 5		
	Personal Finance Advisory	Level 5		
	Product Advisory	Level 5		
	Product Design and Development	Level 5		
	Regulatory Compliance	Level 5		
	Stakeholder Management	Level 5		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

- Private Banking and Wealth Management

# Product Origination and Structuring Analyst

## JOB ROLE DESCRIPTION

The Product Origination and Structuring Analyst provides assistance and support to create and execute structured product solutions, and gather intelligence for origination pursuits and potential clients. He/She conducts market research to understand the changing needs of the organisation's clients.

The Product Origination and Structuring Analyst is a good communicator and possesses strong quantitative, problem-solving and analytical skills to sieve out research and data for product structuring and origination processes. He also performs due diligence and analysis on investment opportunities and the involved counterparties meticulously to manage the organisation's risks.

He is required to acquire specific product knowledge and this can include either one or a combination of the following: equity and debt securities, credit and rates, commodities, foreign exchange and structured finance products.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 3	Communication
	Behavioural Finance	Level 3	Problem Solving	Intermediate
	Book Building	Level 2	Digital Literacy	Intermediate
	Business Environment Analysis	Level 3	Teamwork	Intermediate
	Capital Expenditure and Investment Evaluation	Level 3	Service Orientation	Intermediate
	Capital Management	Level 4		
	Customer Acceptance Checking and Onboarding	Level 3		
	Customer Experience Management	Level 3		
	Customer Relationship Management	Level 3		
	Deal Syndication and Arrangement	Level 3		
	Environment and Social Governance	Level 3		
	Ethical Culture	Level 3		
	Financial Analysis	Level 3		
	Financial Modelling	Level 3		
	Financial Statements Review	Level 4		
	Market Research and Analysis	Level 3		
	Price Stabilisation	Level 3		
	Product Advisory	Level 3		
	Product Design and Development	Level 4		
	Product Management	Level 3		
	Product Performance Management	Level 3		
	Regulatory Compliance	Level 3		
	Transaction Documentation for Prospectus Development	Level 3		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Investment Banking ■ Asset Management ■ Private Banking and Wealth Management

# Product Origination and Structuring Manager

## JOB ROLE DESCRIPTION

The Product Origination and Structuring Manager manages the creation of structured products with appropriate type and pricing to meet market and clients' strategic financial objectives and needs. He/She monitors the performance of structured products and recommends relevant improvement and adaptations.

The Product Origination and Structuring Manager has sound management skills and technical knowledge of the organisation's financial products. He is detail-oriented and analytical to consolidate, review and ensure his team's work quality. Keeping abreast of new or existing products is essential for him to understand the changing needs of his clients. He is required to acquire specific product knowledge and this can include either one or a combination of the following: equity and debt securities, credit and rates, commodities, foreign exchange and structured finance products.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 4	Communication
	Behavioural Finance	Level 4	Teamwork	Intermediate
	Book Building	Level 3	Interpersonal Skills	Advanced
	Business Environment Analysis	Level 4	Problem Solving	Intermediate
	Capital Expenditure and Investment Evaluation	Level 4	Service Orientation	Advanced
	Capital Management	Level 5		
	Client Investment Suitability	Level 4		
	Customer Acceptance Checking and Onboarding	Level 3		
	Customer Experience Management	Level 4		
	Customer Relationship Management	Level 4		
	Deal Syndication and Arrangement	Level 4		
	Environment and Social Governance	Level 4		
	Ethical Culture	Level 4		
	Financial Analysis	Level 4		
	Financial Modelling	Level 4		
	Financial Statements Review	Level 5		
	Market Research and Analysis	Level 4		
	People Performance Management	Level 4		
	Price Stabilisation	Level 4		
	Product Advisory	Level 4		
	Product Design and Development	Level 5		
	Product Management	Level 4		
	Product Performance Management	Level 4		
	Regulatory Compliance	Level 4		
	Transaction Documentation for Prospectus Development	Level 4		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Investment Banking
 ■ Asset Management
 ■ Private Banking and Wealth Management

# Head of Product Origination and Structuring

## JOB ROLE DESCRIPTION

The Head of Product Origination and Structuring leads product origination and structuring processes that include establishing a client base, pursuing deal opportunities, and developing structured products for clients. He/She oversees general transaction activities and leads teams to provide solutions for clients.

The Head of Product Origination and Structuring has strong leadership, communication skills, and possesses analytical and problem-solving abilities. He keeps abreast of developments in regulations and establishes risk management procedures and regulatory guidelines. He is required to acquire specific product knowledge which can include either one or a combination of equity and debt securities, credit and rates, commodities, foreign exchange and structured finance products.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 5	Leadership
	Behavioural Finance	Level 5	Problem Solving	Advanced
	Book Building	Level 4	Communication	Advanced
	Business Environment Analysis	Level 5	Decision Making	Advanced
	Capital Expenditure and Investment Evaluation	Level 5	Transdisciplinary Thinking	Advanced
	Capital Management	Level 6		
	Client Investment Suitability	Level 5		
	Customer Acceptance Checking and Onboarding	Level 4		
	Customer Acquisition Management	Level 5		
	Customer Experience Management	Level 5		
	Customer Relationship Management	Level 5		
	Deal Syndication and Arrangement	Level 5		
	Environment and Social Governance	Level 5		
	Ethical Culture	Level 5		
	Financial Analysis	Level 5		
	Financial Modelling	Level 5		
	Financial Statements Review	Level 6		
	Market Research and Analysis	Level 5		
	People Performance Management	Level 5		
	Price Stabilisation	Level 5		
	Pricing Strategy	Level 5		
	Product Advisory	Level 5		
	Product Design and Development	Level 6		
	Product Management	Level 5		
	Product Performance Management	Level 5		
	Regulatory Compliance	Level 5		
	Risk Management	Level 5		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Investment Banking
 ■ Asset Management
 ■ Private Banking and Wealth Management

# Client Implementation Analyst

## JOB ROLE DESCRIPTION

The Client Implementation Analyst is responsible for handling clients' queries and processing issues. He/She is responsible for coordinating communications with clients in order to understand their needs, expectations and potential conflicts. He provides support in compiling documentation and completing administrative tasks for the implementation process as well as in facilitating interactions with internal stakeholders.

The Client Implementation Analyst excels at communicating effectively and builds strong relationships with customers and internal stakeholders. He prioritises clients' needs and is committed to supporting the delivery of timely client solutions.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Account Management	Level 3	Digital Literacy	Intermediate
	Business Needs Analysis	Level 3	Communication	Intermediate
	Business Performance Management	Level 3	Service Orientation	Intermediate
	Business Requirements Mapping	Level 3	Problem Solving	Intermediate
	Change Management	Level 3	Teamwork	Intermediate
	Customer Experience Management	Level 3		
	Ethical Culture	Level 3		
	Service Challenges	Level 3		
	Stakeholder Management	Level 3		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Corporate Banking

# Client Implementation Manager

## JOB ROLE DESCRIPTION

The Client Implementation Manager is responsible for overseeing the implementation process and maintaining good relationships with clients and internal stakeholders. He/She ensures clients' needs are met and that implementation plans are completed in a timely and satisfactory manner. He prepares status reports for management and creates standardised manuals in adherence to organisational policies.

The Client Implementation Manager possesses strong management and communication skills in order to effectively oversee and be accountable for process execution. The nature of his work requires him to work in a fast-changing context and to have strong interpersonal skills in order to deal with clients and stakeholders effectively.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Account Management	Level 4	Service Orientation	Advanced
	Business Needs Analysis	Level 4	Decision Making	Advanced
	Business Performance Management	Level 4	Communication	Advanced
	Business Planning	Level 4	Interpersonal Skills	Advanced
	Business Requirements Mapping	Level 4	Digital Literacy	Intermediate
	Change Management	Level 4		
	Continuous Improvement Management	Level 4		
	Customer Experience Management	Level 4		
	Ethical Culture	Level 4		
	People Performance Management	Level 4		
	Service Challenges	Level 4		
	Stakeholder Management	Level 4		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Corporate Banking

# Head of Client Implementation

## JOB ROLE DESCRIPTION

The Head of Client Implementation is responsible for driving strategic relationship building activities and ensuring client implementation plans are carried out at standards that are satisfactory to clients. He/She oversees the team's compliance with implementation policies and regulations when executing tasks during implementation, often collaborating with relevant internal teams for the successful design and delivery of client implementation plans.

The Head of Client Implementation possesses strong leadership, interpersonal and teamwork skills. His work environment is highly diverse and evolves based on clients' requirements and needs. He is flexible to change and has quick problem-solving skills.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Account Management	Level 5	Service Orientation	Advanced
	Business Needs Analysis	Level 5	Decision Making	Advanced
	Business Performance Management	Level 5	Communication	Advanced
	Business Planning	Level 5	Transdisciplinary Thinking	Advanced
	Business Requirements Mapping	Level 5	Digital Literacy	Advanced
	Change Management	Level 5		
	Continuous Improvement Management	Level 5		
	Customer Experience Management	Level 5		
	Ethical Culture	Level 5		
	People Performance Management	Level 5		
	Service Challenges	Level 5		
	Stakeholder Management	Level 5		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

- Corporate Banking

# Client Service Officer/Client Support Service Officer

## JOB ROLE DESCRIPTION

The Client Service Officer/Client Support Service Officer is responsible for interacting and developing rapport with clients. He/she acts as the first point of escalation for clients and ensures clients' enquires and complaints are handled in a timely and satisfactory manner. He also adheres to organisational procedures in performing day-to-day tasks and portrays a professional image at all times.

The Client Service Officer/Client Support Service Officer possesses strong interpersonal and communication skills that enables him to build trust and relationships with clients. He handles various service challenges in a calm and collected manner, escalating issues where appropriate.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Account Management	Level 3	Service Orientation	Advanced
	Business Performance Management	Level 3	Communication	Intermediate
	Business Process Re-engineering	Level 3	Problem Solving	Intermediate
	Continuous Improvement Management	Level 4	Interpersonal Skills	Intermediate
	Ethical Culture	Level 3	Teamwork	Intermediate
	Partnership Management	Level 3		
	Quality Assurance	Level 3		
	Service Challenges	Level 3		
	Stakeholder Management	Level 3		
Technology Application	Level 3			

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Corporate Banking
 ■ Asset Management
 ■ Private Banking and Wealth Management

# Client Service Manager/Client Support Service Manager

## JOB ROLE DESCRIPTION

The Client Service Manager/Client Support Service Manager is responsible for ensuring Service Level Agreements (SLAs) with clients are met. This encompasses managing client expectations and also coordinating with relevant internal teams to meet the agreed terms. He/She is also responsible for managing escalated client conflicts and ensuring organisational procedures are adhered to during client interactions.

The Client Service Manager/Client Support Service Manager is service-oriented and able to build rapport with his clients. He can multi-task and communicate effectively and efficiently with relevant operational teams to ensure clients' commitments are delivered.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Account Management	Level 4	Service Orientation	Advanced
	Business Performance Management	Level 4	Problem Solving	Advanced
	Business Process Re-engineering	Level 4	Communication	Advanced
	Continuous Improvement Management	Level 5	Interpersonal Skills	Intermediate
	Ethical Culture	Level 4	Decision Making	Intermediate
	Partnership Management	Level 4		
	People Performance Management	Level 4		
	Quality Assurance	Level 4		
	Service Challenges	Level 4		
	Stakeholder Management	Level 4		
	Technology Application	Level 4		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Corporate Banking
 ■ Asset Management
 ■ Private Banking and Wealth Management

# Head of Client Service/Client Support Service Director

## JOB ROLE DESCRIPTION

The Head of Client Service/Client Support Service Director is responsible for establishing Key Performance Indicators (KPIs) to measure the organisation's service delivery performance. He/She is in charge of developing insights and contributing to the organisation's cross-selling and business development efforts based on his knowledge of the latest clients' needs and trends. He leads interdepartmental coordination efforts to ensure client commitments and needs are met, and constantly develops strategies to improve these efforts.

The Head of Client Service/Client Support Service Director is service-oriented and possesses strong communication skills which enable him to engage with internal stakeholders and clients effectively. He exhibits strong leadership qualities and is able to inspire and motivate his subordinates to uphold service performance standards.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Account Management	Level 5	Leadership	Advanced
	Business Performance Management	Level 5	Service Orientation	Advanced
	Business Process Re-engineering	Level 5	Problem Solving	Advanced
	Continuous Improvement Management	Level 6	Communication	Advanced
	Ethical Culture	Level 5	Resource Management	Advanced
	Partnership Management	Level 5		
	People Performance Management	Level 5		
	Quality Assurance	Level 5		
	Service Challenges	Level 5		
	Stakeholder Management	Level 5		
	Technology Application	Level 5		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Corporate Banking
 ■ Asset Management
 ■ Private Banking and Wealth Management

# Client Executive/Account Management Executive

## JOB ROLE DESCRIPTION

The Client Executive/Account Management Executive is responsible for establishing and maintaining accounts with customers through customer relationship management and account maintenance support. He/She provides ongoing service support and maintains a continued business relationship with customers. He delivers customer satisfaction by addressing customers' needs through transaction processing, facilitating customer renewals and supporting customers with day-to-day services. He is also tasked with maintaining and expanding customer portfolios for business growth.

The Client Executive/Account Management Executive may be required to be contactable after office hours. He has strong stakeholder and customer management skills and is comfortable managing diversity. He is service-oriented while being task-focused, detailed and able to deliver to high standards. He is proactive and a keen problem solver.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Account Management	Level 3	Service Orientation	Intermediate
	Business Needs Analysis	Level 3	Communication	Intermediate
	Business Opportunities Development	Level 3	Interpersonal Skills	Basic
	Continuous Improvement Management	Level 3	Problem Solving	Basic
	Customer Experience Management	Level 3	Creative Thinking	Basic
	Customer Relationship management	Level 3		
	Ethical Culture	Level 3		
	Market Profiling	Level 3		
	Product Advisory	Level 3		
	Quality Standards	Level 3		
	Sales Strategy	Level 3		
	Service Challenges	Level 3		
	Stakeholder Management	Level 3		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Insurance

# Client Support Manager/Account Manager

## JOB ROLE DESCRIPTION

The Client Support Manager/Account Manager is responsible for ensuring regular engagement with customers to provide service support as well as initiating and facilitating the renewal process for customers to enable continued business. He/She further leads activities meant to grow the business and enable the maintenance and development of customer relationships. He is involved in ensuring operational tasks are delivered to high standards and in accordance with the organisation's procedures.

The Client Support Manager/Account Manager may be required to be contactable after office hours. He possesses business acumen, customer orientation and stakeholder management skills. He is confident and comfortable with building relationships, communicating and attending to customers' needs. He can prioritise and deliver towards multiple goals and quality standards.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 4	Service Orientation
	Business Needs Analysis	Level 4	Interpersonal Skills	Intermediate
	Business Opportunities Development	Level 4	Communication	Intermediate
	Business Performance Management	Level 4	Problem Solving	Intermediate
	Continuous Improvement Management	Level 4	Creative Thinking	Intermediate
	Customer Experience Management	Level 4		
	Customer Relationship management	Level 4		
	Ethical Culture	Level 4		
	Market Profiling	Level 4		
	People Performance Management	Level 4		
	Product Advisory	Level 4		
	Quality Assurance	Level 4		
	Sales Strategy	Level 4		
	Service Challenges	Level 4		
	Standard Operating Procedures Development	Level 4		
	Stakeholder Management	Level 4		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Insurance

# Head of Client Management/Head of Account Management

## JOB ROLE DESCRIPTION

The Head of Client Management/Head of Account Management oversees the servicing of existing portfolios of customers to maintain and grow relationships and business opportunities with them, as well as to source for new business opportunities. He/She is responsible for managing the retention of customers and ensuring the conditions, coverage and pricing are accurate and suitable for the renewal process. He manages the overall documentation, transaction services, reporting and operational processing services delivered to customers.

The Head of Client Management/Head of Account Management may be required to be contactable after office hours. He possesses strong interpersonal, communication and stakeholder management skills for building and developing relationships with both customers and business partners. He must possess strong business acumen and leadership capabilities. He thinks strategically, is customer-oriented and goal-driven.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 5	Interpersonal Skills
	Business Needs Analysis	Level 5	Problem Solving	Advanced
	Business Opportunities Development	Level 5	Communication	Advanced
	Business Performance Management	Level 5	Decision Making	Advanced
	Continuous Improvement Management	Level 5	Leadership	Advanced
	Customer Experience Management	Level 5		
	Customer Relationship management	Level 5		
	Ethical Culture	Level 5		
	Market Profiling	Level 5		
	People Performance Management	Level 5		
	Product Advisory	Level 5		
	Quality Assurance	Level 5		
	Sales Strategy	Level 5		
	Service Challenges	Level 5		
	Stakeholder Management	Level 5		
	Standard Operating Procedures Development	Level 5		
	Strategy Planning	Level 5		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Insurance

# Placement Executive

## JOB ROLE DESCRIPTION

The Placement Executive is responsible for the day-to-day execution of placements and compliance with administrative requirements. He/She ensures the seamless delivery of services to customers and that all customer documentation is properly handled and followed up with. He also works closely with internal teams to provide cohesive customer service.

The Placement Executive possesses strong problem-solving skills, and is able to analyse customers' business needs, and identify opportunities to develop business. He also possesses strong communication and interpersonal skills to work closely with customer servicing teams in providing advice.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Business Needs Analysis	Level 3	Communication	Intermediate
	Business Opportunities Development	Level 3	Interpersonal Skills	Intermediate
	Business Performance Management	Level 3	Problem Solving	Basic
	Customer Experience Management	Level 3	Service Orientation	Basic
	Ethical Culture	Level 3	Teamwork	Basic
	Market Profiling	Level 3		
	Market Risk Management	Level 3		
	Product Advisory	Level 3		
	Stakeholder Management	Level 3		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Insurance

# Placement Manager

## JOB ROLE DESCRIPTION

The Placement Manager is responsible for the overall execution of placements; negotiating with carriers to receive the best terms, conditions, coverage and pricing for the customer as well as presenting recommendations to customer teams to bind coverage. He/She also uses his risk expertise and knowledge of industry to develop placement solutions that meet customers' needs and implements the placement strategies.

The Placement Manager possesses excellent communication and interpersonal skills and builds and maintains relationships with internal and external stakeholders which facilitates the strong execution of the role.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Business Needs Analysis	Level 4	Communication	Intermediate
	Business Opportunities Development	Level 4	Interpersonal Skills	Advanced
	Business Performance Management	Level 4	Problem Solving	Intermediate
	Change Management	Level 4	Decision Making	Intermediate
	Customer Experience Management	Level 4	Creative Thinking	Intermediate
	Ethical Culture	Level 4		
	Market Profiling	Level 4		
	Market Risk Management	Level 4		
	Product Advisory	Level 4		
	Stakeholder Management	Level 4		
	Strategy Planning	Level 4		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Insurance

# Head of Placement

## JOB ROLE DESCRIPTION

The Head of Placement is responsible for overseeing the overall performance of the placement unit. He/She puts in place the framework for the broking placement process and develops the go-to market placement strategy. He also ensures excellent programme design and syndication of placement transactions and drives the development of solutions for customer issues or trends.

The Head of Placement continually develops his network, as he connects with various stakeholders and clients. He is able to think quickly, understand the market and business needs, and possesses strong networking skills to develop new businesses.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Business Needs Analysis	Level 5	Problem Solving	Advanced
	Business Negotiation	Level 5	Leadership	Advanced
	Business Opportunities Development	Level 5	Global Mindset	Advanced
	Business Performance Management	Level 5	Transdisciplinary Thinking	Advanced
	Change Management	Level 5	Creative Thinking	Advanced
	Customer Experience Management	Level 5		
	Ethical Culture	Level 5		
	Market Profiling	Level 5		
	Market Risk Management	Level 5		
	Product Advisory	Level 5		
	Stakeholder Management	Level 5		
	Strategy Planning	Level 5		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Insurance

# Claims Liaison Executive

## JOB ROLE DESCRIPTION

The Claims Liaison Executive is responsible for collecting and documenting relevant information for claims. He/ She identifies any issues with claims and follows up to ensure corrective actions are taken. He generates claims loss ratio reports for customers. He is also responsible for monitoring any requests and queries received in order to effectively service customers.

The Claims Liaison Executive possesses excellent organisational skills with strong attention to detail. He is meticulous and service-oriented, ensuring that claims are serviced effectively and handled promptly for customers.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Continuous Improvement Management	Level 3	Decision Making	Advanced
	Customer Experience Management	Level 3	Service Orientation	Advanced
	Data Collection and Analysis	Level 3	Problem Solving	Advanced
	Ethical Culture	Level 3	Transdisciplinary Thinking	Advanced
	Insurance Claims Handling	Level 4	Communication	Advanced
	Product Advisory	Level 3		
	Regulatory Compliance	Level 3		
	Risk Management	Level 3		
	Stakeholder Management	Level 3		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Insurance

# Claims Liaison Manager

## JOB ROLE DESCRIPTION

The Claims Liaison Manager is responsible for managing the claims process. He/She ensures all documents are obtained and notifies insurers or reinsurers for claims settlements. He manages various stakeholders to ensure all customer requests are properly handled.

The Claims Liaison Manager possesses the ability to think critically and has strong problem solving skills to manage the claims process and any potential issues. He has strong interpersonal and communication skills which enable him to effectively serve customers, negotiate and communicate effectively both verbally and in writing.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Continuous Improvement Management	Level 4	Interpersonal Skills	Advanced
	Customer Experience Management	Level 5	Service Orientation	Advanced
	Data Collection and Analysis	Level 4	Problem Solving	Advanced
	Ethical Culture	Level 4	Decision Making	Advanced
	Fraud Risk Management	Level 4	Communication	Advanced
	Insurance Claims Handling	Level 5		
	People Performance Management	Level 4		
	Product Advisory	Level 4		
	Regulatory Compliance	Level 4		
Stakeholder Management	Level 4			

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Insurance

# Head of Claims Liaison

## JOB ROLE DESCRIPTION

The Head of Claims Liaison is responsible for overseeing the administering of claims processing, ensuring claims matters are handled appropriately while driving high standards of customer care. He/She provides the strategic direction and framework around claims processes. He analyses claims trends to identify risk factors and develops solutions to mitigate these risks. He also maintains strong relationships with key stakeholders and customers in claims processes.

The Head of Claims Liaison is able to work in a fast paced multi-tasking environment. He can recognise problems and implement effective corrective processes. He possesses strong interpersonal skills to develop and maintain relations with key stakeholder groups.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Continuous Improvement Management	Level 5	Problem Solving	Advanced
	Customer Experience Management	Level 5	Leadership	Advanced
	Data Collection and Analysis	Level 5	Service Orientation	Advanced
	Ethical Culture	Level 5	Transdisciplinary Thinking	Advanced
	Fraud Risk Management	Level 5	Communication	Advanced
	Insurance Claims Handling	Level 5		
	People Performance Management	Level 5		
	Product Advisory	Level 5		
	Regulatory Compliance	Level 5		
	Stakeholder Management	Level 5		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Insurance

# Business Manager

## JOB ROLE DESCRIPTION

The Business Manager works with different units across the business to improve performance, allocate resources and collate data, for the purposes of supporting delivery to clients. This includes gathering front office feedback and performance indicators as well as analyses from across different business segments. He/She also assists with resolving operational issues and managing client complaints.

The Business Manager takes initiative and reacts quickly and effectively to issues requiring resolution. He is detail-oriented and possesses strong organisational skills in order to manage multiple initiatives and interface with different levels of management across the business.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Business Performance Management	Level 4	Resource Management	Advanced
	Business Planning	Level 5	Teamwork	Advanced
	Business Process Re-engineering	Level 4	Service Orientation	Intermediate
	Business Requirements Mapping	Level 4	Transdisciplinary Thinking	Intermediate
	Continuous Improvement Management	Level 4	Communication	Advanced
	Disruption Management	Level 5		
	Ethical Culture	Level 4		
	People Performance Management	Level 4		
	Project Management	Level 4		
	Regulatory Compliance	Level 4		
	Risk Management	Level 4		
	Sales Target Management	Level 4		
	Stakeholder Management	Level 4		
	Strategy Planning	Level 4		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Investment Banking
 ■ Asset Management
 ■ Private Banking and Wealth Management

# Head of Business Management

## JOB ROLE DESCRIPTION

The Head of Business Management is responsible for engaging key stakeholders across the business to drive strategy for performance improvement, lead change initiatives and ensure timely rollout of projects. This involves management of resource allocation, project planning and prioritisation and overseeing operational compliance and performance, mainly across front office teams.

He/She frequently collaborates with different segments of the business and is communicative and a team player. He possesses adequate industry experience and a keen understanding of the organisation's business and strategic objectives so as to lead change and improvement programs. As operational issues arise, he provides independent judgement and makes quick decisions to ensure timely resolution of these issues.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Business Performance Management	Level 5	Teamwork	Advanced
	Business Planning	Level 6	Communication	Advanced
	Business Process Re-engineering	Level 5	Transdisciplinary Thinking	Advanced
	Business Requirements Mapping	Level 5	Developing People	Advanced
	Continuous Improvement Management	Level 5	Problem Solving	Advanced
	Disruption Management	Level 6		
	Ethical Culture	Level 5		
	People Performance Management	Level 5		
	Project Management	Level 5		
	Regulatory Compliance	Level 5		
	Risk Management	Level 5		
	Sales Target Management	Level 5		
	Stakeholder Management	Level 5		
	Strategy Planning	Level 5		

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This job role exists in the following sub-sector(s)

■ Investment Banking
 ■ Asset Management
 ■ Private Banking and Wealth Management



# Trading and Execution

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## Head of SGD Rates Trading

Abel Thio

Standard Chartered Bank

### TAKE A RISK FOR A REWARDING CAREER

Mr Abel Thio, Head of SGD Rates Trading at Standard Chartered Bank, still feels the same rush of adrenaline each time he enters a trade even after 20 years on the job.

The high cognitive load from analysis and critical thinking, coupled with the race against time, makes trading an incredibly exciting role. "It is not one for the faint of heart", he says.

"A trader needs to enjoy taking a certain amount of risk," he elaborates, explaining that there is "a sense of satisfaction when you have looked through all the risks and all the possible outcomes, and executed it well."

The high pressure environment has not softened with digitalisation. Abel observes that the rise of digital, self-service trading platforms and solutions has led to different challenges for those in the financial services sector. The challenge now is how do we leverage on digitalisation or automation to enhance the human touch expected by client in delivering excellent service?

This is important because simple transactions can be handled by technology, but more sophisticated tasks like trading or helping clients to understand a financial product, will still require the expertise, intuition and experience of a professional.

Expertise is needed, not just in economics or financial knowledge, but also in areas like programming and financial engineering. Those in financial services must continuously upgrade and improve, Abel says.

Compared to when Abel first started and had to learn the ropes from reading books and imitating

▶▶ The Skills Framework and IBF Standards provide a catalogue of the kind of opportunities out there. It is a clear overview and structure of what to look out for. ▶▶

his seniors, employers today provide an abundance of opportunities and support for learning. For example, initiatives like Standard Chartered's SkillsFuture@SC enable employees to take a few days off a year to attend external training, and hopes to retrain at least 3,000 employees by 2020.

Another difference, he remarks, is that in the past, to up-skill meant to complete the Chartered Financial Analyst (CFA) certificate or obtain a Masters in Applied Finance. Now, upgrading is targeted at one's interest, specialisations and staying ahead of technology disruptions. SkillsFuture@SC offers over 100 courses including important technology areas like cyber security, blockchain, automation, data analytics and even personal development.

"The Skills Framework and IBF Standards provide a catalogue of the kind of opportunities out there. It is a clear overview and structure of what to look out for," Abel says. He believes that information about the different career pathways and required skills, will open the door to constructive and productive career discussions and decision-making, benefitting both mid-career switchers and fresh entrants to the field.

As for those following Abel's footsteps into trading, he reiterates that although occasionally stressful, it is extremely rewarding. "My advice is to always stay relevant, be innovative and think out of the box," he says.

He emphasises that qualities like discipline, level-headedness, objectivity and patience will always be valuable, and that the process of improving from each trade never stops. After all, he declares, "even after 20 years, I'm still learning."

# Trader

## JOB ROLE DESCRIPTION

The Trader is responsible for buying and selling financial instruments across all asset classes such as equities, fixed income, money market, foreign exchange and commodities if so assigned. He/She also conducts research and develops trading strategies with the goal of enhancing the organisation's financial gain as he trades with the organisation's own capital. It is thus important that he ensures his trading activities comply with regulatory frameworks and utilises strategies to hedge risk.

The Trader possesses a passion for trading and is interested in global financial markets. He is alert, decisive and has the ability to respond quickly to situations that may affect trading decisions. Depending on the markets traded, he may have to work outside office hours to carry out trades.

The Trader possesses specific product knowledge and this can include either one or a combination of equities, fixed income, cash equivalents, derivatives, commodities, foreign exchange, cryptocurrencies and alternative investments.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Block Trading	Level 4	Decision Making
	Client Investment Suitability	Level 4	Digital Literacy	Advanced
	Data Analytics and Computational Modelling	Level 4	Sense Making	Intermediate
	Electronic Trading System Management	Level 4	Global Mindset	Intermediate
	Emerging Technology Synthesis	Level 4	Creative Thinking	Intermediate
	Ethical Culture	Level 4		
	Financial Analysis	Level 4		
	Market Research and Analysis	Level 4		
	People Performance Management	Level 4		
	Post Trade Monitoring and Risk and Capital Management	Level 4		
	Price Verification and Profit Analysis	Level 4		
	Qualitative Analysis	Level 4		
	Regulatory Compliance	Level 4		
	Standard Operating Procedures Development	Level 4		
	Technical Analysis	Level 4		
	Trade Processing, Fund Settlement and Treasury Transaction Processing	Level 4		
	Trading Management	Level 4		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Investment Banking ■ Asset Management

# Execution Trader

## JOB ROLE DESCRIPTION

The Execution Trader's main responsibility is to execute trades based on orders received from clients. The role supports the trading desk in managing trade flow and market liquidity by engaging in market-making activities and facilitating transactions between various market participants. He/She also serves as a liaison with other trading operations and will assist in administration related to trade transaction processing and verification.

The Execution Trader deals with a substantial volume of trading orders day-to-day and is meticulous in executing these orders accurately as well as resilient and clear-headed in this fast-paced working environment. He is also sensitive to risk and regulatory related responsibilities, ensuring trades are executed in a compliant and risk-controlled manner.

He possesses specific product knowledge and this can include either one or a combination of equities, fixed income, cash equivalents, derivatives, commodities, foreign exchange, cryptocurrencies and alternative investments.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Block Trading	Level 4	Communication	Advanced
	Client Investment Suitability	Level 4	Problem Solving	Intermediate
	Customer Acceptance Checking and Onboarding	Level 4	Interpersonal Skills	Intermediate
	Electronic Trading System Management	Level 4	Digital Literacy	Advanced
	Emerging Technology Synthesis	Level 4	Decision Making	Intermediate
	Ethical Culture	Level 4		
	Market Liquidity and Counterparty Matching	Level 3		
	Market Research and Analysis	Level 3		
	People Performance Management	Level 4		
	Price Verification and Profit Analysis	Level 4		
	Trade Processing, Fund Settlement and Treasury Transaction Processing	Level 4		
	Trading Management	Level 4		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Investment Banking ■ Private Banking and Wealth Management

# Quantitative Trader

## JOB ROLE DESCRIPTION

The Quantitative Trader is responsible for building, implementing and improving quantitative trading models for the trading of all asset classes. He/She is required to develop profitable trading strategies using quantitative methods before deploying these models to execute trades.

The Quantitative Trader possesses a quantitative background with a strong affinity for numbers and data. He is logical and highly analytical, and is able to make sense and draw patterns from quantitative data. He is a creative thinker who can pilot his quantitative expertise and understanding of financial markets to find and convert trading opportunities into profitable solutions. Depending on the markets traded, he may have to work outside office hours to execute trades.

The Quantitative Trader possesses specific product knowledge and this can include either one or a combination of equities, fixed income, cash equivalents, derivatives, commodities, foreign exchange, cryptocurrencies and alternative investments.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Block Trading	Level 4	Computational Thinking
	Data Analytics and Computational Modelling	Level 4	Digital Literacy	Advanced
	Data Collection and Analysis	Level 4	Sense Making	Intermediate
	Data Mining and Modelling	Level 4	Problem Solving	Intermediate
	Electronic Trading System Management	Level 4	Creative Thinking	Intermediate
	Emerging Technology Synthesis	Level 4		
	Ethical Culture	Level 4		
	Market Research and Analysis	Level 4		
	Post Trade Monitoring and Risk and Capital Management	Level 3		
	Price Verification and Profit Analysis	Level 4		
	Regulatory Compliance	Level 4		
	Standard Operating Procedures Development	Level 4		
	Trade Processing, Fund Settlement and Treasury Transaction Processing	Level 4		
	Trading Management	Level 4		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Investment Banking ■ Asset Management

# Head of Trading Desk/Head of Trading Floor/ Head of Dealing/Head of Execution

## JOB ROLE DESCRIPTION

The Head of Trading Desk/Head of Trading Floor/Head of Dealing/Head of Execution manages the trading business by looking after positions, risk, compliance and profitability of the traders. He/She supervises his trading teams to ensure that all trading activities are compliant with regulations and organisational policies. He also reviews the strategies employed by his teams for performance in terms of financial gains and soundness in risk minimisation, such as hedging. If time permits, he may trade as well.

He is a strategic thinker and coaches his teams to make independent decisions to enhance the organisation's strategies. He possesses deep knowledge of financial instruments and has extensive experience in various trading and risk management strategies. If he trades, he might have to work outside office hours depending on the markets traded.

The Head of Trading Desk/Head of Trading Floor/Head of Dealing/Head of Execution possesses specific product knowledge and this can include either one or a combination of equities, fixed income, cash equivalents, derivatives, commodities, foreign exchange, cryptocurrencies and alternative investments.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Block Trading	Level 5	Leadership
	Client Investment Suitability	Level 5	Communication	Advanced
	Data Analytics and Computational Modelling	Level 5	Decision Making	Advanced
	Electronic Trading System Management	Level 5	Digital Literacy	Advanced
	Emerging Technology Synthesis	Level 5	Transdisciplinary Thinking	Advanced
	Ethical Culture	Level 5		
	Financial Analysis	Level 5		
	Market Liquidity and Counterparty Matching	Level 4		
	Market Research and Analysis	Level 5		
	People Performance Management	Level 5		
	Post Trade Monitoring and Risk and Capital Management	Level 5		
	Price Verification and Profit Analysis	Level 5		
	Qualitative Analysis	Level 5		
	Regulatory Compliance	Level 5		
	Standard Operating Procedures Development	Level 5		
	Technical Analysis	Level 5		
	Trade Processing, Fund Settlement and Treasury Transaction Processing	Level 5		
	Trading Management	Level 5		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Investment Banking ■ Asset Management ■ Private Banking and Wealth Management

# Product Solutioning and Management

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# Product Solutioning and Management

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## Product Manager

Muhammad Afdhaluddin  
bin AB Rahman

Oversea-Chinese Banking Corporation Limited

### TAKING A CHANCE ON FINANCIAL SERVICES

The financial services sector might not have been his first choice, but it has certainly led to an enriching and satisfying career, says Mr Muhammad Afdhaluddin bin AB Rahman. Fresh out of university with a degree in economics, he leapt into OCBC Bank's Young Banker's Programme (now called the Graduate Talent Programme) and found himself on a whirlwind journey.

Supportive peers and senior members of his team made on-the-job learning easier, and his rotations across the different departments in the bank quickly demonstrated the sector's vibrance, he recalls. As his competencies rose and his interest piqued, more opportunities came his way and through the Financial Scholarship Programme – a collaboration between MAS and OCBC – Afdhaluddin flew to the London School of Economics to pursue a Masters in Economics.

"The course provided deep and extensive knowledge on economic theories and the practical implications on financial markets and policy-making," Afdhaluddin says, adding that the "rigorous training in both economic theory and practice" has been crucial in helping him in his role today as a Product Manager.

Today, he supports the retail banking segments with content for areas of investment and personal finance. As the core of his work is to write, the job demands both financial expertise as well as a flair for language. This fits well with Afdhaluddin's passions. He can "monitor markets, make sense of it, anticipate its direction" and produce information to help the layman do the same.

It is about understanding the relationship between customers and the various digital platforms and how they can be made more intuitive to provide a seamless customer experience. ▶▶

Digitalisation has added both challenge and excitement, Afdhaluddin says, explaining that he has learned to write for different media and his articles now appear on digital platforms like the OCBC One Wealth App, Insights webpage for Premier customers and OCBC Internet banking. To cater to different platforms, he adds, he also had to hone his understanding of how they work.

He believes this grasp of technology is extremely important for financial services professionals in retail banking, "it is about understanding the relationship between customers and the various digital platforms and how they can be made more intuitive to provide a seamless customer experience," he says.

Noting that "to thrive in this digital age, everyone needs to be more comfortable with handling data, and using data in decision-making." He also recommends financial services professionals improve their data skills. They can refer to the Skills Framework for Financial Services and IBF Standards to learn more about specific skills they need and the training to undertake for different roles.

The Skills Framework and IBF Standards are not just for those who have career clarity he says, encouraging those – who like him at the start of his journey – may lack that certainty, to use a combination of the framework and on-the-job learning as they explore opportunities.

Ultimately, he shares that in order to thrive and succeed in the financial services sector, one must "stay curious and attentive to digital trends in the banking space. Embrace the use of digital tools to acquire new perspectives."



## Fund Manager

Pang Kin Weng

Schroder Investment Management Limited

### INVESTIGATING A DYNAMIC SECTOR

Trained as an engineer, Pang Kin Weng started his career in the defence sector, working on dissecting problems and developing solutions. Today, as a Fund Manager responsible for multi-asset portfolios at Schroders, Kin Weng puts on that same investigator hat each day – this time to track the market and assess opportunities and risks.

His role is heavy on analytical skills, and there is a need to dig deep and consider the root of different issues while making sense of current affairs. It is only with this, he declares, that one is able to make well-informed decisions that meet the needs of clients.

The challenge of investigating financial problems and creating a sound structure for decision-making is precisely what lured Kin Weng into the financial services sector. A decade in, he remains just as passionate as when he started – which he explains is because the sector is continuously evolving and engaging him with new opportunities for learning and self-discovery.

Digitalisation is the next exciting frontier for the industry and there is great potential for technological disruption, he says, adding that he predicts a growing demand for online financial management solutions as investors seek to take greater control over their investment portfolios.

“We need an ongoing conversation to discover how man and machine can work effectively and efficiently,” Kin Weng muses, elaborating that, “You can view digitisation either as a competitor or as an enabler.” He has chosen the latter and is excited to see how technology will enable him to deliver better advice to his clients.

“As our world is constantly evolving, it will only be through acquiring new knowledge that financial services professionals can future-proof their skillsets.”

Personally, he feels that coding and data science are useful skills to have, and that asset managers in particular will have an advantage if they are able to wield different sources of data in their decision-making. However, he cautions that these new focuses do not negate the importance of teamwork, networking and presentation abilities – soft skills which have been and will remain relevant in the years to come.

For clarity on the full spectrum of skills to thrive in the sector, Kin Weng recommends referring to the Skills Framework for Financial Services and IBF Standards for advice. As the Skills Framework “includes current information on job roles, career pathways and identifies both existing and emerging skills required for the roles”, it is a useful reference to consider different career pathways and determine the steps to take to reach one’s goals, he says.

He also recommends attending courses to upgrade skills. This is because although there is value to on-the-job learning, it is equally beneficial to equip oneself with the hard and soft skills needed before venturing into new areas.

“As our world is constantly evolving, it will only be through acquiring new knowledge that financial services professionals can future-proof their skillsets,” Kin Weng says. So to those keen on the sector: be open-minded, remain proactive and curious, and be willing to explore all avenues – even contract and internship roles if need be, to gain the required exposure.

# Client Portfolio Analyst

## JOB ROLE DESCRIPTION

The Client Portfolio Analyst is responsible for supporting client relationships. He/She also gathers documents and prepares information for presentation to senior team members as well as other relevant stakeholders. He analyses information pertaining to client portfolios to ensure alignment with client objectives.

The Client Portfolio Analyst is self-motivated and a team player to deliver quality services to clients. He is able to prioritise his responsibilities to ensure his tasks are completed on time and accurately. He works well under pressure and is able to keep to tight deadlines while maintaining attention to details.

The Client Portfolio Analyst is required to acquire specific portfolio management and product knowledge and this can include either one or a combination of: alternatives, derivatives, equity, fixed income, and private equity products.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 3	Communication
	Attribution Analysis	Level 3	Interpersonal Skills	Intermediate
	Benchmarking	Level 3	Service Orientation	Intermediate
	Business Environment Analysis	Level 3	Decision Making	Intermediate
	Client Investment Suitability	Level 3	Problem Solving	Intermediate
	Customer Relationship Management	Level 3		
	Ethical Culture	Level 3		
	Market Profiling	Level 3		
	Market Specialisation	Level 3		
	Networking	Level 3		
	Portfolio and Investment Risk Management	Level 3		
	Proposal Management	Level 3		
	Regulatory Compliance	Level 3		
	Stakeholder Management	Level 4		
	Strategy Planning	Level 4		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

- Asset Management

# Client Portfolio Manager

## JOB ROLE DESCRIPTION

The Client Portfolio Manager is responsible for managing client relationships including sharing details about investment strategies to align with client portfolio needs. He/She presents information to clients to ensure they are fully updated about their portfolio as well as answers any questions they have. He possesses deep understanding about the market and the organisation's investment philosophy to be able to effectively communicate with new and existing clients.

The Client Portfolio Manager possesses strong communication skills to engage with a variety of stakeholders to meet necessary timelines. He is analytical, organised and able to set goals personally and present information in a logical manner.

The Client Portfolio Manager is required to acquire specific portfolio management and product knowledge and this can include either one or a combination of: alternatives, derivatives, equity, fixed income, and private equity products.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 4	Communication
	Attribution Analysis	Level 4	Decision Making	Advanced
	Business Environment Analysis	Level 4	Interpersonal Skills	Advanced
	Client Investment Suitability	Level 4	Service Orientation	Advanced
	Customer Relationship Management	Level 4	Problem Solving	Intermediate
	Data Storytelling and Visualisation	Level 4		
	Ethical Culture	Level 4		
	Market Profiling	Level 4		
	Market Specialisation	Level 4		
	Networking	Level 3		
	People Performance Management	Level 4		
	Portfolio and Investment Risk Management	Level 4		
	Proposal Management	Level 4		
	Regulatory Compliance	Level 4		
	Stakeholder Management	Level 4		
	Strategy Planning	Level 5		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Asset Management

# Head of Portfolio Management

## JOB ROLE DESCRIPTION

The Head of Portfolio Management drives the organisation's strategy and frameworks for managing client relationships. He/She ensures that processes run smoothly and efficiently. He promotes a culture of collaboration to deliver the best services possible. He prioritises deep industry learning and knowledge to ensure quality of information presented to clients. He establishes investment strategy decisions of the organisation to ensure his team members are aligned to organisation, market and industry standards. He is focused on developing new processes that will improve the efficiency of his team members.

The Head of Portfolio Management is analytical and detail-oriented but also a strategic thinker to determine how to improve the organisations performance. He is a leader and committed to supporting his team in their development and execution of their tasks. He is able to communicate and promote the organisation's vision. He leverages relationships with various stakeholders to drive collaboration. He remains abreast of global and market trends.

The Head of Portfolio Management is required to acquire specific portfolio management and product knowledge and this can include either one or a combination of: alternatives, derivatives, equity, fixed income, and private equity products.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Account Management	Level 5	Leadership	Advanced
Attribution Analysis	Level 5	Problem Solving	Advanced	
Behavioural Finance	Level 4	Developing People	Advanced	
Business Environment Analysis	Level 5	Decision Making	Advanced	
Change Management	Level 5	Interpersonal Skills	Advanced	
Client Investment Suitability	Level 4			
Customer Acquisition Management	Level 4			
Customer Experience Management	Level 4			
Customer Relationship Management	Level 5			
Data Storytelling and Visualisation	Level 5			
Deal Syndication and Arrangement	Level 4			
Ethical Culture	Level 5			
Environment and Social Governance	Level 5			
Market Research and Analysis	Level 5			
People Performance Management	Level 5			
Pricing Strategy	Level 5			
Product Advisory	Level 5			
Regulatory Compliance	Level 5			
Risk Management	Level 4			
Trading Management	Level 5			

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Asset Management ■ Private Banking and Wealth Management

# Portfolio Analyst/Investment Analyst/Fund Management Assistant

## JOB ROLE DESCRIPTION

The Portfolio Analyst/Investment Analyst/Fund Management Assistant is responsible for providing assistance and support in the development of investment packages for individuals or institutional clients. He/She develops an in-depth understanding of assets or products offered and maintains close relationships with clients in understanding their needs. He assists in tracking product performance and preparing performance reports.

The Portfolio Analyst/Investment Analyst/Fund Management Assistant researches and analyses information in a fast-paced environment. He is detail-oriented and hardworking. He possesses good analytical and time management skills, as well as strong presentation skills. He works well with other team members to achieve common goals.

The Portfolio Analyst/Investment Analyst/Fund Management Assistant is required to acquire specific portfolio management and product knowledge and this can include either one or a combination of: alternatives, derivatives, equity, fixed income, and private equity products.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Account Management	Level 3	Communication	Intermediate
	Behavioural Finance	Level 3	Interpersonal Skills	Intermediate
	Business Environment Analysis	Level 3	Problem Solving	Intermediate
	Customer Experience Management	Level 3	Service Orientation	Basic
	Customer Relationship Management	Level 3	Digital Literacy	Intermediate
	Environment and Social Governance	Level 3		
	Ethical Culture	Level 3		
	Market Research and Analysis	Level 3		
	Portfolio and Investment Risk Management	Level 3		
Regulatory Compliance	Level 3			

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Asset Management ■ Private Banking and Wealth Management

# Portfolio Manager/Investment Manager/Fund Manager

## JOB ROLE DESCRIPTION

The Portfolio Manager/Investment Manager/Fund Manager is responsible for supporting individuals or institutional clients through implementing investment strategies. He/She analyses, creates and manages investment allocations based on clients' needs and risk preferences including their return expectations and market conditions. He maintains close relationships with clients, evaluates performances of pre-determined investment packages and ensures investment packages meet organisational standards and are in compliance with regulatory guidelines.

The Portfolio Manager/Investment Manager/Fund Manager manages and works with teams in a highly diverse context. He is diligent and a team player. He possesses robust people and project management skills. He has a growth mindset and is able to work independently and also collaborate with others when necessary. He is able to manage various stakeholders.

The Portfolio Manager/Investment Manager/Fund Manager is required to acquire specific portfolio management skills and product knowledge and this can include either one or a combination of: alternatives, derivatives, equity, fixed income, and private equity products.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 4	Communication
	Attribution Analysis	Level 4	Teamwork	Advanced
	Behavioural Finance	Level 4	Developing People	Advanced
	Business Environment Analysis	Level 4	Leadership	Intermediate
	Client Investment Suitability	Level 3	Problem Solving	Advanced
	Customer Acquisition Management	Level 3		
	Customer Experience Management	Level 3		
	Customer Relationship Management	Level 4		
	Environment and Social Governance	Level 4		
	Ethical Culture	Level 4		
	Market Research and Analysis	Level 4		
	Portfolio and Investment Risk Management	Level 4		
	Pricing Strategy	Level 4		
	Project Management	Level 4		
	Regulatory Compliance	Level 4		
	Risk Management	Level 3		
	Trading Management	Level 4		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Asset Management ■ Private Banking and Wealth Management

# Segment Executive

## JOB ROLE DESCRIPTION

The Segment Executive is responsible for executing defined segment strategies to deliver customer value propositions and contribute to managing the portfolio health of a segment. He/She implements activities to differentiate the organisation in a competitive market by achieving and maintaining a seamless customer experience. His duties also require him to assist in the implementation of allocation methodologies to account for revenue generation and maximise customer satisfaction.

The Segment Executive is achievement-oriented and able to demonstrate logical thinking in his approach in problem solving. He is familiar and comfortable with using numerical and data analysis techniques, and possesses quantitative reasoning skills. He holds a curious attitude towards customers' short-term and long-term needs, accompanied with business acumen.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 3	Communication
	Business Environment Analysis	Level 3	Problem Solving	Basic
	Business Opportunities Development	Level 3	Teamwork	Basic
	Business Risk Assessment	Level 3	Sense Making	Basic
	Customer Acquisition Management	Level 3	Digital Literacy	Intermediate
	Customer Behaviour Analysis	Level 3		
	Customer Relationship Management	Level 3		
	Digital Marketing	Level 3		
	Ethical Culture	Level 3		
	Market Profiling	Level 3		
	Market Research and Analysis	Level 3		
	Partnership Management	Level 3		
	Product Advisory	Level 3		
	Stakeholder Management	Level 3		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking

# Segment Manager

## JOB ROLE DESCRIPTION

The Segment Manager is responsible for building and enhancing segment programmes and market segment strategies across customer touchpoints. He/She drives the segment-specific programmes with a heavy emphasis on driving the organisation's key customer value propositions and customer experiences. He is required to collaborate with teams across the organisation to develop effective end-to-end customer acquisition, retention and engagement programmes and implement strategies to grow the customer base, improve overall segment revenue growth and deepen product penetration.

The Segment Manager possesses strong analytical skills and business acumen, with a keen understanding of sales and marketing approaches. He is adept at creative thinking and crafting solutions to meet unique needs. He is also dynamic and adaptable to fit the needs of others, have strong customer orientation and is detail-oriented.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 4	Communication
	Business Environment Analysis	Level 4	Interpersonal Skills	Advanced
	Business Opportunities Development	Level 4	Problem Solving	Intermediate
	Business Risk Assessment	Level 4	Decision Making	Intermediate
	Customer Acquisition Management	Level 4	Transdisciplinary Thinking	Intermediate
	Customer Behaviour Analysis	Level 4		
	Customer Relationship Management	Level 4		
	Digital Marketing	Level 4		
	Ethical Culture	Level 4		
	Market Profiling	Level 4		
	Market Research and Analysis	Level 4		
	Partnership Management	Level 4		
	People Performance Management	Level 4		
	Product Advisory	Level 4		
	Stakeholder Management	Level 4		
	Sales Strategy	Level 3		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking

# Head of Segments

## JOB ROLE DESCRIPTION

The Head of Segments is responsible for overseeing the identification and development of customer value propositions for various segments within the organisation's customer base. He/She is responsible for developing a deep understanding of customer needs and behaviours to build customer journeys which would enable maximisation of revenue growth, customer acquisition and retention, and provide customer satisfaction within the segment portfolio. He ensures appropriate sales and marketing strategies are defined and customised to meet the unique needs of each customer segment.

The Head of Segments is strategic and a key decision maker who is able to work across functions to foster interpersonal relationships with a range of stakeholders. He has strong judgment and good foresight within the financial services industry to identify and prepare for emerging trends. He possesses strong customer orientation and deep understanding of various aspects of the customer experience journey across different segments.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Account Management	Level 5	Communication
	Business Environment Analysis	Level 5	Leadership	Advanced
	Business Opportunities Development	Level 5	Interpersonal Skills	Advanced
	Business Risk Assessment	Level 4	Decision Making	Advanced
	Customer Acquisition Management	Level 5	Developing People	Advanced
	Customer Behaviour Analysis	Level 5		
	Customer Relationship Management	Level 5		
	Digital Marketing	Level 5		
	Ethical Culture	Level 5		
	Market Profiling	Level 5		
	Market Research and Analysis	Level 5		
	Partnership Management	Level 5		
	People Performance Management	Level 5		
	Product Advisory	Level 5		
	Regulatory Compliance	Level 5		
	Stakeholder Management	Level 5		
	Sales Strategy	Level 4		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking

# Product Analyst

## JOB ROLE DESCRIPTION

The Product Analyst is responsible for researching on market trends, conducting competitor analyses, reviewing products' positioning and targeted markets. He/She is responsible for supporting the overall processes of managing the products from ensuring the relevance and suitability of the products to identification of potential channels for the products. He researches on the targeted market segments to ensure that the products of the businesses cater to the targeted demographic segments and monitors the products in the relevant segments.

The Product Analyst is able to perform market research and formulate analyses on trends and client behaviour. He possesses critical thinking and organisational skills. He is resourceful and passionate in what he does. His work may require him to be out of office surveying the market and potential channels for distribution.

The Product Analyst is required to acquire specific product knowledge and this can include either one or a combination of: retail banking products, corporate banking products, investment banking products, asset management products, private banking products and insurance products.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Business Environment Analysis	Level 3	Communication	Intermediate
	Channel Management	Level 3	Interpersonal Skills	Intermediate
	Continuous Improvement Management	Level 3	Teamwork	Intermediate
	Demand and Supply Analysis	Level 3	Service Orientation	Intermediate
	Emerging Technology Synthesis	Level 3	Creative Thinking	Intermediate
	Ethical Culture	Level 3		
	Market Profiling	Level 3		
	Market Research and Analysis	Level 3		
	Pricing Strategy	Level 3		
	Product Advisory	Level 3		
	Product Management	Level 3		
	Product Performance Management	Level 3		
	Regulatory Compliance	Level 3		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking
 ■ Corporate Banking
 ■ Investment Banking
 ■ Asset Management
 ■ Private Banking and Wealth Management
 ■ Insurance

# Product Manager

## JOB ROLE DESCRIPTION

The Product Manager is responsible for the overall management of products, from ensuring the suitability of products in their respective markets and monitoring continued relevance of products, to managing product financials and risks. He/She also manages alliances or partnerships and channels in which the products are in. He works closely with the product development team to monitor performance of products and give feedback on market trends and analyses.

The Product Manager manages a diverse team with a vast range of knowledge, skills and abilities. He possesses strong product knowledge and people management skills. He is also creative in his thinking and is up-to-date with market trends and consumer behaviour. He is committed to work alongside his team in ensuring product quality and suitability.

The Product Manager is required to acquire specific product knowledge and this can include either one or a combination of: retail banking products, corporate banking products, investment banking products, asset management products, private banking products and insurance products.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Environment Analysis	Level 4	Communication
	Business Planning	Level 4	Decision Making	Intermediate
	Business Risk Assessment	Level 4	Interpersonal Skills	Advanced
	Change Management	Level 4	Teamwork	Intermediate
	Channel Management	Level 4	Service Orientation	Intermediate
	Continuous Improvement Management	Level 4		
	Demand and Supply Analysis	Level 4		
	Emerging Technology Synthesis	Level 4		
	Ethical Culture	Level 4		
	Market Profiling	Level 4		
	Market Research and Analysis	Level 4		
	People Performance Management	Level 4		
	Pricing Strategy	Level 4		
	Product Advisory	Level 4		
	Product Management	Level 4		
	Product Performance Management	Level 4		
	Quality Assurance	Level 4		
	Regulatory Compliance	Level 4		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking
 ■ Corporate Banking
 ■ Investment Banking
 ■ Asset Management
 ■ Private Banking and Wealth Management
 ■ Insurance

# Head of Product Management

## JOB ROLE DESCRIPTION

The Head of Product Management is responsible for enhancing the definition and growth of products in their market. He/She oversees the development and management of the products' roadmap and ensures alignment of the products to the overall organisation vision and strategies. He oversees product pricing to ensure its competitiveness and suitability in the appropriate markets as well as the valuation for insurance products. He also manages channels and partnership strategies and reviews the risk assessment and ensures compliance on products to standards and regulations.

The Head of Product Management works in a fast-paced and dynamic environment. He collaborates with different departments, ensuring products are not only meeting clients' needs but also in alignment with organisation's strategic directions. He possesses strong analytical, prioritisation and people skills. He is accountable and up-to-date with market trends.

The Head of Product Management is required to acquire specific product knowledge and this can include either one or a combination of: retail banking products, corporate banking products, investment banking products, asset management products, private banking products and insurance products.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Environment Analysis	Level 5	Communication
	Business Planning	Level 5	Leadership	Advanced
	Business Risk Assessment	Level 5	Developing People	Advanced
	Change Management	Level 5	Transdisciplinary Thinking	Advanced
	Continuous Improvement Management	Level 5	Computational Thinking	Advanced
	Demand and Supply Analysis	Level 5		
	Emerging Technology Synthesis	Level 5		
	Ethical Culture	Level 5		
	Market Profiling	Level 5		
	Market Research and Analysis	Level 5		
	People Performance Management	Level 5		
	Pricing Strategy	Level 5		
	Product Advisory	Level 5		
	Product Design and Development	Level 6		
	Product Management	Level 5		
	Product Performance Management	Level 5		
	Quality Assurance	Level 5		
	Regulatory Compliance	Level 5		
	Stakeholder Management	Level 5		
	Strategy Planning	Level 5		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management 
 ■ Insurance

# Product Development Analyst

## JOB ROLE DESCRIPTION

The Product Development Analyst is responsible for the initial conceptualisation, designing and development of newly created products to ensure that they are successfully launched in the chosen markets, whilst ensuring compliance with regulations and industry codes of conduct. He is also responsible for conducting research to understand the positioning of products in the market and conducting market testing to gather feedback.

The Product Development Analyst is creative and up-to-date with the latest market trends. He has strong research and communication skills as well as an analytical mind to understand client behaviour and perform market segmentation.

The Product Development Analyst is required to acquire specific product knowledge and this can include either one or a combination of: retail banking products, corporate banking products, investment banking products, asset management products and insurance products.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Business Environment Analysis	Level 3	Interpersonal Skills	Intermediate
	Continuous Improvement Management	Level 3	Teamwork	Basic
	Data Analytics and Computational Modelling	Level 3	Problem Solving	Intermediate
	Demand and Supply Analysis	Level 3	Creative Thinking	Intermediate
	Ethical Culture	Level 3	Communication	Intermediate
	Innovation Management	Level 3		
	Market Profiling	Level 3		
	Market Research and Analysis	Level 3		
	Pricing Strategy	Level 3		
	Product Design and Development	Level 4		
	Product Management	Level 4		
	Regulatory Compliance	Level 3		
	Regulatory Risk Assessment	Level 3		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking
 ■ Corporate Banking
 ■ Investment Banking
 ■ Asset Management
 ■ Insurance

# Product Development Manager

## JOB ROLE DESCRIPTION

The Product Development Manager is responsible for investigating, designing and assessing products that he/she formulates for an organisation. He coordinates and manages all stages of product development, from initial conceptualisation to finalisation and distribution. He ensures the development and enhancement of new products, and oversees the pricing strategies for the products to ensure its competitiveness in the market and profitability for the organisation.

The Product Development Manager works in a creative and fast-changing environment. He possesses strong product knowledge, people management and analytical skills. He is confident and flexible in managing his product development team, allowing creativity to take place in the process.

The Product Development Manager is required to acquire specific product knowledge and this can include either one or a combination of: retail banking products, corporate banking products, investment banking products, asset management products and insurance products.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Environment Analysis	Level 4	Interpersonal Skills
	Continuous Improvement Management	Level 4	Creative Thinking	Intermediate
	Data Analytics and Computational Modelling	Level 4	Communication	Advanced
	Demand and Supply Analysis	Level 4	Leadership	Intermediate
	Ethical Culture	Level 4	Teamwork	Advanced
	Innovation Management	Level 4		
	Market Profiling	Level 4		
	Market Research and Analysis	Level 4		
	People Performance Management	Level 4		
	Pricing Strategy	Level 4		
	Product Design and Development	Level 5		
	Product Management	Level 5		
	Regulatory Compliance	Level 4		
	Regulatory Risk Assessment	Level 4		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Asset Management 
 ■ Insurance

# Product Marketing Executive

## JOB ROLE DESCRIPTION

The Product Marketing Executive is responsible for assisting in the management of product marketing. He/She conducts market analyses to develop strategies that grow the organisation's bottom line, market share and marginal goals through successful product marketing and campaigns. He is also responsible for generating ideas and conducting market research to understand client behaviours and market trends to launch successful campaigns.

The Product Marketing Executive is creative and contributes new ideas to marketing strategies on a regular basis. He is comfortable with performing market research to understand market trends and perform client analyses. He possesses strong time management and analytical skills and reporting abilities.

The Product Marketing Executive is required to acquire specific product knowledge and this can include either one or a combination of: retail banking products, investment banking products, asset management products, private banking products and insurance products.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Business Environment Analysis	Level 3	Interpersonal Skills	Intermediate
	Customer Behaviour Analysis	Level 3	Creative Thinking	Intermediate
	Demand and Supply Analysis	Level 3	Communication	Intermediate
	Digital Marketing	Level 3	Service Orientation	Intermediate
	Ethical Culture	Level 3	Teamwork	Intermediate
	Market Profiling	Level 3		
	Market Research and Analysis	Level 3		
	Product Marketing and Branding	Level 3		
	Stakeholder Management	Level 3		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking
 ■ Investment Banking
 ■ Asset Management
 ■ Private Banking and Wealth Management
 ■ Insurance

# Product Marketing Manager

## JOB ROLE DESCRIPTION

The Product Marketing Manager is responsible for delivering marketing insights, driving the creation of differentiated messaging and positioning, as well as leading go-to-market planning and execution of product marketing campaigns and launches. He/She leads and oversees campaigns, strategies, budget allocation and marketing materials development in line with the overall marketing strategy and product positioning.

The Product Marketing Manager manages a diverse team to ensure working environment is conducive to the free flow of ideas in marketing strategies. He is encouraging, open to new ideas, team-oriented and a good communicator. He is also creative and innovative in launching successful campaigns and drive revenues for products.

The Product Marketing Manager is required to acquire specific product knowledge and this can include either one or a combination of: retail banking products, investment banking products, asset management products, private banking products and insurance products.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Budgeting	Level 3	Creative Thinking
	Business Environment Analysis	Level 4	Digital Literacy	Advanced
	Business Risk Assessment	Level 4	Communication	Advanced
	Customer Behaviour Analysis	Level 4	Interpersonal Skills	Advanced
	Demand and Supply Analysis	Level 4	Teamwork	Advanced
	Digital Marketing	Level 4		
	Ethical Culture	Level 4		
	Innovation Management	Level 4		
	Market Profiling	Level 4		
	Market Research and Analysis	Level 4		
	Networking	Level 4		
	People Performance Management	Level 4		
	Product Marketing and Branding	Level 4		
	Product Performance Management	Level 4		
	Sales Strategy	Level 4		
	Stakeholder Management	Level 4		
	Strategy Planning	Level 4		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking
 ■ Investment Banking
 ■ Asset Management
 ■ Private Banking and Wealth Management
 ■ Insurance

# Head of Product Marketing

## JOB ROLE DESCRIPTION

The Head of Product Marketing is responsible for leading the development of marketing campaigns and product launches for new and existing products. He/She manages marketing activities within the context of the overall corporate plan to meet organisation's objectives and revenue targets. He manages the lifecycle and product positioning in the market place while ensuring that the activities are kept within budget and in line with the overall branding and positioning of the product.

The Head of Product Marketing works in a dynamic environment and engaging multiple internal stakeholders on a regular basis while understanding client needs and demands. He possesses great leadership, public relations and communication skills. He keeps up to date with market trends and is forward thinking so as to drive successful campaigns.

The Head of Product Marketing is required to acquire specific product knowledge and this can include either one or a combination of: retail banking products, corporate banking products, investment banking products, asset management products, private banking products and insurance products.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Budgeting	Level 4	Sense Making	Advanced
Business Environment Analysis	Level 5	Communication	Advanced	
Business Risk Assessment	Level 5	Creative Thinking	Advanced	
Customer Behaviour Analysis	Level 5	Global Mindset	Advanced	
Demand and Supply Analysis	Level 5	Problem Solving	Advanced	
Digital Marketing	Level 5			
Ethical Culture	Level 5			
Innovation Management	Level 5			
Market Profiling	Level 5			
Networking	Level 5			
People Performance Management	Level 5			
Product Marketing and Branding	Level 5			
Product Performance Management	Level 5			
Sales Strategy	Level 5			
Stakeholder Management	Level 5			
Strategy Planning	Level 5			

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management 
 ■ Insurance

# Economist

## JOB ROLE DESCRIPTION

The Economist is responsible for conducting macroeconomic research in the organisation and drafting reports and analyses for circulation to internal stakeholders. This includes monitoring major economic indicators, researching on industry and companies for investment processes, and conducting investment trend analyses. He/She also supports the development of economic guidelines and standards for the organisation.

The Economist is a logical thinker, meticulous and able to see the big picture, generating concise and impactful views on relevant markets when required. He keeps himself updated with macroeconomic developments in the financial services sector so as to contribute accurately to valuation assumptions and market forecasts.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Benchmarking	Level 3	Sense Making	Advanced
	Business Environment Analysis	Level 4	Problem Solving	Intermediate
	Business Needs Analysis	Level 3	Teamwork	Intermediate
	Data Analytics and Computational Modelling	Level 3	Computational Thinking	Intermediate
	Data Collection and Analysis	Level 3	Digital Literacy	Intermediate
	Ethical Culture	Level 3		
	Market Research and Analysis	Level 3		
	Qualitative Analysis	Level 4		
	Research and Information Synthesis	Level 3		
Strategy Planning	Level 4			
Technical Analysis	Level 3			
Valuation	Level 3			

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

- Investment Banking
- Private Banking and Wealth Management

# Senior Economist

## JOB ROLE DESCRIPTION

The Senior Economist is responsible for reviewing macroeconomic research completed by junior economists, as well as the various reports generated on primary and secondary research, economic outlooks and impact studies. He/She also develops strategic inputs for the organisation based on macroeconomic developments in the industry, and validates findings from investment trend analyses.

The Senior Economist is meticulous and able to think strategically when required, contributing high quality research and analytical insights through various means. He works well in teams to engage a wide range of stakeholders and influence them through his research findings to facilitate investment processes.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Benchmarking	Level 4	Sense Making	Advanced
	Business Environment Analysis	Level 5	Problem Solving	Intermediate
	Business Needs Analysis	Level 4	Managing Diversity	Intermediate
	Data Analytics and Computational Modelling	Level 4	Digital Literacy	Intermediate
	Data Collection and Analysis	Level 4	Computational Thinking	Intermediate
	Ethical Culture	Level 4		
	Market Research and Analysis	Level 4		
	Policy Implementation and Revision	Level 4		
	Research and Information Synthesis	Level 4		
	Scenario Planning and Analysis	Level 4		
	Strategy Planning	Level 5		
	Technical Analysis	Level 4		
Valuation	Level 4			

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Investment Banking ■ Private Banking and Wealth Management

# Head of Strategy/Head of Investment Strategy

## JOB ROLE DESCRIPTION

The Head of Strategy/Head of Investment Strategy oversees and allocates research projects to economics and research teams. He/She provides guidance to his teams on economic findings as well as to senior management, often assisting with policy and strategy formation for the organisation. He is also responsible for developing the organisation's external profile and manages the research projects that come from other business units.

The Head of Strategy/Head of Investment Strategy is a balanced thinker who can look at situations from micro and macro points of view, and communicates his views effectively to influence organisation-wide strategies. He occasionally represents the organisation at conferences and events to develop its profile, and has deep expertise on market outlook and socioeconomic trends within the financial services sector.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Benchmarking	Level 5	Communication	Advanced
	Business Environment Analysis	Level 6	Transdisciplinary Thinking	Advanced
	Business Needs Analysis	Level 5	Problem Solving	Advanced
	Data Analytics and Computational Modelling	Level 5	Leadership	Advanced
	Data Storytelling and Visualisation	Level 4	Decision Making	Advanced
	Ethical Culture	Level 5		
	Financial Analysis	Level 5		
	Market Research and Analysis	Level 5		
	Policy Implementation and Revision	Level 5		
	Research and Information Synthesis	Level 5		
	Scenario Planning and Analysis	Level 5		
	Stakeholder Management	Level 5		
Strategy Planning	Level 6			

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Investment Banking ■ Private Banking and Wealth Management

# Research Analyst

## JOB ROLE DESCRIPTION

The Research Analyst is responsible for conducting research based on requirements and requests from various internal business units. He/She also facilitates investment processes by providing assumptions necessary for forecasting and investment recommendations based on the research conducted.

The Research Analyst is self-motivated, driven and passionate about learning. He takes the initiative to share research outcomes that are useful to other business units. The role also requires him to be able to analyse and interpret information quickly and to condense and bring across complex research ideas and concepts in easily understandable terms.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Benchmarking	Level 3	Problem Solving
	Business Environment Analysis	Level 4	Resource Management	Intermediate
	Business Needs Analysis	Level 3	Sense Making	Intermediate
	Data Analytics and Computational Modelling	Level 3	Teamwork	Intermediate
	Data Collection and Analysis	Level 3	Digital Literacy	Intermediate
	Data Storytelling and Visualisation	Level 3		
	Data Mining and Modelling	Level 3		
	Ethical Culture	Level 3		
	Financial Analysis	Level 4		
	Financial Modelling	Level 3		
	Market Research and Analysis	Level 3		
	Qualitative Analysis	Level 3		
	Research and Information Synthesis	Level 4		
	Technical Analysis	Level 3		
	Valuation	Level 3		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Investment Banking
 ■ Asset Management
 ■ Private Banking and Wealth Management

# Reserving Actuarial Executive

## JOB ROLE DESCRIPTION

The Reserving Actuarial Executive is responsible for analysing, monitoring and reporting insurance products in the market as well as managing internal product pricing and reinsurance negotiations. He/She conducts periodic reviews of reserving parameters and prepares reporting in adherence to regulatory requirements. He facilitates reinsurance administration to ensure it is completed in an accurate and timely manner.

The Reserving Actuarial Executive works with relevant key stakeholders and handling data and information. He possesses strong analytical abilities with a good understanding of actuarial techniques, standards and assumptions. He also has strong knowledge of insurance operations and is able to convey complex information clearly and concisely.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Data Analytics and Computational Modelling	Level 3	Sense Making	Intermediate
	Data Collection and Analysis	Level 3	Problem Solving	Intermediate
	Data Mining and Modelling	Level 3	Transdisciplinary Thinking	Intermediate
	Ethical Culture	Level 3	Computational Thinking	Intermediate
	Financial Modelling	Level 3	Teamwork	Intermediate
	Regulatory Compliance	Level 3		
	Risk Analytics	Level 3		
	Stakeholder Management	Level 3		
	Valuation	Level 3		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Insurance

# Pricing Actuarial Executive

## JOB ROLE DESCRIPTION

The Pricing Actuarial Executive is responsible for gathering market and statistical data in developing pricing models for insurance products. He/She collaborates with other stakeholders to ensure successful launches of products. He also helps to evaluate product risks and reviews reinsurance programmes. He facilitates reinsurance administration to ensure it is completed in an accurate and timely manner.

The Pricing Actuarial Executive works with relevant key stakeholders and handling data and information. He is attentive to details and possesses good time management and strong people skills. He also has strong technical skills and is able to convey his idea in an effective manner.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Data Analytics and Computational Modelling	Level 3	Sense Making	Intermediate
	Data Collection and Analysis	Level 3	Problem Solving	Intermediate
	Data Mining and Modelling	Level 3	Transdisciplinary Thinking	Intermediate
	Ethical Culture	Level 3	Computational Thinking	Intermediate
	Financial Modelling	Level 3	Teamwork	Intermediate
	Regulatory Compliance	Level 3		
	Risk Analytics	Level 3		
	Stakeholder Management	Level 3		
	Valuation	Level 3		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Insurance

# Reserving and Pricing Actuarial Manager

## JOB ROLE DESCRIPTION

The Reserving and Pricing Actuarial Manager is responsible for reviewing the pricing of insurance products, handling financial reporting and analysing statistical data for the organisation. He/She prepares presentations and reports to explain findings to management. He conducts pricing reviews for new and existing insurance products as well as valuations for cash reserves. He oversees risk management and reinsurance administration.

The Reserving and Pricing Actuarial Manager manages and works with a diverse team. He possesses strong problem-solving, analytical and people management skills. He is detail-oriented and diligent. He possesses strong mathematical skills in order to determine risks accurately and estimate probabilities.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Performance Management	Level 4	Developing People
	Business Requirements Mapping	Level 4	Transdisciplinary Thinking	Advanced
	Business Risk Assessment	Level 4	Resource Management	Advanced
	Corporate Governance	Level 4	Computational Thinking	Intermediate
	Data Analytics and Computational Modelling	Level 4	Sense Making	Advanced
	Data Mining and Modelling	Level 4		
	Ethical Culture	Level 4		
	Financial Modelling	Level 4		
	People Performance Management	Level 4		
	Pricing Strategy	Level 4		
	Regulatory and Legal Advisory	Level 4		
	Regulatory Compliance	Level 4		
	Risk Analytics	Level 4		
	Stakeholder Management	Level 4		
	Valuation	Level 4		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Insurance

# Head of Reserving and Pricing Actuarial

## JOB ROLE DESCRIPTION

The Head of Reserving and Pricing Actuarial is responsible for directing the organisation's actuarial functions. He/She reviews existing programmes and strategies and oversees product development. He leads the actuarial department and advises management on actuarial investigations and product development, ensuring long-term sustainability of the organisation. He drives risk management processes to ensure optimal returns.

The Head of Reserving and Pricing Actuarial works with multiple stakeholders in a diverse environment. He is analytical and possesses strong mathematical and leadership skills. He is ethical and accountable in leading the team and formulating strategies that drive the team.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Performance Management	Level 5	Sense Making
	Business Requirements Mapping	Level 5	Decision Making	Advanced
	Business Risk Assessment	Level 5	Transdisciplinary Thinking	Advanced
	Corporate Governance	Level 5	Resource Management	Advanced
	Data Analytics and Computational Modelling	Level 5	Computational Thinking	Advanced
	Data Mining and Modelling	Level 5		
	Ethical Culture	Level 5		
	Financial Modelling	Level 5		
	People Performance Management	Level 5		
	Pricing Strategy	Level 5		
	Regulatory and Legal Advisory	Level 5		
	Regulatory Compliance	Level 5		
	Risk Analytics	Level 5		
	Stakeholder Management	Level 5		
	Valuation	Level 5		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Insurance

# Assistant Wealth Planner

## JOB ROLE DESCRIPTION

The Assistant Wealth Planner supports client acquisition. He/She also helps to prepare materials for providing advice and recommendations to clients. He works in collaboration with other team members to provide customised services to meet clients profiles and needs. He handles after-sales support in servicing client needs, such as processing of documents and handling any additional queries that clients may have.

The Assistant Wealth Planner is open-minded and results driven. He is confident and personable in nature to build rapport with clients.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Business Opportunities Development	Level 3	Communication	Intermediate
	Customer Acceptance Checking and Onboarding	Level 2	Interpersonal Skills	Intermediate
	Customer Experience Management	Level 3	Service Orientation	Intermediate
	Customer Relationship Management	Level 3	Teamwork	Intermediate
	Ethical Culture	Level 3	Problem Solving	Intermediate
	Market Specialisation	Level 3		
	Product Advisory	Level 3		
	Risk Management	Level 3		
	Service Challenges	Level 3		
	Stakeholder Management	Level 3		
	Wealth Planning Administration	Level 3		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

- Private Banking and Wealth Management

# Wealth Planner

## JOB ROLE DESCRIPTION

The Wealth Planner is responsible for client acquisition as well as providing customised wealth planning services. He/She is able to build strong client relationships. He is also in charge of developing strategies to identify the target markets for their product and service offerings and tailoring approaches to reach out to them. He maintains on-going client servicing requirements and collaborates with internal teams as necessary to ensure that services are delivered efficiently.

The Wealth Planner's duties require him to work odd hours and occasionally on the weekends. He enjoys working in a fast pace environment and networking regularly with current and potential new clients. He possesses excellent interpersonal skills and is able to communicate effectively with clients and team members.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Environment Analysis	Level 4	Communication
	Business Opportunities Development	Level 4	Decision Making	Advanced
	Business Planning	Level 5	Interpersonal Skills	Advanced
	Customer Acquisition Management	Level 4	Service Orientation	Advanced
	Customer Experience Management	Level 4	Problem Solving	Advanced
	Customer Relationship Management	Level 4		
	Ethical Culture	Level 4		
	Market Specialisation	Level 4		
	Networking	Level 4		
	People Performance Management	Level 4		
	Product Advisory	Level 4		
	Risk Management	Level 4		
	Service Challenges	Level 4		
	Stakeholder Management	Level 4		
	Strategy Planning	Level 5		
	Trust Structuring	Level 4		
	Wealth Planning Administration	Level 4		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

- Private Banking and Wealth Management

# Head of Wealth Planning/Director of Wealth Planning

## JOB ROLE DESCRIPTION

The Head of Wealth Planning/Director of Wealth Planning is responsible for providing guidance to the team as well as making strategic decisions to drive the direction of client acquisition opportunities. He/She also ensures that the team follows compliance and best practices on risk management. He also provides solutions and resources for escalated issues. He is able to build strong relationships with clients as well as internal and external networks. He focuses on achieving business objectives and implementing changes to be more efficient in providing services to clients.

The Head of Wealth Planning/Director of Wealth Planning is a driven leader and is ambitious in setting goals and working towards achieving them. He is able to manage and mentor his team focusing on their continuous improvements. He possesses a deep understanding of market and industry trends in the business both locally and globally.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Environment Analysis	Level 5	Leadership
	Business Opportunities Development	Level 5	Developing People	Advanced
	Business Performance Management	Level 5	Problem Solving	Advanced
	Business Planning	Level 6	Decision Making	Advanced
	Change Management	Level 5	Communication	Advanced
	Ethical Culture	Level 5		
	Market Specialisation	Level 4		
	Networking	Level 5		
	People Performance Management	Level 5		
	Product Advisory	Level 5		
	Risk Management	Level 5		
	Stakeholder Management	Level 5		
	Strategy Planning	Level 6		
	Trust Structuring	Level 5		
	Wealth Planning Administration	Level 5		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

- Private Banking and Wealth Management

# Trust Administrator

## JOB ROLE DESCRIPTION

The Trust Administrator supports his superiors in servicing client accounts and updating records. He/She assists with client onboarding and maintaining compliance with regulatory guidelines and the organisations policies. He is also tasked with monitoring client profiles and their changing needs. He escalates issues pertaining to client documents or servicing concerns to superiors.

The Trust Administrator is a team player who is meticulous, detail-oriented and reliable. He is self-motivated and able to take initiative to work independently and under pressure. He is well organised and service-oriented.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Corporate and Business Law Application	Level 3	Communication	Intermediate
	Customer Acceptance Checking and Onboarding	Level 2	Service Orientation	Basic
	Customer Experience Management	Level 3	Interpersonal Skills	Basic
	Ethical Culture	Level 3	Teamwork	Basic
	Market Specialisation	Level 3	Problem Solving	Basic
	Regulatory Compliance	Level 3		
	Risk Management	Level 3		
	Service Challenges	Level 3		
	Stakeholder Management	Level 3		
Trust Structuring	Level 3			

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

- Private Banking and Wealth Management

# Trust Manager

## JOB ROLE DESCRIPTION

The Trust Manager is responsible for building relationships with clients to meet their personalised needs. He/She is responsible for client onboarding and documentation to ensure accuracy. He also develops policies to mitigate risks and align with compliance requirements. He engages with external providers when necessary to achieve client objectives.

The Trust Manager is able to work independently and has good time management skills. He has a strong attention to details and is able to manage multiple priorities. He possesses strong interpersonal and communication skills to deal with clients. He is able to react quickly when faced with adversity, and is adept at resolving ad-hoc situations and responding to changes in relevant regulatory areas.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Corporate and Business Law Application	Level 4	Communication	Advanced
	Customer Acceptance Checking and Onboarding	Level 3	Service Orientation	Intermediate
	Customer Experience Management	Level 4	Teamwork	Intermediate
	Ethical Culture	Level 4	Problem Solving	Intermediate
	Market Specialisation	Level 4	Interpersonal Skills	Advanced
	People Performance Management	Level 4		
	Regulatory Compliance	Level 3		
	Risk Management	Level 3		
	Service Challenges	Level 4		
	Stakeholder Management	Level 4		
Strategy Planning	Level 5			
Trust Structuring	Level 4			

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

- Private Banking and Wealth Management

# Head of Trust Administration

## JOB ROLE DESCRIPTION

The Head of Trust Administration is able to guide onboarding requirements for the organisation. He/She acts as a resource for his team to advise on complex cases and provide enhanced advice to clients. He maintains updated on risk, legal and regulatory requirements to ensure that adequate processes and policies are in place for the organisation to follow.

The Head of Trust Administration travels out of office occasionally to work with others on complex client related issues that involve various external stakeholders. He possesses strong business acumen and leadership skills. He is able to take initiative to drive team objectives. In addition to leading people he is able to drive strategies to improve the organisation.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Corporate and Business Law Application	Level 5	Leadership	Advanced
	Customer Acceptance Checking and Onboarding	Level 3	Developing People	Advanced
	Customer Experience Management	Level 5	Teamwork	Advanced
	Ethical Culture	Level 5	Decision Making	Advanced
	Market Specialisation	Level 5	Resource Management	Advanced
	People Performance Management	Level 5		
	Regulatory Compliance	Level 4		
	Risk Management	Level 4		
	Service Challenges	Level 5		
	Stakeholder Management	Level 5		
Strategy Planning	Level 6			
Trust Structuring	Level 5			

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This job role exists in the following sub-sector(s)

- Private Banking and Wealth Management

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## Senior Underwriting Specialist

Meenal Bhatt  
NTUC Income

### A GUIDE THROUGH CAREER CROSSROADS

Finding a career you love is a process of exploration, says Ms Meenal Bhatt. “You don’t always need to have it figured out at the start as there are many who make successful career switches even after spending many years in the same role or industry.”

As a testament to this, Meenal graduated with a degree in Pharmaceutical Science and spent the early years of her career working in the hospital, but today, she is a Senior Underwriting Specialist from the Life and Health Division at NTUC Income.

As the role of an underwriter involves assessing a policy applicant’s profile, aside from analytical skills and interpersonal skills, it is also important to be able to interpret financial reports and one’s health profile. Therefore, “to do well as a life and health underwriter, you need technical or medical knowledge,” making Meenal’s skillset high in demand.

She believes digitalisation has made her new career an interesting one. “Technological development, digitalisation and innovation have transformed the financial services industry, and presented opportunities to make insurance underwriting more efficient,” Meenal explains, adding that this is most significantly seen in how technology reduces both data errors and processing time.

As an example, the Underwriting Workbench, NTUC Income’s in-house software, integrates information from different systems used for life and health policies unto a single platform. Underwriters no longer need to toggle between multiple systems to gather information and can cut down on information gathering and routine tasks.

■ ■ Technological development, digitalisation and innovation have transformed the financial services industry, and presented opportunities to make insurance underwriting more efficient. ■ ■

Clients are also enjoying shorter application processing times as e-letters and e-signing of documents are supported, and have more choice of insurance products available for direct purchase online.

This boom of online products, coupled with how underwriters have more bandwidth, has pushed them to take on “more complex tasks such as medical or financial risk assessment.” Their roles are no longer limited to post-application analyses of profiles and cases, but have been expanded to the pre-application phase as well. To succeed in this new climate, underwriters must enhance their IT skills and better understand how different systems integrate, honing their fluency in the automated-underwriting programmes.

These changes make the Skills Framework a useful tool to both fresh graduates and mid-career employees like herself. “The Skills Framework for Financial Services and IBF Standards will enable individuals to plan out their careers by offering a glimpse into the expectations of each role,” Meenal explains, elaborating that the clearly defined skills and competencies will help one determine the steps they need to take to achieve their career goals.

She is excited to use the framework to chart her own progression and hopes that it will guide and reassure others at the crossroads of their careers like she was. With support like this in tow, one can worry less about having chosen “right” and instead, “explore their potential, skills and passions so that they can contribute to the economy and society.”

# Underwriting Executive

## JOB ROLE DESCRIPTION

The Underwriting Executive is responsible for consolidating data from insurance applicants, analysing risks to determine policy terms as well as assisting in the development of products and policy insurance. He/She assesses and evaluates applications of prospective customers. He reviews assigned cases to provide underwriting decisions based on organisation guidelines and ensures there are proper supporting documents with applications. He works closely with customer servicing teams to ensure information on business rules and processes are provided.

The Underwriting Executive possess strong analytical skills and deep technical knowledge in underwriting and risk assessment methodologies. He has keen judgement, and able to think logically and in a structured manner to come to conclusions in a timely manner. He is detail-oriented and demonstrates ethics and integrity in practice.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Negotiation	Level 3	Sense Making
	Continuous Improvement Management	Level 3	Service Orientation	Basic
	Contract and Vendor Management	Level 3	Interpersonal Skills	Basic
	Credit Assessment	Level 3	Decision Making	Basic
	Customer Experience Management	Level 3	Problem Solving	Basic
	Data Collection and Analysis	Level 3		
	Ethical Culture	Level 3		
	Fraud Risk Management	Level 3		
	Policy Implementation and Revision	Level 3		
	Regulatory Compliance	Level 3		
	Risk Analytics	Level 3		
	Underwriting Process	Level 3		
	Underwriting Profitability and Efficiency Management	Level 3		

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This job role exists in the following sub-sector(s)

■ Insurance

# Underwriting Manager

## JOB ROLE DESCRIPTION

The Underwriting Manager is responsible for providing leadership and guidance to the underwriting team. He/She assesses and evaluates applications of prospective customers and assesses the risks posed by clients to the company. He reviews assigned cases to provide underwriting decisions based on organisation guidelines and ensures the team is meeting customer satisfaction levels and deadlines. He drives the relationships with customer servicing teams to ensure information on business rules and processes are provided as required. His duties require managing intermediaries, internal underwriters and external customers in a dynamic context.

The Underwriting Manager possesses strong analytical and numerical skills and is familiar with various risk assessment software. He is a strong communicator and is comfortable engaging with a variety of stakeholders as a technical specialist. He is highly logical, able to comprehend complex amounts of information and make judgements to drive decision making.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Environment Analysis	Level 4	Problem Solving
	Business Negotiation	Level 4	Interpersonal Skills	Intermediate
	Business Performance Management	Level 3	Decision Making	Intermediate
	Continuous Improvement Management	Level 4	Teamwork	Intermediate
	Contract and Vendor Management	Level 4	Transdisciplinary Thinking	Intermediate
	Credit Assessment	Level 4		
	Credit Risk Management	Level 4		
	Customer Experience Management	Level 4		
	Data Collection and Analysis	Level 4		
	Ethical Culture	Level 4		
	Fraud Risk Management	Level 4		
	People Performance Management	Level 4		
	Policy Implementation and Revision	Level 4		
	Quality Assurance	Level 4		
	Regulatory Compliance	Level 4		
	Risk Analytics	Level 4		
	Underwriting Process	Level 4		
	Underwriting Profitability and Efficiency Management	Level 4		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Insurance

# Head of Underwriting

## JOB ROLE DESCRIPTION

The Head of Underwriting is responsible for monitoring underwriting trends in the market for insurance products. He/She reviews underwriting guidelines of the organisation. He monitors underwriting standards to ensure that they are aligned with the organisation's business strategies and underwriting policies. He provides guidance and direction to the team in underwriting decisions. He also negotiates with reinsurers to achieve fair decisions for both the organisation and customers.

The Head of Underwriting demonstrates strong leadership and interpersonal skills in working with various stakeholders in a dynamic environment. He possesses strong integrity and honesty that is fair for both clients and company profitability.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Environment Analysis	Level 5	Transdisciplinary Thinking
	Business Negotiation	Level 5	Developing People	Advanced
	Business Performance Management	Level 4	Interpersonal Skills	Advanced
	Continuous Improvement Management	Level 5	Service Orientation	Advanced
	Contract and Vendor Management	Level 5	Digital Literacy	Advanced
	Credit Risk Management	Level 5		
	Customer Experience Management	Level 5		
	Ethical Culture	Level 5		
	Fraud Risk Management	Level 4		
	People Performance Management	Level 5		
	Policy Implementation and Revision	Level 5		
	Quality Assurance	Level 5		
	Regulatory Compliance	Level 5		
	Underwriting Process	Level 5		
	Underwriting Profitability and Efficiency Management	Level 5		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Insurance

# Claims Appraiser/Claims Examiner/Claims Executive

## JOB ROLE DESCRIPTION

The Claims Appraiser/Claims Examiner/Claims Executive is responsible for examining, investigating and processing routine and non-routine insurance claims. He/She liaises with customers and other third parties on insurance claims and manages complaints from customers according to specified service standards. He is involved in analysing claims applications and executes claim procedures as defined by policy, escalating complex issues for further review and investigation as required.

The Claims Appraiser/Claims Examiner/Claims Executive has strong reading comprehension and writing skills as the role requires him to go through various documents and prepare reports on the findings. He is logical and analytical and is able to derive judgement and insight based on available information. He possesses working industry knowledge on insurance claims and claims scenarios.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Business Negotiation	Level 3	Interpersonal Skills	Intermediate
	Continuous Improvement Management	Level 3	Service Orientation	Intermediate
	Contract and Vendor Management	Level 3	Problem Solving	Intermediate
	Corporate Governance	Level 4	Communication	Intermediate
	Customer Experience Management	Level 3	Teamwork	Intermediate
	Data Collection and Analysis	Level 3		
	Data Governance	Level 3		
	Ethical Culture	Level 3		
	Fraud Risk Management	Level 3		
	Insurance Claims Handling	Level 3		
	Regulatory Compliance	Level 3		
	Stakeholder Management	Level 3		

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This job role exists in the following sub-sector(s)

■ Insurance

# Claims Manager

## JOB ROLE DESCRIPTION

The Claims Manager is responsible for managing the claims team and execution of claims procedures and processes. He/She evaluates the performance of claims function and proposes recommendations for improvements. He also assesses technical and/or high-value insurance claims and manages disputed claims or those involving litigation. He ensures overall customer experience by conducting regular customer feedback analyses to ensure the achievement of high standards for claims operations.

The Claims Manager is logical and analytical in processing and reviewing insurance claims. He also demonstrates the ability to listen, make quick judgements under pressure and negotiate with customers on insurance claims outcome.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Environment Analysis	Level 4	Interpersonal Skills
	Business Negotiation	Level 4	Service Orientation	Advanced
	Business Process Re-engineering	Level 4	Problem Solving	Advanced
	Business Requirements Mapping	Level 4	Resource Management	Advanced
	Change Management	Level 4	Transdisciplinary Thinking	Advanced
	Continuous Improvement Management	Level 4		
	Contract and Vendor Management	Level 4		
	Corporate Governance	Level 4		
	Customer Experience Management	Level 4		
	Data Collection and Analysis	Level 4		
	Data Governance	Level 4		
	Emerging Technology Synthesis	Level 4		
	Ethical Culture	Level 4		
	Fraud Risk Management	Level 4		
	Insurance Claims Handling	Level 4		
	People Performance Management	Level 4		
	Regulatory Compliance	Level 4		
	Risk Management	Level 4		
	Stakeholder Management	Level 4		

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This job role exists in the following sub-sector(s)

■ Insurance

# Head of Claims

## JOB ROLE DESCRIPTION

The Head of Claims is responsible for the operation and performance of the organisation's claims function. He/She provides guidance and advises on technical or high value insurance claims, and acts as an overall subject matter expert on insurance claims within the organisation. He is involved with regular reviews and updates for claims strategies and approaches in response to market changes to ensure competitiveness. He manages relationships with key customers of significant strategic and financial importance to the business and regularly reviews the customer engagement approaches to ensure customer satisfaction.

The Head of Claims possesses strong leadership abilities and is able to effectively motivate and lead the team. He is well-versed with industry knowledge, various types of claims and claims scenarios. He possesses strong interpersonal and communication skills and is able to engage with various stakeholders effectively.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Environment Analysis	Level 5	Developing People
	Business Negotiation	Level 5	Leadership	Advanced
	Business Process Re-engineering	Level 5	Resource Management	Advanced
	Business Requirements Mapping	Level 5	Problem Solving	Advanced
	Change Management	Level 5	Transdisciplinary Thinking	Advanced
	Continuous Improvement Management	Level 5		
	Contract and Vendor Management	Level 5		
	Corporate Governance	Level 5		
	Customer Experience Management	Level 5		
	Data Collection and Analysis	Level 4		
	Data Governance	Level 5		
	Emerging Technology Synthesis	Level 5		
	Ethical Culture	Level 5		
	Fraud Risk Management	Level 5		
	Insurance Claims Handling	Level 5		
	People Performance Management	Level 5		
	Risk Management	Level 5		
	Stakeholder Management	Level 5		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Insurance

# Account Operations Analyst

## JOB ROLE DESCRIPTION

The Account Operations Analyst is accountable for day-to-day execution of customer account processing and account maintenance procedures. He/She is responsible for processing customer requests for account opening, closing to facilitate onboarding and off-boarding activities in support of front line relationship management and product sales activities. He manages customer documentation, verifies account activities, customer details and practices regulatory compliance while meeting quality standards for operational activity.

The Account Operations Analyst is ethical and attentive to detail to ensure data accuracy. He is able to work within tight deadlines and is process and results-oriented. He is collaborative and able to work as a team towards shared goals.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Business Planning	Level 3	Teamwork	Basic
	Business Requirements Mapping	Level 3	Digital Literacy	Intermediate
	Collateral Management	Level 3	Communication	Basic
	Customer Acceptance Checking and Onboarding	Level 3	Problem Solving	Basic
	Data Collection and Analysis	Level 3	Service Orientation	Basic
	Data Governance	Level 3		
	Ethical Culture	Level 3		
	Financial Statements Review	Level 4		
	Quality Assurance	Level 3		
	Regulatory Compliance	Level 3		
	Standard Operating Procedures Development	Level 3		
	Technology Application	Level 3		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management 
 ■ Insurance

# Account Operations Manager

## JOB ROLE DESCRIPTION

The Account Operations Manager manages the daily activities of customer account processing and maintenance operational tasks. He/She oversees the implementation of standard procedures relating to account opening and closing as part of customer onboarding and/or off-boarding activities. He is tasked with offering operational support to assist in customer servicing activities relating to account maintenance and documentation management. He ensures that customer accounts are processed according to applicable regulations and policies. He focuses on customer transaction activities to ensure they proceed smoothly.

The Account Operations Manager is a task-oriented individual with strong organisational skills and an attention to detail. He is comfortable working at a fast pace and is able to manage competing priorities. He has integrity and possesses strong managerial skills to lead and guide a team of various resources. He is able to manage and minimise risks within daily operations.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Budgeting	Level 4	Communication
	Business Planning	Level 4	Digital Literacy	Intermediate
	Business Requirements Mapping	Level 4	Problem Solving	Intermediate
	Collateral Management	Level 4	Decision Making	Intermediate
	Continuous Improvement Management	Level 4	Teamwork	Intermediate
	Customer Acceptance Checking and Onboarding	Level 3		
	Data Collection and Analysis	Level 4		
	Data Governance	Level 4		
	Ethical Culture	Level 4		
	Financial Statements Review	Level 5		
	People Performance Management	Level 4		
	Quality Assurance	Level 4		
	Regulatory Compliance	Level 3		
	Risk Management	Level 3		
	Standard Operating Procedures Development	Level 4		
	Technology Application	Level 4		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking
 ■ Corporate Banking
 ■ Investment Banking
 ■ Asset Management
 ■ Private Banking and Wealth Management
 ■ Insurance

# Head of Operations

## JOB ROLE DESCRIPTION

The Head of Operations is responsible for overseeing the Operations teams and ensuring efficiency in the execution of all operational processes. He/She also monitors regulatory compliance in the operations processes whilst meeting or exceeding high customer service standards. He sets the strategic direction and operating model for the Operations function. He continuously seeks to improve operations performance by making process improvements aligned to industry trends. He ensures effective governance and that risk management procedures are adhered to.

The Head of Operations possesses keen industry knowledge and business experience to effectively lead the team under high-pressure operational environments. He is collaborative and able to effectively engage across the business and with senior management. He is strategic, methodical in approach, demonstrates resourcefulness and is highly dynamic in solving problems.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Budgeting	Level 5	Communication
	Business Performance Management	Level 5	Leadership	Advanced
	Business Planning	Level 5	Digital Literacy	Advanced
	Business Process Re-engineering	Level 5	Decision Making	Advanced
	Change Management	Level 5	Resource Management	Advanced
	Collateral Management	Level 5		
	Continuous Improvement Management	Level 5		
	Contract and Vendor Management	Level 5		
	Data Governance	Level 5		
	Emerging Technology Synthesis	Level 5		
	Ethical Culture	Level 5		
	Operational Risk Management	Level 4		
	People Performance Management	Level 5		
	Policy Implementation and Revision	Level 5		
	Quality Assurance	Level 5		
	Risk Management	Level 4		
	Regulatory Compliance	Level 4		
	Stakeholder Management	Level 5		
	Standard Operating Procedures Development	Level 5		
	Strategy Planning	Level 5		
	Technology Application	Level 4		
	Trade Finance Management	Level 5		
	Trade Processing, Fund Settlement and Treasury Transaction Processing	Level 5		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management 
 ■ Insurance

# Credit and Lending Operations Analyst

## JOB ROLE DESCRIPTION

The Credit and Lending Operations Analyst is responsible for assisting customers in processing credit applications. He/She conducts validation and verification of documents received for approval. He is also responsible for disbursing processed loans according to the terms of the agreements and processing daily transactions relating to credit servicing activities. He is also responsible for the continuous monitoring of customers' credit worthiness to ensure timely repayment of loans.

The Credit and Lending Operations Analyst is a strong communicator, and is detail-oriented within his work. He is well-versed with data analysis techniques and is able to analyse financial records and statistical information. He possesses integrity and is ethical in practice, and is willing to comply to required regulations and governance.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Performance Management	Level 3	Communication
	Business Planning	Level 3	Problem Solving	Basic
	Collateral Management	Level 3	Digital Literacy	Intermediate
	Continuous Improvement Management	Level 4	Sense Making	Basic
	Data Collection and Analysis	Level 3	Teamwork	Basic
	Data Governance	Level 3		
	Ethical Culture	Level 3		
	Financial Statements Review	Level 4		
	Financial Transactions	Level 2		
	Policy Implementation and Revision	Level 3		
	Regulatory Compliance	Level 3		
	Risk Management	Level 3		
	Stakeholder Management	Level 3		
	Standard Operating Procedures Development	Level 3		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking
 ■ Corporate Banking

# Credit and Lending Operations Manager

## JOB ROLE DESCRIPTION

The Credit and Lending Operations Manager is responsible for managing the overall processing of credit applications and documentations required, including verifying and validating information received to align to received applications. He/She is responsible for ensuring processing of credit for distribution to customers is executed in a timely and compliant manner together with administration of credit control and limits. He is also tasked with facilitating credit recovery activities in instances of credit default.

The Credit and Lending Operations Manager is highly diligent, organised and resourceful towards meeting results and objectives. He is ethical in practice and has a keen procedural orientation. He is familiar with technological tools to facilitate efficiency, and is able to work with a variety of internal and external stakeholders.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Budgeting	Level 4	Problem Solving
	Business Performance Management	Level 4	Sense Making	Intermediate
	Business Planning	Level 4	Communication	Intermediate
	Collateral Management	Level 4	Digital Literacy	Intermediate
	Continuous Improvement Management	Level 5	Teamwork	Intermediate
	Credit Risk Management	Level 3		
	Data Collection and Analysis	Level 4		
	Data Governance	Level 4		
	Ethical Culture	Level 4		
	Financial Statements Review	Level 5		
	Financial Transactions	Level 3		
	People Performance Management	Level 4		
	Policy Implementation and Revision	Level 4		
	Regulatory Compliance	Level 3		
	Risk Management	Level 4		
	Stakeholder Management	Level 4		
	Standard Operating Procedures Development	Level 4		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking
 ■ Corporate Banking

# Transaction Banking Operations Analyst

## JOB ROLE DESCRIPTION

The Transaction Banking Operations Analyst plays a supporting role in providing documentation, reconciliation, transaction processing support and reporting in relation to trade finance, cash management and securities services. His/Her responsibilities encompass preparing, checking, approving and maintaining requests and documents relating to transactions. He will also monitor transactions to ensure there are no outstanding requests and perform reconciliation for various plan types to ensure it meets the reporting needs of companies involved.

The Transaction Banking Operations Analyst is highly detail-oriented in his work as he handles the processing of numerous transactions and documents on a day-to-day basis. He is also a strong team player as he collaborates with various internal and external stakeholders.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Asset and Liability Management	Level 3	Problem Solving	Intermediate
	Cash Flow Reporting	Level 3	Communication	Intermediate
	Collateral Management	Level 3	Teamwork	Intermediate
	Data Governance	Level 3	Interpersonal Skills	Intermediate
	Ethical Culture	Level 3	Digital Literacy	Intermediate
	Financial Statements Review	Level 4		
	Financial Transactions	Level 2		
	Risk Management	Level 3		
	Standard Operating Procedures Development	Level 3		
	Technology Application	Level 3		
	Trade Finance Management	Level 3		
	Treasury Management	Level 3		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking
 ■ Corporate Banking

# Transaction Banking Operations Manager

## JOB ROLE DESCRIPTION

The Transaction Banking Operations Manager is responsible for managing and coordinating the activities of personnel involved in performing operations for the Transaction Banking Department. He/She will ensure the processing of end-to-end trade documents, disbursement processing and issuance of letters of credit. He reviews reconciliation reports for wires and checks to ensure reconciliation of accounts adequately meets reporting and compliance needs. He reviews the work of analysts under his charge, maintaining control over their work flows and adherence to team service level agreements and local regulations.

The Transaction Banking Operations Manager is able to work in a high pressure environment and manages priorities efficiently so as to ensure timely processing of all documents and transactions. He is detail-oriented and methodical in his approach, with a strong working knowledge of the transaction banking value-chain. He is comfortable managing team members and making resourcing decisions.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Asset and Liability Management	Level 4	Decision Making	Advanced
	Budgeting	Level 4	Digital Literacy	Advanced
	Cash Flow Reporting	Level 4	Teamwork	Advanced
	Collateral Management	Level 4	Communication	Advanced
	Data Governance	Level 4	Resource Management	Advanced
	Ethical Culture	Level 4		
	Financial Statements Review	Level 5		
	Financial Transactions	Level 3		
	People Performance Management	Level 4		
	Risk Management	Level 4		
	Standard Operating Procedures Development	Level 4		
	Technology Application	Level 4		
	Trade Finance Management	Level 4		
	Treasury Management	Level 4		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking
 ■ Corporate Banking

# Treasury Operations Analyst/Market Operations Analyst

## JOB ROLE DESCRIPTION

The Treasury Operations Analyst/Market Operations Analyst supports the day-to-day conduct of treasury transaction processing, including gathering documents for settlement and clearing activities. He/She also assists in preparing treasury reporting for external and internal reporting needs. He performs reconciliations and carries out operational activities in compliance with relevant organisation policies.

The Treasury Operations Analyst/Market Operations Analyst is detail-oriented, meticulous and possesses good time management skills to ensure completion of tasks on a day-to-day basis. He is proactive, able to take initiative and comfortable working independently according to prescribed procedures and processes.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Asset and Liability Management	Level 3	Digital Literacy	Intermediate
	Business Performance Management	Level 4	Communication	Intermediate
	Cash Flow Reporting	Level 3	Transdisciplinary Thinking	Intermediate
	Data Collection and Analysis	Level 3	Sense Making	Intermediate
	Data Governance	Level 3	Computational Thinking	Basic
	Electronic Trading System Management	Level 3		
	Ethical Culture	Level 3		
	Financial Statements Review	Level 4		
	Financial Transactions	Level 2		
	Fund Accounting	Level 3		
	Price Verification and Profit Analysis	Level 3		
	Trade Finance Management	Level 3		
	Trade Processing, Fund Settlement and Treasury Transaction Processing	Level 3		
	Treasury Management	Level 4		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management

# Treasury Operations Manager/Market Operations Manager

## JOB ROLE DESCRIPTION

The Treasury Operations Manager/Market Operations Manager manages the daily operations of treasury and over-the-counter (OTC) trade transaction processing, clearing and settlement. He/She is also responsible for ensuring compliance to any applicable guidelines, laws and regulations within the treasury operations. He assists in resolving any escalated OTC trade issues. He is responsible for validating and disseminating relevant information to his team.

The Treasury Operations Manager/Market Operations Manager possesses team leadership abilities and manages team members to ensure goals are achieved within operations. He is also able to work under pressure, multi-task and deliver results in a timely manner. He possesses good analytical skills and is methodical and achievement-oriented.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Asset and Liability Management	Level 4	Communication
	Budgeting	Level 4	Transdisciplinary Thinking	Advanced
	Business Performance Management	Level 5	Digital Literacy	Advanced
	Cash Flow Reporting	Level 4	Resource Management	Advanced
	Data Collection and Analysis	Level 4	Sense Making	Intermediate
	Data Governance	Level 4		
	Electronic Trading System Management	Level 4		
	Ethical Culture	Level 4		
	Financial Statements Review	Level 5		
	Financial Transactions	Level 3		
	Fund Accounting	Level 4		
	People Performance Management	Level 4		
	Price Verification and Profit Analysis	Level 4		
	Trade Finance Management	Level 4		
	Trade Processing, Fund Settlement and Treasury Transaction Processing	Level 4		
	Treasury Management	Level 5		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management

# Operations Risk and Control Analyst

## JOB ROLE DESCRIPTION

The Operations Risk and Control Analyst acts as the first line of defence by assisting the management of day-to-day risks. He/She will be responsible for identifying, analysing and documenting operational risk events and incidents for further investigation. He also supports the team in the development and implementation of risk procedures, detailing out required processes, controls and governance standards for all relevant processes.

The Operations Risk and Control Analyst is both logical and analytical as his tasks involve monitoring and tracking risks. He is numerically inclined and comfortable with documentation and analysis tasks. He is familiar with spreadsheet software to handle data efficiently.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Business Continuity Planning	Level 3	Communication	Intermediate
	Business Risk Assessment	Level 3	Interpersonal Skills	Intermediate
	Data Analytics and Computational Modelling	Level 3	Teamwork	Intermediate
	Data Governance	Level 3	Problem Solving	Intermediate
	Disruption Management	Level 4	Digital Literacy	Intermediate
	Ethical Culture	Level 3		
	Fraud Risk Management	Level 3		
	Monitoring and Surveillance	Level 3		
	Operational Risk Management	Level 3		
	Regulatory and Legal Advisory	Level 3		
	Regulatory Compliance	Level 3		
	Regulatory Risk Assessment	Level 3		
	Risk Management	Level 3		
Security Governance	Level 4			

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Private Banking and Wealth Management

# Operations Risk and Control Manager

## JOB ROLE DESCRIPTION

The Operations Risk and Control Manager is responsible for managing risk and control activities for the organisation and ensuring compliance with any applicable guidelines, laws and regulations. He/She will monitor high risk operational and emerging risk incidents with the aim of strengthening the organisation's control environment and improving control processes. He conducts investigations to identify risk incidents and determine corrective actions, and develops incident response and crisis management protocols to deal with potential emergencies.

The Operations Risk and Control Manager possesses analytical capabilities and a keen eye for pinpointing sources of risks or potential crises. He is a quick thinker who is able to make decisions under tight timelines so as to address and resolve risk incidents as they arise and adapt to the changing regulatory environment.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Continuity Planning	Level 4	Leadership
	Business Risk Assessment	Level 4	Problem Solving	Advanced
	Data Analytics and Computational Modelling	Level 4	Managing Diversity	Advanced
	Data Governance	Level 4	Resource Management	Advanced
	Disruption Management	Level 5	Sense Making	Advanced
	Ethical Culture	Level 4		
	Fraud Risk Management	Level 4		
	Monitoring and Surveillance	Level 4		
	Operational Risk Management	Level 4		
	People Performance Management	Level 4		
	Regulatory and Legal Advisory	Level 4		
	Regulatory Compliance	Level 4		
	Regulatory Risk Assessment	Level 4		
	Risk Appetite and Goals Setting	Level 4		
	Risk Management	Level 4		
	Security Governance	Level 4		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking
 ■ Corporate Banking
 ■ Investment Banking
 ■ Private Banking and Wealth Management

# Head of Operations Risk and Control

## JOB ROLE DESCRIPTION

The Head of Operations Risk and Control is responsible for leading all risk and controls activities run by operations teams. He/She oversees the management of operational risks, compliance risks and daily operations to ensure operational efficiency and appropriate controls are in place. He frequently collaborates with various stakeholders to implement these risk and control frameworks, ensuring risk issues are tracked, highlighted and resolved appropriately.

The Head of Operations Risk and Control possesses strong knowledge in risk and control processes and procedures, so as to be able to identify operational risks and drive solutions to mitigate them. He is also analytical and a problem-solver, capable of providing guidance to his teams to achieve operational efficiency and compliance throughout the organisation.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Continuity Planning	Level 5	Leadership
	Business Risk Assessment	Level 5	Decision Making	Advanced
	Data Analytics and Computational Modelling	Level 5	Global Mindset	Advanced
	Data Governance	Level 5	Resource Management	Advanced
	Disruption Management	Level 6	Computational Thinking	Advanced
	Ethical Culture	Level 5		
	Fraud Risk Management	Level 5		
	Monitoring and Surveillance	Level 5		
	Operational Risk Management	Level 5		
	People Performance Management	Level 5		
	Regulatory and Legal Advisory	Level 5		
	Regulatory Compliance	Level 5		
	Regulatory Risk Assessment	Level 5		
	Risk Appetite and Goals Setting	Level 5		
	Risk Management	Level 5		
	Security Governance	Level 4		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking
 ■ Corporate Banking
 ■ Investment Banking
 ■ Private Banking and Wealth Management

# Client Investment Performance and Reporting Analyst

## JOB ROLE DESCRIPTION

The Client Investment Performance and Reporting Analyst is responsible for accurate and timely delivery of portfolio performance analysis reports. He/She monitors performance indicators for investment portfolios, calculates investment returns and interprets performance statistics in order to evaluate the organisation's investment performance. He is also responsible for verifying and checking calculations for abnormalities and compliance with regulatory requirements and customer investment management agreements.

The Client Investment Performance and Reporting Analyst enjoys working with numbers and statistics. He possesses strong analytical and problem-solving capabilities to derive valid conclusions on portfolio performances.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Asset and Liability Management	Level 4	Communication
	Attribution Analysis	Level 4	Interpersonal Skills	Advanced
	Behavioural Finance	Level 4	Teamwork	Advanced
	Benchmarking	Level 4	Problem Solving	Intermediate
	Business Process Re-engineering	Level 4	Digital Literacy	Intermediate
	Capital Expenditure and Investment Evaluation	Level 4		
	Continuous Improvement Management	Level 4		
	Data Collection and Analysis	Level 4		
	Data Governance	Level 4		
	Disruption Management	Level 5		
	Ethical Culture	Level 4		
	Financial Modelling	Level 4		
	People Performance Management	Level 4		
	Portfolio and Investment Risk Management	Level 4		
	Regulatory Compliance	Level 4		
	Regulatory Risk Assessment	Level 4		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Investment Banking
 ■ Asset Management
 ■ Private Banking and Wealth Management

# Head of Client Investment Performance and Reporting

## JOB ROLE DESCRIPTION

The Head of Client Investment Performance and Reporting is responsible for overseeing the investment performance and analytical reporting process. He/She evaluates overall portfolio performance based on analyses put together by the teams he leads, ensuring quality, validity and accuracy of performance calculations and benchmark valuations. He is then responsible for presenting these to various stakeholders such as fund investors and advisors. He also regularly reviews and modifies reporting processes and procedures for efficiency.

The Head of Client Investment Performance and Reporting has a strong grasp of portfolio performance analysis and valuation techniques, championing best practices and methodologies to ensure efficiency and accuracy of his team's work. He excels at interpreting quantitative data and is highly analytical and logical so as to accurately assess portfolios' performances.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Asset and Liability Management	Level 5	Leadership
	Attribution Analysis	Level 5	Decision Making	Advanced
	Behavioural Finance	Level 5	Computational Thinking	Advanced
	Benchmarking	Level 5	Problem Solving	Advanced
	Business Process Re-engineering	Level 5	Digital Literacy	Advanced
	Capital Expenditure and Investment Evaluation	Level 5		
	Continuous Improvement Management	Level 5		
	Data Collection and Analysis	Level 5		
	Data Governance	Level 5		
	Disruption Management	Level 6		
	Ethical Culture	Level 5		
	Financial Modelling	Level 5		
	People Performance Management	Level 5		
	Portfolio and Investment Risk Management	Level 5		
	Regulatory Compliance	Level 5		
	Regulatory Risk Assessment	Level 5		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Investment Banking
 ■ Asset Management
 ■ Private Banking and Wealth Management

# Know Your Customer/Customer Due Diligence Analyst

## JOB ROLE DESCRIPTION

The Know Your Customer/Customer Due Diligence Analyst supports the manager in performing customer onboarding in compliance with regulations, conducts periodic Know Your Customer (KYC) reviews and checks Customer Due Diligence (CDD) information of existing accounts. He is the first line of Anti-Money Laundering (AML) and compliance support and assists in transaction monitoring, name screening, reporting, and alerting to the relevant parties where required.

A team player who is responsible and proactive, he supports the team in handling enquiries from internal stakeholders. He is also highly meticulous and detail-oriented with an ability to absorb information quickly.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Continuous Improvement Management	Level 3	Communication	Intermediate
	Customer Acceptance Checking and Onboarding	Level 2	Interpersonal Skills	Intermediate
	Customer Relationship Management	Level 3	Teamwork	Intermediate
	Data Governance	Level 3	Managing Diversity	Intermediate
	Ethical Culture	Level 3	Service Orientation	Intermediate
	Regulatory Compliance	Level 3		
	Regulatory Risk Assessment	Level 3		
	Service Challenges	Level 3		
	Stakeholder Management	Level 3		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking
 ■ Corporate Banking
 ■ Investment Banking
 ■ Asset Management
 ■ Private Banking and Wealth Management

# Know Your Customer/Customer Due Diligence Manager

## JOB ROLE DESCRIPTION

The Know Your Customer/Customer Due Diligence Manager is responsible for having knowledge of the organisations' product suite and associated compliance requirements. He/She serves in an advisory capacity to make recommendations based on best practices. He performs customer onboarding in compliance with regulations, conducts periodic Know Your Customer (KYC) reviews and checks Customer Due Diligence (CDD) information of existing accounts.

The Know Your Customer/Customer Due Diligence Manager is a team player who is responsible and meticulous. He also handles enquiries and liaises with relationship managers for issues associated with customer accounts. He also possesses excellent analytical skills to review and analyse alerts and hits on customers' data.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Compliance Mindset Development	Level 4	Communication
	Continuous Improvement Management	Level 4	Teamwork	Intermediate
	Corporate and Business Law Application	Level 4	Interpersonal Skills	Intermediate
	Customer Acceptance Checking and Onboarding	Level 3	Leadership	Intermediate
	Customer Relationship Management	Level 4	Decision Making	Intermediate
	Data Governance	Level 4		
	Ethical Culture	Level 4		
	People Performance Management	Level 4		
	Policy Implementation and Revision	Level 4		
	Regulatory and Legal Advisory	Level 4		
	Regulatory Compliance	Level 4		
	Regulatory Risk Assessment	Level 4		
	Risk Analytics	Level 4		
	Service Challenges	Level 4		
	Stakeholder Management	Level 4		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management

# Head of Know Your Customer/Customer Due Diligence/Head of Client Lifecycle

## JOB ROLE DESCRIPTION

The Head of Know Your Customer/Customer Due Diligence/Head of Client Lifecycle is an experienced professional in the field of business compliance. He/She ensures that Know Your Customer (KYC)/Customer Due Diligence (CDD) processes adhere to regulatory policies. He establishes internal frameworks and guidelines for maintaining customer accounts.

The Head of Know Your Customer/Customer Due Diligence/Head of Client Lifecycle possesses excellent management and leadership skills to spearhead the function and oversee the KYC/CDD team. He possesses strong analytical skills, have excellent communications and stakeholder management skills with the ability to provide practical solutions to the business.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Compliance Mindset Development	Level 5	Communication
	Continuous Improvement Management	Level 5	Leadership	Advanced
	Corporate and Business Law Application	Level 5	Teamwork	Advanced
	Customer Acceptance Checking and Onboarding	Level 4	Problem Solving	Advanced
	Data Governance	Level 5	Decision Making	Advanced
	Ethical Culture	Level 5		
	People Performance Management	Level 5		
	Policy Implementation and Revision	Level 5		
	Regulatory Compliance	Level 5		
	Regulatory and Legal Advisory	Level 5		
	Regulatory Risk Assessment	Level 5		
	Risk Analytics	Level 5		
	Service Challenges	Level 5		
	Stakeholder Management	Level 5		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management



# Digital and Data Analytics

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## Chief Operating Officer Consumer Banking Group (Singapore)

Lui Su Kian  
DBS Bank

### DIGITALLY IMPROVING THE CONSUMER EXPERIENCE

An interest in creating and innovating may seem like a quality needed in STEM fields than for finance, but that is exactly what drives Ms Lui Su Kian, Chief Operating Officer of DBS Consumer Banking Group in Singapore.

It is “the process of creation” that she thrives on, she says, adding that the need to “connect the dots and come up with products, services and programmes” has kept her motivated for the last two decades.

Since starting as a credit officer in 1998, she has worked on various products, services and programmes that help customers with financial decisions. Significant project milestones include the first POSB HDB Loan, solutions that give migrant workers access to basic banking services and merchant benefits, and more recently, the world’s first loadable QR red packets.

Many of these recent solutions are made possible thanks to the advent of digitalisation – a phenomenon that has both disrupted and provided major opportunities for the banking sector.

“By harnessing technology capabilities and data analytics, we are able to bring more convenience and deliver better insights to the customers we serve and the communities we operate in,” Su Kian explains. Now, even financial planning – which is conventionally viewed as tedious and paperwork heavy – has become simplified with the development of interactive online planning tools.

What this means is that “a career in banking is no longer limited to those with traditional banking skills or experience”. Existing financial services professionals

“By harnessing technology capabilities and data analytics, we are able to bring more convenience and deliver better insights to the customers we serve and the communities we operate in.”

must diversify, “taking up tech-related skills such as in User Experience (UX), with the ultimate aim of being able to develop great customer journeys,” she says.

Testament to the importance of this, banks like DBS are supporting employees in lifelong learning. Programmes like “DigiFY” help employees develop capabilities in areas like agile thinking, data, digital business models and digital communications, while initiatives like “Back2School” have been developed to nurture peer-to-peer learning.

These avenues complement the Skills Framework for Financial Services and IBF Standards, which Su Kian views as helpful for individuals to “make informed choices on career development, career pathways, and the relevant skillsets that need to be built.”

This framework is especially useful as Singapore’s position in the fast-growing Asian region mean that robust growth and abundant opportunities are expected, Su Kian observes. In light of this, “The Skills Framework for Financial Services and IBF Standards also provide useful guidance to help businesses and employers design talent development plans that are aligned with both the business’ and the nation’s ambitions.”

She reminds aspiring financial services professionals to be curious and creative, advising that those keen on consumer banking should “keep an open mind, experiment and iterate quickly, accept failures, learn from them and then move on.” After all, although skills can be acquired, success and suitability depends on having the right mindset.

# Digital Transformation Executive

## JOB ROLE DESCRIPTION

The Digital Transformation Executive assists in research and drafting of reports on new digital technologies suitable for the organisation, and working with other business executives on implementation projects to integrate new technologies. He/She conducts interviews to understand the needs and requirements of different business units. He supports the implementation of Agile ways of working within the organisation by identifying and recommending suitable projects as well as guiding peers on Agile delivery.

The Digital Transformation Executive is open minded, has a keen interest in technologies and new ways of working and be able to link different concepts. He also displays creativity in his thinking and is able to provide innovative solutions to problems. He is a strong communicator and able to exercise influence to help others manage changes.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Benchmarking	Level 3	Digital Literacy	Intermediate
Business Environment Analysis	Level 4	Transdisciplinary Thinking	Intermediate	
Business Needs Analysis	Level 3	Problem Solving	Intermediate	
Business Planning	Level 4	Teamwork	Basic	
Change Management	Level 4	Communication	Basic	
Continuous Improvement Management	Level 4			
Data Collection and Analysis	Level 4			
Emerging Technology Synthesis	Level 4			
Ethical Culture	Level 3			
Market Research and Analysis	Level 3			
Product Design and Development	Level 4			
Project Management	Level 4			
Standard Operating Procedures Development	Level 3			
Technology Application	Level 3			
User Experience Design	Level 3			

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This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management 
 ■ Insurance

# Digital Transformation Manager

## JOB ROLE DESCRIPTION

The Digital Transformation Manager leads the research and review of the newest digital technologies and their implications on the organisation. He/She works with business units to understand their requirements and drives implementation initiatives to enable the embedding of new technologies into projects. He also works with them to spread the digital agenda within their teams. He is knowledgeable about Agile so that he can be an Agile mentor to business managers.

The Digital Transformation Manager is forward thinking and able to motivate different stakeholders in order to drive changes in the organisation. He is able to manage different stakeholders from varying backgrounds, as well as demonstrate strong project management abilities. He has keen judgement and knowledge of new and emerging technologies and digital ways of working across various industries.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Benchmarking	Level 4	Digital Literacy
	Business Environment Analysis	Level 5	Leadership	Intermediate
	Business Needs Analysis	Level 4	Transdisciplinary Thinking	Intermediate
	Business Planning	Level 5	Decision Making	Intermediate
	Change Management	Level 5	Resource Management	Intermediate
	Continuous Improvement Management	Level 5		
	Data Collection and Analysis	Level 5		
	Emerging Technology Synthesis	Level 5		
	Ethical Culture	Level 4		
	Information Technology Application Support and Monitoring	Level 4		
	Market Research and Analysis	Level 4		
	People Performance Management	Level 4		
	Product Design and Development	Level 5		
	Project Management	Level 5		
	Quality Assurance	Level 4		
	Scenario Planning and Analysis	Level 4		
	Standard Operating Procedures Development	Level 4		
	Technology Application	Level 4		
	User Experience Design	Level 4		

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 ■ Insurance

# Head of Digital Transformation

## JOB ROLE DESCRIPTION

The Head of Digital Transformation has comprehensive and in depth knowledge of the latest digital technologies in the market and their potential impact. He/She understands the needs of various business units and recommends digital solutions to address them. He manages teams running various projects to implement digital solutions, providing strategic direction of the organisation's digital initiatives. He is responsible for driving the digital agenda throughout the organisation as well as the adoption of new methodologies such as Agile within the organisation.

The Head of Digital Transformation is a forward thinker and anticipates trends and disruptions within the industry to plan accordingly for the organisation's future capabilities and readiness. He possesses strong leadership qualities and influence within the organisation to drive changes amongst various key stakeholders. He demonstrates strong persuasive communication skills to influence others.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Benchmarking	Level 5	Transdisciplinary Thinking
	Business Environment Analysis	Level 6	Global Mindset	Advanced
	Business Needs Analysis	Level 5	Leadership	Advanced
	Business Planning	Level 6	Digital Literacy	Advanced
	Change Management	Level 6	Decision Making	Advanced
	Continuous Improvement Management	Level 6		
	Data Collection and Analysis	Level 6		
	Emerging Technology Synthesis	Level 6		
	Ethical Culture	Level 5		
	Information Technology Application Support and Monitoring	Level 5		
	Market Research and Analysis	Level 5		
	People Performance Management	Level 5		
	Product Design and Development	Level 6		
	Product Performance Management	Level 6		
	Project Management	Level 6		
	Quality Assurance	Level 5		
	Scenario Planning and Analysis	Level 5		
	Standard Operating Procedures Development	Level 5		
	Technology Application	Level 5		
	User Experience Design	Level 5		

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# Business Process Improvement Executive

## JOB ROLE DESCRIPTION

The Business Process Improvement Executive is responsible for providing operational support to enable the execution of cross-functional process improvement projects. He/She assists in managing process improvement projects and facilitates in the identification of process gaps between the current and desired process states to support cost reduction and efficient operations. His duties include providing support to analyse and measure the effectiveness of existing business state processes, develop and implement system improvements to ensure business continuity and ensure processes meet organisational quality standards.

The Business Process Improvement Executive is a detail-oriented person who is accountable and maintains accuracy in his work. He is able to follow through on processes and verbalise the changes with his strong interpersonal and communication skills. He is committed to work alongside his team in ensuring process consistency. He is able to manage competing demands and deal with frequent changes.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Benchmarking	Level 3	Communication
	Business Environment Analysis	Level 3	Problem Solving	Intermediate
	Business Performance Management	Level 3	Teamwork	Intermediate
	Business Process Re-engineering	Level 3	Computational Thinking	Intermediate
	Business Requirements Mapping	Level 3	Digital Literacy	Intermediate
	Change Management	Level 3		
	Continuous Improvement Management	Level 4		
	Data Analytics and Computational Modelling	Level 3		
	Data Mining and Modelling	Level 3		
	Ethical Culture	Level 3		
	Information Technology Application Support and Monitoring	Level 3		
	Project Management	Level 3		
	Technology Application	Level 3		

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 ■ Insurance

# Innovation and Process Excellence Manager

## JOB ROLE DESCRIPTION

The Innovation and Process Excellence Manager researches and assesses the feasibility of potential innovation solutions and business improvement opportunities. He/She works with business managers to implement innovation initiatives and lead process improvements that are aligned with their business strategies and address pain points to improve operational efficiencies. He reviews the design of training programmes, recommends organisations for acquisitions or partnerships, conducts due diligence checks, manages deal negotiations and helps to integrate the acquired organisation or partnership with existing business units.

The Innovation and Process Excellence Manager is both innovative and analytical, demonstrating cognitive ability to form logical connections, determine sequence of responses and develop creative solutions. His tasks also require him to possess an aptitude for technologies, have experience with systems and process changes and be able to see synergies between organisations. He is a strong negotiator, able to challenge the status quo and bring various levels of stakeholders together when changes are implemented.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Benchmarking	Level 4	Creative Thinking
	Business Environment Analysis	Level 4	Communication	Intermediate
	Business Opportunities Development	Level 4	Problem Solving	Intermediate
	Business Performance Management	Level 4	Transdisciplinary Thinking	Intermediate
	Business Process Re-engineering	Level 4	Digital Literacy	Intermediate
	Business Requirements Mapping	Level 4		
	Change Management	Level 4		
	Continuous Improvement Management	Level 5		
	Contract and Vendor Management	Level 4		
	Data Analytics and Computational Modelling	Level 4		
	Data Mining and Modelling	Level 4		
	Disruption Management	Level 5		
	Emerging Technology Synthesis	Level 4		
	Ethical Culture	Level 4		
	Information Technology Application Support and Monitoring	Level 4		
	Innovation Management	Level 5		
	Learning and Development	Level 5		
	Mergers and Acquisitions Management	Level 4		
	Networking	Level 4		
	People Performance Management	Level 4		
	Product Design and Development	Level 4		
	Product Management	Level 5		
	Project Management	Level 4		
	Technology Application	Level 4		

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 ■ Insurance

# Head of Innovation and Process Excellence

## JOB ROLE DESCRIPTION

The Head of Innovation and Process Excellence oversees the strategising and creation of innovation initiatives and business process improvements based on each business unit's needs and goals. He/She then recommends the most appropriate initiatives for implementation, drawing from and championing best process improvement methodologies. He is responsible for encouraging the adoption of an innovative and continuous improvement culture and mind-set within the organisation. He also drives acquisitions or partnerships with disruptive technology organisations and ensures the integration of all new acquisitions and partnerships after the deal is completed.

The Head of Innovation and Process Excellence is a strategic and creative individual who can drive changes. He possesses strong knowledge of process improvement methodologies and analytical skills. He adopts a global mindset and keeps abreast of the latest innovation and technology to formulate innovation strategies for the organisation. He is able to clearly articulate synergies between the organisation and acquisition or partnership.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Benchmarking	Level 5	Creative Thinking
	Business Environment Analysis	Level 5	Global Mindset	Advanced
	Business Opportunities Development	Level 5	Digital Literacy	Advanced
	Business Performance Management	Level 5	Transdisciplinary Thinking	Advanced
	Business Process Re-engineering	Level 5	Leadership	Advanced
	Business Requirements Mapping	Level 5		
	Change Management	Level 5		
	Continuous Improvement Management	Level 6		
	Contract and Vendor Management	Level 5		
	Data Analytics and Computational Modelling	Level 5		
	Data Mining and Modelling	Level 5		
	Disruption Management	Level 6		
	Emerging Technology Synthesis	Level 5		
	Ethical Culture	Level 5		
	Information Technology Application Support and Monitoring	Level 5		
	Innovation Management	Level 6		
	Learning and Development	Level 6		
	Mergers and Acquisitions Management	Level 5		
	Networking	Level 5		
	People Performance Management	Level 5		
	Product Design and Development	Level 5		
	Product Management	Level 6		
	Project Management	Level 5		
	Technology Application	Level 5		

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 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management 
 ■ Insurance

# Innovation Executive

## JOB ROLE DESCRIPTION

The Innovation Executive comes up with innovation initiatives and solutions, and works directly with business units on their implementation and testing. He/She assists in designing and delivering training programmes, and in managing the innovative ideas that are collected from the employees. He also researches on disruptive technologies and emerging companies, preparing recommendations and shortlisting organisations for potential acquisition or partnership.

The Innovation Executive is a logical thinker and has the ability to design creative solutions to address problems and pain points. He is also able to think strategically and is able to work in a fast paced and constantly changing environment.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Business Environment Analysis	Level 3	Creative Thinking	Intermediate
	Business Opportunities Development	Level 3	Digital Literacy	Intermediate
	Business Performance Management	Level 3	Teamwork	Basic
	Business Process Re-engineering	Level 3	Communication	Intermediate
	Change Management	Level 3	Problem Solving	Intermediate
	Continuous Improvement Management	Level 4		
	Disruption Management	Level 4		
	Emerging Technology Synthesis	Level 3		
	Ethical Culture	Level 3		
	Innovation Management	Level 4		
	Learning and Development	Level 4		
	Mergers and Acquisitions Management	Level 3		
	Product Management	Level 4		
	Project Management	Level 3		

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# Customer Experience Executive/User Experience Executive

## JOB ROLE DESCRIPTION

The Customer Experience Executive/User Experience Executive works closely with customer-facing teams to gain insights and ideas for strategies and processes to build customer or user experiences that would fulfil customer needs and enhance customer experiences. He/She assists in the implementation of customer or user journey design initiatives and the Proof of Concept (PoC) testing before initiatives are rolled out. He helps to ensure that a customer-centric culture is practiced among front-facing staff and other related stakeholders.

The Customer Experience Executive/User Experience Executive demonstrates the ability to be understanding and empathetic to anticipate the needs of customers and users while being customer-oriented. He is creative in nature and open to experimenting with new ideas and solutions. He also keeps abreast of trends and market practices to contribute towards user journey formulation.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Continuous Improvement Management	Level 4	Communication	Intermediate
	Customer Behaviour Analysis	Level 4	Interpersonal Skills	Intermediate
	Customer Experience Management	Level 3	Service Orientation	Intermediate
	Data Collection and Analysis	Level 3	Managing Diversity	Intermediate
	Ethical Culture	Level 3	Sense Making	Intermediate
	Policy Implementation and Revision	Level 3		
	Product Design and Development	Level 4		
	Stakeholder Management	Level 3		
	User Experience Design	Level 3		

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 ■ Asset Management 
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 ■ Insurance

# Customer Experience Manager/User Experience Manager

## JOB ROLE DESCRIPTION

The Customer Experience Manager/User Experience Manager is responsible for managing projects that are targeted at understanding customer and user needs. He/She comes up with strategies and processes to fulfil the customers' and users' needs in order for the organisation to deliver a consistent and intended customer experience. He also works and communicates regularly with customer-facing and user-facing teams to build a customer-centric culture.

The Customer Experience Manager/User Experience Manager is process-oriented and able to manage a team effectively. He thinks creatively and innovatively, and possesses strong communication skills as he is required to collaborate closely with internal stakeholders on implementing changes in customer experience delivery.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Continuous Improvement Management	Level 5	Communication	Advanced
	Customer Behaviour Analysis	Level 4	Interpersonal Skills	Advanced
	Customer Experience Management	Level 4	Developing People	Intermediate
	Data Collection and Analysis	Level 4	Service Orientation	Advanced
	Ethical Culture	Level 4	Leadership	Intermediate
	People Performance Management	Level 4		
	Policy Implementation and Revision	Level 4		
	Product Design and Development	Level 5		
	Stakeholder Management	Level 4		
User Experience Design	Level 4			

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 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management 
 ■ Insurance

# Head of Customer Experience/Head of User Experience

## JOB ROLE DESCRIPTION

The Head of Customer Experience/Head of User Experience is responsible for overseeing the overall customer and/or user experience strategies and journey design, liaising with senior management to keep them updated on new initiatives and to seek feedback from implemented initiatives. He/She facilitates communication between User Interface/User Experience (UI/UX) design teams to ensure smooth running of proof of concept testing. He is also responsible for building a customer-centric culture within the organisation.

The Head of Customer Experience/Head of User Experience possesses strong project and team management skills, as well as the capability to guide and coach others to achieve goals. He is customer-oriented and interested in delivering the ideal experiences for the organisation's customers. He is open-minded, forward thinking and able to think strategically on how to deliver value to the organisation.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Continuous Improvement Management	Level 6	Communication	Advanced
	Customer Behaviour Analysis	Level 5	Interpersonal Skills	Advanced
	Customer Experience Management	Level 5	Developing People	Advanced
	Data Collection and Analysis	Level 5	Leadership	Advanced
	Ethical Culture	Level 5	Decision Making	Intermediate
	People Performance Management	Level 5		
	Policy Implementation and Revision	Level 5		
	Product Design and Development	Level 6		
	Stakeholder Management	Level 5		
User Experience Design	Level 5			

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 ■ Insurance

# Data Analyst

## JOB ROLE DESCRIPTION

The Data Analyst is responsible for collecting, blending and conducting analyses on data from various sources to interpret and draw meaningful insights to support decision-making on business, products and solutions. He/She assists in building analytical tools and working with business units to understand their requirements to design reports and visualisation approaches. He makes use of data processing systems to conduct full lifecycle analyses on available data to optimise its value to the organisation.

The Data Analyst possesses a good knowledge of data analytics, machine learning, data mining and the ability to solve problems using his data. He is driven to learn and enjoys working with data. He adopts an analytical approach to solving problems and displays confidence when communicating ideas. He is also good team player and possesses good interpersonal and communication skills.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Data Analytics and Computational Modelling	Level 3	Sense Making	Intermediate
	Data Collection and Analysis	Level 3	Problem Solving	Intermediate
	Data Governance	Level 3	Communication	Intermediate
	Data Mining and Modelling	Level 3	Computational Thinking	Intermediate
	Data Storytelling and Visualisation	Level 3	Digital Literacy	Intermediate
	Emerging Technology Synthesis	Level 3		
	Ethical Culture	Level 3		
	Programming and Coding	Level 3		
	Project Management	Level 3		
Stakeholder Management	Level 3			

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This job role exists in the following sub-sector(s)

■ Retail Banking
 ■ Corporate Banking
 ■ Investment Banking
 ■ Asset Management
 ■ Private Banking and Wealth Management
 ■ Insurance

# Data Scientist

## JOB ROLE DESCRIPTION

The Data Scientist analyses data through the application of scientific methods and data-discovery tools, and is responsible for managing and mentoring a team responsible for conducting data analysis for the organisation. He/She discovers business insights and identifies opportunities through the use of statistical and visualisation techniques. He oversees the integration and preparation of large and varied datasets and business problem models, while ensuring the architecture for processing and computing data is suitable.

The Data Scientist possesses strong experience and skills in data analytics, machine learning, data mining and statistics. He demonstrates a keen sense of business acumen and understanding of business needs, and is able to draw a link between business requirements and data analytics capabilities. He is able to communicate and engage with stakeholders across different disciplines to clearly identify business issues.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Data Analytics and Computational Modelling	Level 4	Problem Solving	Intermediate
	Data Collection and Analysis	Level 4	Sense Making	Intermediate
	Data Governance	Level 4	Computational Thinking	Intermediate
	Data Mining and Modelling	Level 4	Leadership	Intermediate
	Data Storytelling and Visualisation	Level 4	Developing People	Intermediate
	Emerging Technology Synthesis	Level 4		
	Ethical Culture	Level 4		
	People Performance Management	Level 4		
	Project Management	Level 4		
	Programming and Coding	Level 4		
	Software Configuration	Level 4		
Stakeholder Management	Level 4			

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This job role exists in the following sub-sector(s)

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# Head of Data Analytics

## JOB ROLE DESCRIPTION

The Head of Data Analytics oversees all data analytical functions within the organisation, and is responsible for managing its use to support data needs and value-add to the organisation. He/She is accountable for developing organisational data analytics capability to support creation of solutions, derive insights to support business decision-making and guide development of strategies. He ensures the usability and presence of tools and processing systems to support the optimal usage of data analytics.

The Head of Data Analytics is a logical and highly analytical thinker who is able to quickly comprehend and understand large amounts of data. He is familiar with a variety of data analytics tools and methodologies. He is strategic and able to draw connections between data, business solutions, commercial requirements and commercial value. He is able to work collaboratively with senior management from the business and is persuasive on the value of data.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Continuous Improvement Management	Level 5	Resource Management	Advanced
	Data Analytics and Computational Modelling	Level 5	Leadership	Advanced
	Data Collection and Analysis	Level 5	Decision Making	Advanced
	Data Governance	Level 5	Problem Solving	Advanced
	Data Storytelling and Visualisation	Level 5	Sense Making	Advanced
	Emerging Technology Synthesis	Level 5		
	Ethical Culture	Level 5		
	People Performance Management	Level 5		
	Project Management	Level 5		
	Software Configuration	Level 5		
Stakeholder Management	Level 5			

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# Data Engineer

## JOB ROLE DESCRIPTION

The Data Engineer supports the design, implementation and maintenance of data flow channels and data processing systems that support the collation, storage, batch and real-time processing, and analysis of information in a scalable, repeatable and secure manner. He/She focuses on defining optimal solutions to data collection, processing and warehousing. He designs, codes and tests data systems and works on implementing them into the internal infrastructure. He focuses on collecting, parsing, managing, analysing and visualising large sets of data to turn information into insights accessible through multiple platforms.

The Data Engineer is passionate about numbers and comfortable working with large data sets. He has a keenness for understanding business processes and resolving challenges in order to provide solutions with the help of clean and interlinked databases and architectures. He is highly analytical and logical in approaching problem solving.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Data Analytics and Computational Modelling	Level 3	Sense Making	Intermediate
	Data Collection and Analysis	Level 3	Problem Solving	Intermediate
	Emerging Technology Synthesis	Level 3	Digital Literacy	Intermediate
	Ethical Culture	Level 3	Resource Management	Intermediate
	Programming and Coding	Level 3	Transdisciplinary Thinking	Basic
	Software Configuration	Level 3		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking
 ■ Corporate Banking
 ■ Investment Banking
 ■ Asset Management
 ■ Private Banking and Wealth Management
 ■ Insurance

# Risk, Compliance and Legal

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# Risk, Compliance and Legal

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## Senior Executive of Financial Crime Compliance

Ng Yu Ling  
Maybank Singapore

### EMBRACING CHANGE FOR A BETTER CAREER

Doubts about being able to pick up new skills and worries about adapting to a new company are common deterrents for people considering a mid-career switch. Ms Ng Yu Ling, Senior Executive of Financial Crime Compliance at Maybank Singapore recalls that she was no different.

She would have continued in her previous role at an asset management firm, in charge of operations and administration, if it had not been bought over by Maybank Singapore. She was given the opportunity to apply for a job within Maybank Singapore, and the idea of working in compliance caught her interest.

“Compliance is a line of defence for the company, requiring analytical skills, and there are many facets in compliance risk management,” Yu Ling cites as her reason for her interest in compliance. She notes that digitalisation has led to a growth in the field, with banks leveraging on technology “to increase the efficacy of the monitoring process for suspicious transactions.”

Excited about the prospects in compliance, she made the leap – but quickly found that her 12 years of experience in her previous roles did not adequately prepare her for a different portfolio that involves Singapore’s regulations and banking policies on anti-money laundering.

Being in her late thirties, Yu Ling boldly embraced the challenges, reminding herself that upgrading and picking up new skills is essential for everyone and the new norm.

To others in her shoes, she advises, “Have confidence in yourself and grasp the opportunities that come by, then do your best to learn and perform your role

Have confidence in yourself and grasp the opportunities that come by, then do your best to learn and perform your role effectively. ▀ ▀

effectively.” She adds that there is an abundance of support in the industry, citing the Professional Conversion Programme (PCP) as an initiative that she personally benefitted from.

“The PCP offers a practical approach to learning by marrying the structured programme with hands-on work experience. It provides participants real life examples and case studies to work on, thus allowing the application of concepts to solve real life problems,” Yu Ling explains. Ten months into the programme, she credits the PCP for teaching her about the compliance environment and regulatory requirements, as well as the support she receives from her colleagues that brings her up to speed.

She notes that besides the PCP, there are multiple channels for financial services professionals to upgrade and pick up new skills. Maybank Singapore, for example, offers a course, accredited by the Institute of Banking and Finance (IBF), to help employees to re-skill in future-ready areas. One can always refer to the Skills Framework for Financial Services and the IBF Standards to decide what courses to take.

“The Skills Framework For Financial Services and IBF Standards sectoral guide help me to understand the skills required, and the career opportunities in compliance so that I can map out a growth chart for my career progression,” Yu Ling explains. She recommends both new and existing professionals to refer to this framework to determine how to remain relevant and employable.

She reiterates that as the financial services sector evolves, individual upgrading is a must. Her goal is to continuously develop, hone her existing skillset and acquire new ones in order to stay relevant.

# Risk Strategy Manager

## JOB ROLE DESCRIPTION

The Risk Strategy Manager is responsible for coordinating the management of enterprise-wide risks through collaboration across the organisation's risk disciplines. He/She works with internal stakeholders to establish risk criteria within different business units, develop risk reporting mechanisms and propose controls that support risk mitigation plans according to enterprise-level frameworks. He also develops risk profiles to analyse the severity of risks.

The Risk Strategy Manager's duties may require him to be contactable after office hours. He is results-oriented and able to work independently. He has an analytical mindset and possesses good communication skills, which enable him to communicate with senior management on sensitive risk-related issues. He is also adept at managing diverse groups of stakeholders across the organisation and is familiar with the various risk disciplines within the financial services industry.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Risk Assessment	Level 5	Decision Making
	Corporate Governance	Level 4	Communication	Intermediate
	Crisis Management	Level 4	Problem Solving	Intermediate
	Data Collection and Analysis	Level 4	Leadership	Intermediate
	Data Storytelling and Visualisation	Level 3	Sense Making	Intermediate
	Ethical Culture	Level 4		
	People Performance Management	Level 4		
	Policy Implementation and Revision	Level 4		
	Regulatory Risk Assessment	Level 4		
	Risk Appetite and Goals Setting	Level 4		
	Risk Management	Level 4		
	Risk and Compliance Reporting	Level 4		
	Scenario Planning and Analysis	Level 4		
	Stakeholder Management	Level 4		
	Strategy Planning	Level 4		
	Technology Application	Level 3		

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This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Private Banking and Wealth Management 
 ■ Insurance

# Head of Risk Strategy

## JOB ROLE DESCRIPTION

The Head of Risk Strategy leads the management of overall risk exposure across the organisation. He/She develops and defines enterprise-level policies, frameworks which establish acceptable risk appetite and strategies to maintain the organisation's collective risk exposure. He oversees the monitoring and management of enterprise risk exposure, including identifying and measuring risks at an organisational level, and implementing appropriate risk controls across the organisation. He also takes ownership of planning for recovery and resolution activities after high risk incidents.

The Head of Risk Strategy's duties may require him to be contactable after office hours. He is strategically oriented, well versed with all aspects of the business and able to connect the dots to achieve outcomes. He is conceptual, highly experienced in various risk disciplines and adopts a big picture approach. He is an influential leader and works well with a wide range of senior stakeholders.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Risk Assessment	Level 6	Interpersonal Skills
	Corporate Governance	Level 5	Communication	Advanced
	Crisis Management	Level 5	Decision Making	Advanced
	Data Collection and Analysis	Level 5	Leadership	Advanced
	Data Storytelling and Visualisation	Level 4	Sense Making	Advanced
	Ethical Culture	Level 5		
	People Performance Management	Level 5		
	Policy Implementation and Revision	Level 5		
	Regulatory Risk Assessment	Level 5		
	Risk Appetite and Goals Setting	Level 5		
	Risk Management	Level 5		
	Risk and Compliance Reporting	Level 5		
	Scenario Planning and Analysis	Level 5		
	Stakeholder Management	Level 5		
	Strategy Planning	Level 5		
	Technology Application	Level 4		

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# Operational Risk Assistant

## JOB ROLE DESCRIPTION

The Operational Risk Assistant is responsible for supporting the conduct of operational risk management (ORM) activities, as well as maintaining policies and processes. He/She gathers information, and monitors and flags issues using ORM systems. He also assists in preparing documents and reports for management review. He monitors adherence to risk policies and guidelines, supporting overall communication and risk reporting mechanisms.

The Operational Risk Assistant is adaptable, a quick learner and able to execute work independently. He is highly motivated, takes initiative, and is able to follow through on delivering outcomes as required. He is also process- and task-oriented in carrying out required procedures.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Business Continuity Planning	Level 2	Communication	Basic
	Business Risk Assessment	Level 3	Teamwork	Basic
	Data Collection and Analysis	Level 3	Resource Management	Basic
	Ethical Culture	Level 3	Virtual Collaboration	Basic
	Operational Risk Management	Level 2	Digital Literacy	Basic
	Risk and Compliance Reporting	Level 3		

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 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management 
 ■ Insurance

# Operational Risk Analyst

## JOB ROLE DESCRIPTION

The Operational Risk Analyst assumes responsibility for the identification and escalation of routine and emerging operational risks through the execution of operational risk management framework procedures. He/She communicates and highlights risk profiles for management review. He also recommends and executes activities to manage and respond to risks within the organisation. He facilitates operational units' adherence to operational risk management policies and frameworks.

The Operational Risk Analyst may be required to be contactable after office hours. He is results-oriented and self-reliant towards meeting goals and objectives. He possesses the ability to think strategically, demonstrates good judgement and executes procedures with excellence. He also possesses excellent communication and interpersonal skills.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Business Continuity Planning	Level 3	Communication	Basic
	Business Risk Assessment	Level 3	Problem Solving	Basic
	Change Management	Level 3	Digital Literacy	Intermediate
	Corporate Governance	Level 3	Resource Management	Basic
	Crisis Management	Level 3	Teamwork	Basic
	Data Collection and Analysis	Level 3		
	Ethical Culture	Level 3		
	Operational Risk Management	Level 3		
	Risk and Compliance Reporting	Level 3		
	Scenario Planning and Analysis	Level 3		
	Stakeholder Management	Level 3		

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 ■ Insurance

# Operational Risk Manager

## JOB ROLE DESCRIPTION

The Operational Risk Manager is responsible for implementing policies and procedures within the organisation's operational risk management framework. He/She identifies operating and residual risks related to various aspects of the organisation's operations, and ensures business resilience to enable business continuity. He works with internal stakeholders to establish risk criteria within across operations functions, proposes controls that support risk mitigation plans and develops risk reporting mechanisms.

The Operational Risk Manager may be required to be contactable after office hours. He has a keen eye for detail and is process-oriented, and also possesses strong interpersonal skills. He is able to cope under pressure and demonstrates a high level of flexibility. He is capable of managing multiple work streams, work with various stakeholders across different functions and is willing to challenge the status quo.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Continuity Planning	Level 4	Decision Making
	Business Risk Assessment	Level 4	Communication	Intermediate
	Change Management	Level 4	Problem Solving	Intermediate
	Corporate Governance	Level 4	Leadership	Intermediate
	Crisis Management	Level 4	Sense Making	Intermediate
	Data Collection and Analysis	Level 4		
	Ethical Culture	Level 4		
	Operational Risk Management	Level 4		
	People Performance Management	Level 4		
	Policy Implementation and Revision	Level 4		
	Risk Appetite and Goals Setting	Level 4		
	Risk and Compliance Reporting	Level 4		
	Scenario Planning and Analysis	Level 4		
	Security Governance	Level 4		
	Stakeholder Management	Level 4		
	Standard Operating Procedures Development	Level 4		
	Strategy Planning	Level 4		
	Technology Application	Level 3		

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 ■ Insurance

# Head of Operational Risk Management

## JOB ROLE DESCRIPTION

The Head of Operational Risk Management leads the management of the organisation's operational risks. He/She leads development of operational risk management policies, framework and strategies and endorses required standards to be implemented. He establishes risk criteria for compliance and ensures that all operational risks are identified, measured and mitigated. He provides leadership and direction to the organisation in ensuring risk controls are in place and monitored accordingly. He is also responsible for driving a culture of risk awareness within the organisation.

The Head of Operational Risk Management's duties may require him to be contactable after office hours. He is a strategic and conceptual thinker, and a highly adaptable problem solver. He is a strong communicator and capable of managing stakeholders at various levels to meet high level business objectives. He is well-versed with the operational processes of financial services organisations and their associated risks.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Continuity Planning	Level 5	Communication
	Business Risk Assessment	Level 5	Interpersonal Skills	Advanced
	Change Management	Level 5	Decision Making	Advanced
	Corporate Governance	Level 5	Leadership	Advanced
	Crisis Management	Level 5	Sense Making	Advanced
	Data Collection and Analysis	Level 5		
	Data Storytelling and Visualisation	Level 4		
	Ethical Culture	Level 5		
	Operational Risk Management	Level 5		
	People Performance Management	Level 5		
	Policy Implementation and Revision	Level 5		
	Risk Appetite and Goals Setting	Level 5		
	Risk and Compliance Reporting	Level 5		
	Scenario Planning and Analysis	Level 5		
	Security Governance	Level 5		
	Stakeholder Management	Level 5		
	Standard Operating Procedures Development	Level 5		
	Strategy Planning	Level 5		
	Technology Application	Level 4		

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This job role exists in the following sub-sector(s)

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 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management 
 ■ Insurance

# Credit Risk Analyst

## JOB ROLE DESCRIPTION

The Credit Risk Analyst is responsible for executing credit risk policies, procedures and processes to enable successful management of credit risks for the organisation. He/She supports the risk rating and limit setting process through credit portfolio, credit application and credit transaction reviews. He performs periodic checks and routine monitoring of credit accounts and portfolios to ensure credit risk thresholds are upheld. He conducts credit analysis to support decision-making for credit decisions.

The Credit Risk Analyst may be required to be contactable after office hours. He has strong exposure to and understanding of credit analysis methodologies and credit risk management regulations. He is able to work independently with minimum supervision, and is a strong communicator and influencer who can work in a fast-paced environment. He possesses strong analytical and critical thinking skills, and an eye for detail.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Business Risk Assessment	Level 3	Communication	Basic
	Credit Assessment	Level 3	Problem Solving	Basic
	Credit Risk Management	Level 3	Digital Literacy	Intermediate
	Data Analytics and Computational Modelling	Level 3	Sense Making	Basic
	Data Collection and Analysis	Level 3	Decision Making	Basic
	Ethical Culture	Level 3		
	Policy Implementation and Revision	Level 3		
	Risk Analytics	Level 3		
	Risk and Compliance Reporting	Level 3		
Scenario Planning and Analysis	Level 3			
Stakeholder Management	Level 3			

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This job role exists in the following sub-sector(s)

■ Retail Banking
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 ■ Investment Banking
 ■ Asset Management
 ■ Private Banking and Wealth Management

# Credit Risk Manager

## JOB ROLE DESCRIPTION

The Credit Risk Manager is responsible for driving the implementation and execution of credit risk management policies to ensure the financial health of the organisation. He/She monitors and reports on credit risks to maintain tolerances within the organisation's defined risk appetite. He leads the operational rating and review of credit applications and counterparty risks to enable accurate management of credit risks for the organisation. He works closely with various business stakeholders to ensure compliance to credit policies within the organisation and to address credit regulatory requirements.

The Credit Risk Manager may be required to be contactable after office hours. He is quantitatively-oriented, able to use credit analytics tools, and is familiar with Basel frameworks. He is able to work in fast-paced and high-growth environments, and can manage details to drive projects to completion. He is skilled in communicating, influencing and working with different stakeholders to derive solutions to problems and accomplish tasks.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Environment Analysis	Level 4	Decision Making
	Business Risk Assessment	Level 4	Communication	Intermediate
	Credit Assessment	Level 4	Problem Solving	Intermediate
	Credit Risk Management	Level 4	Leadership	Intermediate
	Data Analytics and Computational Modelling	Level 3	Sense Making	Intermediate
	Data Collection and Analysis	Level 4		
	Environment and Social Governance	Level 3		
	Ethical Culture	Level 4		
	People Performance Management	Level 4		
	Policy Implementation and Revision	Level 4		
	Risk Analytics	Level 4		
	Risk Appetite and Goals Setting	Level 4		
	Risk and Compliance Reporting	Level 4		
	Scenario Planning and Analysis	Level 4		
	Stakeholder Management	Level 4		
	Standard Operating Procedures Development	Level 4		
	Strategy Planning	Level 4		
	Technology Application	Level 3		

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This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management

# Head of Credit Risk Management

## JOB ROLE DESCRIPTION

The Head of Credit Risk Management is responsible for developing and ensuring credit risk management policies, limits, and strategies align with applicable regulations, strategic imperatives, and the risk appetite of the organisation. He/She oversees and/or monitors all credit risk management activities of the organisation. He provides oversight and direction to ensure the overall quality of the organisation's credit portfolio. He ensures credit application processing and credit management are conducted according to defined credit risk parameters.

The Head of Credit Risk Management's duties may require him to be contactable after office hours. He has a strong understanding of Basel capital standards, quantitative credit models and tests, and also possesses extensive market experience. He has clear strategic orientation and can think of the big picture. He possesses strong communication, interpersonal and leadership skills. He has a sound understanding of quantitative analytics approaches and how to derive commercial insights and decisions from data.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Environment Analysis	Level 5	Communication
	Business Risk Assessment	Level 5	Interpersonal Skills	Advanced
	Credit Assessment	Level 5	Decision Making	Advanced
	Credit Risk Management	Level 5	Leadership	Advanced
	Data Analytics and Computational Modelling	Level 3	Resource Management	Advanced
	Data Collection and Analysis	Level 5		
	Data Storytelling and Visualisation	Level 4		
	Environment and Social Governance	Level 4		
	Ethical Culture	Level 5		
	People Performance Management	Level 5		
	Policy Implementation and Revision	Level 5		
	Risk Analytics	Level 5		
	Risk Appetite and Goals Setting	Level 5		
	Risk and Compliance Reporting	Level 5		
	Scenario Planning and Analysis	Level 5		
	Stakeholder Management	Level 5		
	Standard Operating Procedures Development	Level 5		
	Strategy Planning	Level 5		
	Technology Application	Level 4		

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This job role exists in the following sub-sector(s)

■ Retail Banking 
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# Market and Liquidity Risk Analyst

## JOB ROLE DESCRIPTION

The Market and Liquidity Risk Analyst is responsible for conducting routine identification, measurement, mitigation, monitoring, and reporting of market and liquidity risks. He/She also conducts independent analyses to provide greater insight into risk exposures and mitigation efforts within market and liquidity risk scenarios. He actively supports the compliance of regulatory requirements relating to market and liquidity risk management in order to ensure the financial health of the organisation.

The Market and Liquidity Risk Analyst's duties may require him to be contactable after office hours. He is well-versed with financial risks relating to the organisation and products. He possesses strong analytical and practical abilities in applying various methodologies to identify and analyse risks. He is a strong communicator, works well in teams, and is self-motivated in achieving individual and organisational goals.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Asset and Liability Management	Level 3	Communication	Basic
	Business Risk Assessment	Level 3	Problem Solving	Basic
	Data Collection and Analysis	Level 3	Digital Literacy	Intermediate
	Data Mining and Modelling	Level 3	Sense Making	Basic
	Ethical Culture	Level 3	Decision Making	Basic
	Market Risk Management	Level 3		
	Regulatory Risk Assessment	Level 3		
	Risk Analytics	Level 3		
	Risk and Compliance Reporting	Level 3		
	Scenario Planning and Analysis	Level 3		
	Stakeholder Management	Level 3		
	Standard Operating Procedures Development	Level 3		

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This job role exists in the following sub-sector(s)

■ Retail Banking
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 ■ Private Banking and Wealth Management

# Market and Liquidity Risk Manager

## JOB ROLE DESCRIPTION

The Market and Liquidity Risk Manager is responsible for the implementation of market and liquidity risk management frameworks. He/She conducts analyses and assessments of various market and liquidity scenarios and how it impacts the organisation's risk appetite and funding capacity. He oversees the monitoring of risk controls and thresholds.

The Market and Liquidity Risk Manager's duties may require him to be contactable after office hours. He has excellent analytical, strategic planning, problem resolution and communication skills. He is comfortable working in deadline-driven environments, and can manage multiple responsibilities while effectively focusing on priority issues.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Asset and Liability Management	Level 4	Decision Making
	Business Continuity Planning	Level 4	Communication	Intermediate
	Business Environment Analysis	Level 4	Interpersonal Skills	Intermediate
	Business Risk Assessment	Level 4	Problem Solving	Intermediate
	Data Collection and Analysis	Level 4	Sense Making	Intermediate
	Ethical Culture	Level 4		
	Market Risk Management	Level 4		
	People Performance Management	Level 4		
	Policy Implementation and Revision	Level 4		
	Regulatory Risk Assessment	Level 4		
	Risk Analytics	Level 4		
	Risk Appetite and Goals Setting	Level 4		
	Risk and Compliance Reporting	Level 4		
	Scenario Planning and Analysis	Level 4		
	Stakeholder Management	Level 4		
	Standard Operating Procedures Development	Level 4		
	Technology Application	Level 3		

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# Head of Market and Liquidity Risk Management

## JOB ROLE DESCRIPTION

The Head of Market and Liquidity Risk Management is responsible for leading the risk management function for identifying, quantifying and managing market and liquidity risks. He/She establishes market and liquidity risk management frameworks, as well as independent risk assessment frameworks to incorporate within the organisation. He actively engages stakeholders to identify market and liquidity risks, enforces limits and risk controls, ensures compliance with regulatory requirements, and provide alternative perspectives to challenge decision-making relating to market and liquidity scenarios.

The Head of Market and Liquidity Risk Management may be required to be contactable after office hours. He has extensive knowledge of regulatory rules, Basel frameworks and understanding of treasury functions. He is strategic and big picture oriented, and is able to link various concepts together to drive decision making. He possesses communication and interpersonal skills and is adept at collaborating with internal and external stakeholders to meet business objectives.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Asset and Liability Management	Level 5	Communication
	Business Continuity Planning	Level 5	Decision Making	Advanced
	Business Environment Analysis	Level 5	Problem Solving	Advanced
	Business Risk Assessment	Level 5	Leadership	Advanced
	Data Collection and Analysis	Level 5	Sense Making	Advanced
	Data Storytelling and Visualisation	Level 4		
	Ethical Culture	Level 5		
	Market Risk Management	Level 5		
	People Performance Management	Level 5		
	Policy Implementation and Revision	Level 5		
	Risk Analytics	Level 5		
	Risk Appetite and Goals Setting	Level 5		
	Risk and Compliance Reporting	Level 5		
	Scenario Planning and Analysis	Level 5		
	Stakeholder Management	Level 5		
	Standard Operating Procedures Development	Level 5		
	Strategy Planning	Level 5		
	Technology Application	Level 4		

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# Technology, Information and Cybersecurity Risk Analyst

## JOB ROLE DESCRIPTION

The Technology, Information and Cybersecurity Risk Analyst is responsible for the identification and escalation of risks relating to technology, information and/or cybersecurity in the organisation. He/She monitors, tracks, reports and recommends appropriate controls to correctly mitigate risk exposure of technology platforms. He collaborates with technical professionals to address vulnerabilities in systems and to support business units in managing their risk exposure.

The Technology, Information and Cybersecurity Risk Analyst may be required to be contactable after work hours. He is highly adaptable and flexible, keeping abreast with ever changing technology, information and cybersecurity topics to facilitate his work. He is analytical, enjoys investigating issues, is a strong communicator and collaborator.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Continuity Planning	Level 3	Digital Literacy
	Business Risk Assessment	Level 3	Computational Thinking	Intermediate
	Contract and Vendor Management	Level 3	Sense Making	Intermediate
	Crisis Management	Level 3	Communication	Basic
	Cybersecurity	Level 3	Lifelong Learning	Basic
	Data Collection and Analysis	Level 3		
	Data Governance	Level 3		
	Emerging Technology Synthesis	Level 3		
	Ethical Culture	Level 3		
	Risk Management	Level 3		
	Risk and Compliance Reporting	Level 3		
	Security Governance	Level 4		
	Stakeholder Management	Level 3		
	Standard Operating Procedures Development	Level 3		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Private Banking and Wealth Management 
 ■ Insurance

# Technology, Information and Cybersecurity Risk Manager

## JOB ROLE DESCRIPTION

The Technology, Information and Cybersecurity Risk Manager guides the assessment of technology, information and cybersecurity risks associated with technology initiatives and provides recommendations for risk controls. He/She manages and coordinates the ongoing monitoring of technology initiatives, ensures sufficient risk preparedness activities are conducted and facilitates incident resolution. He acts as a technical non-financial risk expert within the organisation to ensure regulatory compliance and risk coverage is in place.

The Technology, Information and Cybersecurity Risk Manager's duties may require him to be contactable after work hours. He has a keen understanding of current and emerging technology and digital developments. He has a sharp and analytical mind, and is able to anticipate problems and risks to mitigate them ahead of time. He is an excellent communicator, and promotes a cooperative working environment and relationships within and beyond his team.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Continuity Planning	Level 4	Problem Solving
	Business Risk Assessment	Level 4	Digital Literacy	Advanced
	Contract and Vendor Management	Level 4	Computational Thinking	Advanced
	Crisis Management	Level 4	Communication	Intermediate
	Cybersecurity	Level 4	Sense Making	Intermediate
	Data Collection and Analysis	Level 4		
	Data Governance	Level 4		
	Emerging Technology Synthesis	Level 4		
	Ethical Culture	Level 4		
	People Performance Management	Level 4		
	Policy Implementation and Revision	Level 4		
	Risk Appetite and Goals Setting	Level 4		
	Risk Management	Level 4		
	Risk and Compliance Reporting	Level 4		
	Scenario Planning and Analysis	Level 4		
	Security Governance	Level 5		
	Stakeholder Management	Level 4		
	Standard Operating Procedures Development	Level 4		
	Strategy Planning	Level 4		
	Technology Application	Level 3		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Private Banking and Wealth Management 
 ■ Insurance

# Head of Technology, Information and Cybersecurity Risk Management

## JOB ROLE DESCRIPTION

The Head of Technology, Information and Cybersecurity Risk Management develops and drives risk management efforts for technology, information and cybersecurity within the organisation. He/She leads the enforcement of technology, information and cybersecurity risk models, standards and policies in collaboration with Information Technology (IT) personnel. He works with stakeholders to define risk appetites, identify risk exposure, and ensure preparedness for technology, information or cyber risk incidents. He manages risk control and incident resolution activities and independently challenges front line defence activities.

The Head of Technology, Information and Cybersecurity Risk Management may be required to be contactable after work hours. He has sound judgement and is decisive, ensuring the organisation is protected and secured. He thinks strategically and keeps abreast of the latest technology trends and their impact. He is comfortable working with various stakeholders and communicating with them in a non-technical manner.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Continuity Planning	Level 5	Digital Literacy
	Business Risk Assessment	Level 5	Leadership	Advanced
	Contract and Vendor Management	Level 5	Communication	Advanced
	Crisis Management	Level 5	Decision Making	Advanced
	Cybersecurity	Level 5	Lifelong Learning	Advanced
	Data Collection and Analysis	Level 5		
	Data Governance	Level 5		
	Data Storytelling and Visualisation	Level 4		
	Emerging Technology Synthesis	Level 5		
	Ethical Culture	Level 5		
	People Performance Management	Level 5		
	Policy Implementation and Revision	Level 5		
	Risk Appetite and Goals Setting	Level 5		
	Risk Management	Level 5		
	Risk and Compliance Reporting	Level 5		
	Scenario Planning and Analysis	Level 5		
	Security Governance	Level 6		
	Stakeholder Management	Level 5		
	Standard Operating Procedures Development	Level 5		
	Strategy Planning	Level 5		
	Technology Application	Level 4		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Private Banking and Wealth Management 
 ■ Insurance

# Risk Analytics Analyst/Compliance Analytics Analyst

## JOB ROLE DESCRIPTION

The Risk Analytics Analyst/Compliance Analytics Analyst is responsible for the development, implementation and/or utilisation of quantitative models and data analysis to support day-to-day risk and compliance functions. He/She supports independent research required for the development of risk and compliance quantitative models and data analytics methodologies, along with testing and validation to ensure their suitability for business requirements. He enables the deployment of models and guides others in the use of analytics to support business needs. He is also involved in the conduct of analysis and modelling, and compiles findings to draw insights and create reports.

The Risk Analytics Analyst/Compliance Analytics Analyst is technically proficient with numerical, quantitative and data analysis approaches to meet business requirements. He is highly analytical, conceptual and able to communicate complex ideas in simple and easy to understand terms. He is able to draw connections between numerical data and contexts within risk and/or compliance functions to provide evidence and insights to influence decision-making.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Business Requirements Mapping	Level 3	Computational Thinking	Intermediate
Business Risk Assessment	Level 3	Transdisciplinary Thinking	Basic	
Data Analytics and Computational Modelling	Level 3	Sense Making	Basic	
Data Collection and Analysis	Level 3	Problem Solving	Basic	
Data Mining and Modelling	Level 3	Service Orientation	Basic	
Data Storytelling and Visualisation	Level 3			
Ethical Culture	Level 3			
Project Management	Level 3			
Risk Analytics	Level 2			
Risk and Compliance Reporting	Level 3			
Software Configuration	Level 3			
Stakeholder Management	Level 3			

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management

# Risk Analytics Manager/Compliance Analytics Manager

## JOB ROLE DESCRIPTION

The Risk Analytics Manager/Compliance Analytics Manager is responsible for leading the research, development and implementation of quantitative models and data analytics approaches to address various issues for the organisation's internal stakeholders across risk and compliance functions. He/She ensures business requirements are appropriately met through proper identification and user testing. He guides others in the usage of quantitative models and data analytics to obtain business insights and understand patterns, and ensures these are communicated in easily understandable forms.

The Risk Analytics Manager/Compliance Analytics Manager is well-versed with various data analytics and modelling approaches to support risk and compliance decision making. He is strongly oriented towards analytical skills and knowledge of models, has keen business acumen and strong communication skills. He is able to manage projects, possesses strong judgement, and is able to draw insights from various perspectives.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Requirements Mapping	Level 4	Computational Thinking
	Business Risk Assessment	Level 4	Transdisciplinary Thinking	Advanced
	Data Analytics and Computational Modelling	Level 4	Problem Solving	Intermediate
	Data Collection and Analysis	Level 4	Communication	Intermediate
	Data Mining and Modelling	Level 4	Service Orientation	Intermediate
	Data Storytelling and Visualisation	Level 3		
	Ethical Culture	Level 4		
	People Performance Management	Level 4		
	Project Management	Level 4		
	Risk Analytics	Level 4		
	Risk and Compliance Reporting	Level 4		
	Software Configuration	Level 4		
	Stakeholder Management	Level 4		
	Strategy Planning	Level 4		
	Technology Application	Level 3		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management

# Head of Risk Analytics/Head of Compliance Analytics

## JOB ROLE DESCRIPTION

The Head of Risk Analytics/Head of Compliance Analytics is responsible for overseeing the use of quantitative analytics, data modelling and data analysis to support risk management and regulatory compliance management activities within the organisation. He/She leads the development, management and deployment of data analytics and data models to enable risk and control assurance, while managing stakeholders through the life cycle of their projects. He ensures business requirements of the organisation are appropriately identified and addressed using analytical solutions, while also managing risks related to model and data analytics usage.

The Head of Risk Analytics/Head of Compliance Analytics is well versed with data and quantitative analytics methodologies and how they can contribute to the commercial needs of the organisation. He is proficient in stakeholder management and communication, and able to provide guidance to teams on aligning business requirements and quantitative approaches. He is able to draw connections between various disciplines, synthesise information and articulate insights.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Business Requirements Mapping	Level 5	Problem Solving
	Business Risk Assessment	Level 4	Transdisciplinary Thinking	Advanced
	Data Analytics and Computational Modelling	Level 5	Creative Thinking	Advanced
	Data Collection and Analysis	Level 5	Service Orientation	Advanced
	Data Storytelling and Visualisation	Level 4	Resource Management	Advanced
	Ethical Culture	Level 5		
	People Performance Management	Level 5		
	Project Management	Level 5		
	Risk Analytics	Level 5		
	Risk and Compliance Reporting	Level 5		
	Software Configuration	Level 5		
	Stakeholder Management	Level 5		
	Strategy Planning	Level 5		
	Technology Application	Level 4		

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This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
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 ■ Asset Management 
 ■ Private Banking and Wealth Management

# Compliance Analyst

## JOB ROLE DESCRIPTION

The Compliance Analyst supports the implementation of controls, compliance checks and compliance processes. He/She executes tasks according to procedures to ensure regulatory compliance across the organisation, and escalates any issues to relevant parties where needed. He assists with keeping compliance processes updated and conducting research and preparation of necessary materials for standard compliance reporting. He also supports training and implementation of new or changing regulations.

The Compliance Analyst is comfortable executing tasks independently and implementing guidelines in accordance with requirements and processes. He is also able to cope in fast-paced environments, and is organised and responsible.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Compliance Mindset Development	Level 3	Communication	Basic
	Data Collection and Analysis	Level 3	Digital Literacy	Basic
	Ethical Culture	Level 3	Teamwork	Basic
	Monitoring and Surveillance	Level 3	Interpersonal Skills	Basic
	Regulatory Compliance	Level 3	Problem Solving	Basic
	Research and Information Synthesis	Level 3		
	Risk and Compliance Reporting	Level 2		
	Risk Management	Level 3		
	Stakeholder Management	Level 3		

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This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management 
 ■ Insurance

# Compliance Advisory Executive

## JOB ROLE DESCRIPTION

The Compliance Advisory Executive is responsible for supporting the provision of compliance-related advisory to organisational stakeholders. He/She supports the maintenance of compliance frameworks by keeping abreast of developments in industry regulations and trends to ensure appropriate coverage. He liaises with stakeholders to communicate current, new and changing compliance and regulatory matters and how they link to the organisation's context. He supports the conduct of training, and development of communication material, to allow for the practice and maintenance of compliance within the organisation.

The Compliance Advisory Executive is familiar with local and international compliance and regulatory issues within the financial services industry. He is self-driven and comfortable working towards deadlines and executing tasks independently. He is detail-oriented, resourceful and a strong communicator. He is ethical in practice and possesses a strong sense of integrity.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Change Management	Level 3	Communication	Intermediate
	Corporate Governance	Level 3	Problem Solving	Basic
	Compliance Mindset Development	Level 3	Teamwork	Basic
	Data Collection and Analysis	Level 3	Lifelong Learning	Basic
	Ethical Culture	Level 3	Sense Making	Basic
	Policy Implementation and Revision	Level 3		
	Regulatory and Legal Advisory	Level 3		
	Regulatory Compliance	Level 3		
	Risk and Compliance Reporting	Level 3		
	Risk Management	Level 3		
	Stakeholder Management	Level 3		

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This job role exists in the following sub-sector(s)

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 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management 
 ■ Insurance

# Compliance Advisory Manager

## JOB ROLE DESCRIPTION

The Compliance Advisory Manager is responsible for overseeing and advising on all compliance related inquiries within the organisation. He/She collaborates with stakeholders and regulators to ensure successful implementation of compliance controls, responses to emerging regulatory changes and regulatory compliance is achieved. He provides guidance on compliance subjects to internal and external stakeholders. He is also responsible for promoting compliance literacy and a culture of compliance awareness.

The Compliance Advisory Manager's duties may require him to be contactable after office hours. He is well-versed in local and global compliance knowledge within the financial services industry. He is comfortable working with various stakeholders and articulating solutions and information to them, and he possesses strong communication and interpersonal skills. He showcases good judgment and is able to synthesise information to create solutions that are fit to context.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Budgeting	Level 3	Decision Making	Intermediate
Change Management	Level 4	Communication	Intermediate	
Compliance Mindset Development	Level 4	Sense Making	Intermediate	
Continuous Improvement Management	Level 4	Leadership	Intermediate	
Contact and Vendor Management	Level 4	Lifelong Learning	Intermediate	
Corporate Governance	Level 4			
Data Collection and Analysis	Level 4			
Ethical Culture	Level 4			
People Performance Management	Level 4			
Policy Implementation and Revision	Level 4			
Regulatory and Legal Advisory	Level 4			
Regulatory Compliance	Level 4			
Risk and Compliance Reporting	Level 4			
Risk Management	Level 4			
Scenario Planning and Analysis	Level 4			
Stakeholder Management	Level 4			
Strategy Planning	Level 4			

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management 
 ■ Insurance

# Head of Compliance

## JOB ROLE DESCRIPTION

The Head of Compliance is responsible for initiating and developing the organisation's compliance policies and frameworks. He/She drives monitoring and assurance activities across both central compliance and financial crime compliance areas to prevent cases of fraud, misconduct and/or compliance breaches. He maintains oversight of the implementation and maintenance of compliance initiatives covering people, processes and platforms while providing guidance and advisory on compliance matters to the organisation.

The Head of Compliance may be required to be contactable after office hours. He has excellent knowledge of regional compliance regulations, and local knowledge of Singapore regulations. He is collaborative and able to engage with both internal and external stakeholders at a strategic level. He is innovative, diligent and possesses strong leadership and interpersonal skills.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Budgeting	Level 4	Decision Making
	Change Management	Level 5	Digital Literacy	Advanced
	Compliance Mindset Development	Level 5	Transdisciplinary Thinking	Advanced
	Continuous Improvement Management	Level 5	Global Mindset	Advanced
	Contract and Vendor Management	Level 5	Resource Management	Advanced
	Corporate Governance	Level 5		
	Data Collection and Analysis	Level 5		
	Data Storytelling and Visualisation	Level 5		
	Ethical Culture	Level 5		
	Monitoring and Surveillance	Level 5		
	People Performance Management	Level 5		
	Policy Implementation and Revision	Level 5		
	Regulatory and Legal Advisory	Level 5		
	Regulatory Compliance	Level 5		
	Risk and Compliance Reporting	Level 5		
	Risk Management	Level 5		
	Scenario Planning and Analysis	Level 5		
	Stakeholder Management	Level 5		
	Strategy Planning	Level 5		
	Technology Application	Level 4		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management 
 ■ Insurance

# Monitoring, Surveillance and Testing Executive

## JOB ROLE DESCRIPTION

The Monitoring, Surveillance and Testing Executive is responsible for conducting routine compliance checks across people, processes and technology platforms. He/She conducts regular monitoring and surveillances across trade, transaction and operational activities to detect possible compliance breaches. He is required to perform manual reviews and utilise automated monitoring facilities to identify suspicious activities, assist in investigations, and support the implementation of corrective measures. He also tests the organisation's compliance systems and detects potential compliance breaches.

The Monitoring, Surveillance and Testing Executive's duties may require him to be contactable after office hours. He is analytical, detail-oriented, and able to execute procedures diligently. He possesses a working knowledge of regulatory compliance policies and standards. He is ethical in practice and able to execute judgment with integrity.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Compliance Mindset Development	Level 3	Teamwork	Basic
	Corporate Governance	Level 3	Communication	Basic
	Data Collection and Analysis	Level 3	Decision Making	Basic
	Ethical Culture	Level 3	Digital Literacy	Intermediate
	Monitoring and Surveillance	Level 3	Sense Making	Basic
	Regulatory and Legal Advisory	Level 3		
	Regulatory Compliance	Level 3		
	Risk and Compliance Reporting	Level 3		
	Stakeholder Management	Level 3		

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This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management 
 ■ Insurance

# Monitoring, Surveillance and Testing Manager

## JOB ROLE DESCRIPTION

The Monitoring, Surveillance and Testing Manager is responsible for overseeing the implementation of monitoring, surveillance and testing activities within the organisation and ensuring they are conducted regularly. He/She ensures the conducting of regular checks and reviews to identify and address compliance breaches, financial crime scenarios and/or other irregular market and misconduct activities. He is required to prepare regular reports and provide preliminary advice to stakeholders on suspicious activities and/or compliance breaches.

The Monitoring, Surveillance and Testing Manager's duties may require him to be contactable after office hours. He is familiar with monitoring and surveillance tools and methodologies used within the financial services industry. He has strong attention to detail, is well informed on compliance regulations and takes initiative to lead activities. He is process-driven, possesses integrity and is ethical in practice.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Compliance Mindset Development	Level 4	Decision Making
	Continuous Improvement Management	Level 4	Communication	Intermediate
	Corporate Governance	Level 4	Teamwork	Intermediate
	Data Collection and Analysis	Level 4	Digital Literacy	Intermediate
	Data Storytelling and Visualisation	Level 4	Sense Making	Intermediate
	Ethical Culture	Level 4		
	Monitoring and Surveillance	Level 4		
	Policy Implementation and Revision	Level 4		
	Regulatory and Legal Advisory	Level 4		
	Regulatory Compliance	Level 4		
	Risk and Compliance Reporting	Level 4		
	Stakeholder Management	Level 4		
	Strategy Planning	Level 4		
	Technology Application	Level 3		

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This job role exists in the following sub-sector(s)

■ Retail Banking 
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 ■ Asset Management 
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 ■ Insurance

# Financial Crime Compliance Executive

## JOB ROLE DESCRIPTION

The Financial Crime Compliance Executive is responsible for executing financial crime risk management and regulatory compliance activities according to policies. He/She supports the implementation and maintenance of Financial Crime Compliance (FCC) controls, including taking responsibility for collaborating with various stakeholders to conduct regular monitoring of financial crime indicators. He supports the execution of corrective actions to address compliance breaches. He also supports the production of regulatory submission materials to meet reporting needs.

The Financial Crime Compliance Executive's duties may require him to be contactable after office hours. He is capable of meeting deadlines in a fast-paced work environment and can balance various priorities. He is analytical and a pragmatic problem-solver and demonstrates a working knowledge of FCC subject matter.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Compliance Mindset Development	Level 3	Communication	Basic
Customer Acceptance Checking and Onboarding	Level 3	Problem Solving	Basic	
Data Analytics and Computational Modelling	Level 3	Teamwork	Basic	
Data Collection and Analysis	Level 3	Lifelong Learning	Basic	
Data Storytelling and Visualisation	Level 3	Sense Making	Basic	
Ethical Culture	Level 3			
Monitoring and Surveillance	Level 3			
Policy Implementation and Revision	Level 3			
Regulatory and Legal Advisory	Level 3			
Regulatory Compliance	Level 3			
Risk and Compliance Reporting	Level 4			
Risk Management	Level 3			
Stakeholder Management	Level 3			

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This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management 
 ■ Insurance

# Financial Crime Compliance Manager

## JOB ROLE DESCRIPTION

The Financial Crime Compliance Manager oversees the implementation of the organisation's compliance programmes to manage risk exposure and combat financial crime. He/She advises and monitors the organisation's regulatory compliance relating to all aspects of financial crime, including Anti-Money Laundering (AML) and combating the financing of terrorism, sanction, anti-fraud, bribery and corruption activities. He is responsible for ensuring appropriate incident resolution and investigations are carried out, and he supports routine and ad-hoc regulatory reporting.

The Financial Crime Compliance Manager's duties may require him to be contactable after office hours. He is well-versed with financial crime developments and trends within the industry, and is a keen learner, keeping abreast of changes and new approaches within the financial crime compliance function. He possesses integrity, is detail-oriented, and driven to excel. He is able to adapt well to changing priorities, and can effectively prioritise workflows to meet critical deadlines.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Compliance Mindset Development	Level 4	Decision Making
	Customer Acceptance Checking and Onboarding	Level 4	Communication	Intermediate
	Continuous Improvement Management	Level 4	Sense Making	Intermediate
	Data Analytics and Computational Modelling	Level 4	Leadership	Intermediate
	Data Collection and Analysis	Level 4	Lifelong Learning	Intermediate
	Data Storytelling and Visualisation	Level 3		
	Ethical Culture	Level 4		
	Monitoring and Surveillance	Level 4		
	People Performance Management	Level 4		
	Policy Implementation and Revision	Level 4		
	Regulatory and Legal Advisory	Level 4		
	Regulatory Compliance	Level 4		
	Risk and Compliance Reporting	Level 4		
	Risk Management	Level 4		
	Scenario Planning and Analysis	Level 4		
	Stakeholder Management	Level 4		
	Strategy Planning	Level 4		
	Technology Application	Level 3		

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For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management 
 ■ Insurance

# Head of Financial Crime Compliance

## JOB ROLE DESCRIPTION

The Head of Financial Crime Compliance is responsible for setting policies and establishing governance relating to financial crimes, which includes Anti-Money Laundering (AML) and combating the financing of terrorism, sanction, anti-fraud, bribery and corruption activities. He/She leads the establishment and maintenance of robust financial crime prevention strategies, and ensure that methodologies and the reporting of results are relevant and in line with regulatory expectations.

The Head of Financial Crime Compliance may be required to be contactable after office hours. He works collaboratively across functions and possesses broad knowledge of financial crime subjects and regulations within the financial services industry. He is strategic in nature and able to take a systems perspective when considering making decisions. He possesses a keen sense of judgment, and is an accountable and strong decision-maker.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Compliance Mindset Development	Level 5	Decision Making
	Continuous Improvement Management	Level 5	Digital Literacy	Advanced
	Corporate Governance	Level 5	Transdisciplinary Thinking	Advanced
	Data Analytics and Computational Modelling	Level 4	Global Mindset	Advanced
	Data Collection and Analysis	Level 5	Resource Management	Advanced
	Data Storytelling and Visualisation	Level 4		
	Ethical Culture	Level 5		
	Monitoring and Surveillance	Level 5		
	People Performance Management	Level 5		
	Policy Implementation and Revision	Level 5		
	Regulatory and Legal Advisory	Level 5		
	Regulatory Compliance	Level 5		
	Risk and Compliance Reporting	Level 5		
	Risk Management	Level 5		
	Scenario Planning and Analysis	Level 5		
	Stakeholder Management	Level 5		
	Strategy Planning	Level 5		
	Technology Application	Level 4		

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This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management 
 ■ Insurance

# Paralegal/Legal Executive

## JOB ROLE DESCRIPTION

The Paralegal/Legal Executive is responsible for providing operational support to legal professionals within the organisation to support the running of the legal department. He/She handles general administrative matters, and conducts knowledge management and panel vendor management activities. He supports the execution of routine document review activities and conducts preliminary legal research and information collation to support day-to-day legal activities. The Paralegal/Legal Executive is also responsible for supporting the Legal Counsels in carrying out all legal transactions.

The Paralegal/Legal Executive is a detail-oriented and responsible individual who is able to work within tight deadlines whilst maintaining accuracy in his work. He is able to follow through on processes and procedures, possesses good interpersonal skills, and can communicate with various stakeholders both within and outside the organisation.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
	Change Management	Level 3	Communication	Intermediate
	Contract and Vendor Management	Level 3	Teamwork	Basic
	Corporate and Business Law Application	Level 3	Service Orientation	Basic
	Ethical Culture	Level 3	Digital Literacy	Intermediate
	Legal Drafting and Writing	Level 3	Problem Solving	Basic
	Research and Information Synthesis	Level 3		
	Stakeholder Management	Level 3		

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This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management 
 ■ Insurance

# Legal Counsel

## JOB ROLE DESCRIPTION

The Legal Counsel is responsible for providing legal advice across various legal disciplines for the organisation. He/She represents the firm's best interests from a legal standpoint, balancing commercial and regulatory requirements. He facilitates legal transactions and litigation on behalf of the organisation, conducting the necessary legal research and analysis required to produce legal opinions, case arguments and legal documents. The Legal Counsel is also involved in the conduct of legal investigations, creation of employee policies and management of legal risks within the organisation.

The Legal Counsel's duties may require him to be contactable after office hours and travel on overseas work assignments. He possesses strong judgment as well as excellent analytical, advisory and drafting skills. He is a strong communicator, is able to manage projects and has a good grasp on core legal matters and is aware of adjacent legal areas and financial industry regulations. He is required to fulfil the requirements of being a 'qualified person' as defined in the Legal Profession Act read together with the Legal Profession (Qualified Persons) Rules as well as other admission requirements set out in Sections 12 and 13 of the Legal Profession Act read together with the Legal Profession (Admission) Rules 2011.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Budgeting	Level 4	Communication
	Business Negotiation	Level 4	Problem Solving	Intermediate
	Change Management	Level 4	Teamwork	Intermediate
	Contract and Vendor Management	Level 4	Service Orientation	Intermediate
	Corporate and Business Law Application	Level 4	Lifelong Learning	Intermediate
	Corporate Governance	Level 4		
	Crisis Management	Level 4		
	Ethical Culture	Level 4		
	Legal Drafting and Writing	Level 4		
	People Performance Management	Level 4		
	Policy Implementation and Revision	Level 4		
	Project Management	Level 4		
	Regulatory and Legal Advisory	Level 4		
	Regulatory Risk Assessment	Level 4		
	Research and Information Synthesis	Level 4		
	Risk Management	Level 4		
	Stakeholder Management	Level 4		
	Strategy Planning	Level 4		
	Technology Application	Level 3		

The information contained in this document serves as a guide.

For a list of Critical Work Functions and Key Tasks for this job role, please visit: [www.skillsfuture.sg/skills-framework/Financial-Services](http://www.skillsfuture.sg/skills-framework/Financial-Services)

This job role exists in the following sub-sector(s)

■ Retail Banking 
 ■ Corporate Banking 
 ■ Investment Banking 
 ■ Asset Management 
 ■ Private Banking and Wealth Management 
 ■ Insurance

# Head of Legal

## JOB ROLE DESCRIPTION

The Head of Legal is responsible for overseeing all legal matters within the organisation and acts as an advisor to protect the organisation's interests. He/She ensures that legal advice provided is in line with legislation and regulatory requirements, and drives a culture of legal risk awareness across the organisation. He formulates and communicates strategies to mitigate the organisation's legal risk exposure and maintains oversight of the organisation's internal investigations, dispute resolution and litigation matters. He also ensures that the department adopts innovative and technological solutions to enhance productivity and efficiency while maintaining compliance to legal requirements.

The Head of Legal may be required to be contactable after office hours and travel on overseas work assignments. He possesses visionary leadership and fosters strong relationships with a diverse range of stakeholders. He has deep expertise in legislation and regulatory requirements within the financial services industry, and is able to translate the impact of legal changes across the organisation.

SKILLS AND COMPETENCIES	TECHNICAL SKILLS AND COMPETENCIES		GENERIC SKILLS AND COMPETENCIES (TOP 5)	
		Budgeting	Level 4	Leadership
	Business Negotiation	Level 5	Problem Solving	Advanced
	Change Management	Level 5	Global Mindset	Advanced
	Contract and Vendor Management	Level 5	Resource Management	Advanced
	Corporate and Business Law Application	Level 5	Lifelong Learning	Advanced
	Corporate Governance	Level 5		
	Crisis Management	Level 4		
	Ethical Culture	Level 5		
	Legal Drafting and Writing	Level 5		
	People Performance Management	Level 5		
	Policy Implementation and Revision	Level 5		
	Project Management	Level 5		
	Regulatory and Legal Advisory	Level 5		
	Regulatory Risk Assessment	Level 5		
	Research and Information Synthesis	Level 5		
	Risk Management	Level 5		
	Stakeholder Management	Level 5		
	Strategy Planning	Level 5		
	Technology Application	Level 4		

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 ■ Insurance

# Supporting Organisations and Acknowledgements

We would like to thank the following organisations and partners for their support and contributions in the development and validation of the Skills Framework for Financial Services:

<b>Abacare Singapore Pte Ltd</b>	<b>Lockton Singapore Pte Ltd</b>
<b>ABN Amro Bank N.V</b>	<b>Manulife</b>
<b>AIA Singapore</b>	<b>Marsh</b>
<b>AIG Singapore</b>	<b>Maybank Singapore</b>
<b>AL Wealth Partners Pte Ltd</b>	<b>MSIG Insurance</b>
<b>Ant Financial</b>	<b>Newstate Stenhouse Pte Ltd</b>
<b>Aviva Singapore</b>	<b>Nikko AM</b>
<b>AXA Singapore</b>	<b>Nomura Singapore Limited</b>
<b>Bank of America Merrill Lynch</b>	<b>NTUC Income</b>
<b>Bank of Singapore</b>	<b>Oversea-Chinese Banking Corporation Limited</b>
<b>Bank Pictet &amp; Cie (Asia) Ltd</b>	<b>Partner Reinsurance Company Ltd</b>
<b>Barclays PLC</b>	<b>Prime Partners Group</b>
<b>Blackrock Advisors LLC</b>	<b>Prudential Singapore</b>
<b>BNP Paribas</b>	<b>QBE Insurance Group</b>
<b>CGS-CIMB Securities</b>	<b>Rabobank</b>
<b>China Life Insurance Company Limited</b>	<b>Rio Tinto</b>
<b>CIMB Bank Malaysia</b>	<b>Schroder Investment Management Limited</b>
<b>Citibank Singapore</b>	<b>Scotiabank</b>
<b>Credit Suisse Group AG</b>	<b>Sidley Austin LLP</b>
<b>Crowe Horwath Capital</b>	<b>Sime Darby Insurance Brokers (S) Pte Ltd</b>
<b>DBS Bank</b>	<b>Singapore Exchange Limited</b>
<b>Dentons Rodyk &amp; Davidson LLP</b>	<b>Singapore Trust Company Pte Ltd</b>
<b>Deutsche Bank</b>	<b>Societe Generale</b>
<b>Eastspring Investments Singapore Limited</b>	<b>Sompo Insurance Singapore Pte Ltd</b>
<b>EFG Bank AG</b>	<b>Standard Chartered Bank</b>
<b>Fullerton Fund Management Company Ltd</b>	<b>The Hongkong and Shanghai Banking Corporation</b>
<b>General Reinsurance Corporation</b>	<b>Tokio Marine Singapore</b>
<b>Great Eastern Life</b>	<b>TrustCapital Advisors Investment Management</b>
<b>ING Bank</b>	<b>UBS Group AG</b>
<b>Julius Baer Group Ltd</b>	<b>United Overseas Bank</b>
<b>LGT Bank Singapore Ltd</b>	<b>Willis Towers Watson</b>
<b>Lion Global Investors Limited</b>	

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- Individuals who have agreed to share their personal career stories
- Industry Associations and Professional Bodies for sharing their business and members' perspectives
- Various Government and Government-Linked Agencies for their assistance
- Education and Training Providers for their inputs on skills and competencies development

# Wage Information

## MONTHLY GROSS WAGES OF SELECTED OCCUPATIONS IN FINANCIAL SERVICES, JUNE 2019

Occupations	Gross Wage	
	25th Percentile (\$)	75th Percentile (\$)
Policy and planning manager	8,600	21,174
Sales and marketing manager	7,950	18,123
Business development manager	6,361	17,006
Research and development manager	12,840	22,584
Customer service manager	7,075	10,417
Call centre manager	6,062	10,417
Financial/Insurance services manager (eg financial institution branch manager)	7,700	17,917
Retail/Shop sales manager	3,504	4,598
Mathematician, actuary, statistician and other related professional	5,670	9,060
Financial/Investment adviser (eg relationship manager)	4,500	15,335
Financial analyst (eg equities analyst, credit analyst, investment research analyst)	5,834	12,007
Compliance officer/Risk analyst (financial)	5,800	15,000
Fund/Portfolio manager (including asset allocator)	10,542	20,177
Treasury manager	7,751	20,000
Securities and finance dealer/Broker	4,250	19,525
Foreign exchange dealer/Broker	10,417	23,750
Insurance underwriter	4,578	7,142
Management and business consultant	4,800	8,007
Market research analyst	5,936	10,779
Sales professional (institutional sales of financial products)	3,583	7,750
Information technology security specialist	6,485	12,887
In-house legal counsel (except judiciary, ministries and statutory boards)	10,462	24,375
Credit and loans officer	3,600	6,056
Valuer and loss assessor	3,750	5,150
Insurance sales agent/Broker (including independent financial planner)	3,597	5,542
Commercial and marketing sales executive	3,470	5,000
Business development executive	3,464	6,485
Management executive	4,000	6,000
Operations officer (except transport operations)	3,900	5,838
Finance and insurance clerk	2,563	3,394

Source: Occupational Wage Survey, Manpower Research & Statistics Department, Ministry of Manpower

### Notes:

- 1) Data pertain to full-time resident employees in the private sector establishments each with at least 25 employees.
- 2) Monthly Gross Wage refers to the sum of the basic wage, overtime payments, commissions, allowances, and other regular cash payments. It is before deduction of employee CPF contributions and personal income tax and excludes employer CPF contributions, bonuses, stock options, other lump sum payments and payments-in-kind.
- 3) 25th Percentile Wage refers to the wage level which divides the bottom 25% of wage earners from the rest.
- 4) 75th Percentile Wage refers to the wage level which divides the top 25% of wage earners from the rest.







# SKILLS FRAMEWORK FOR FINANCIAL SERVICES

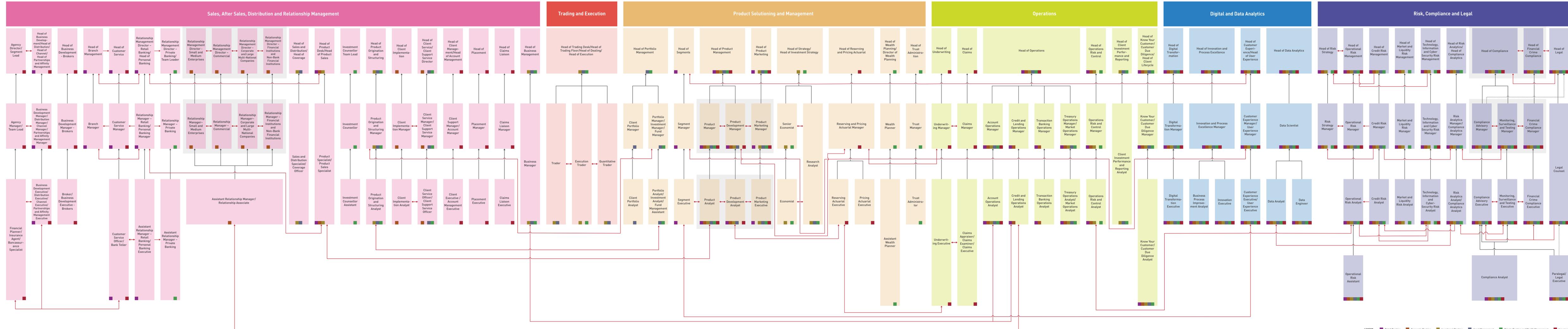
## Career Pathways

**LEGEND:**

- Vertical movements between job roles
- Vertical movements with minimum requirement of Bachelor of Laws (LLB) in any jurisdiction. Additional practical requirements may apply
- Lateral movements between job roles
- Cross-functional movements between job roles within colour bands

**NOTES:**

- For enterprise job roles, please refer to Skills Framework for Accountancy, Skills Framework for Human Resource and Skills Framework for Information Technology.
- The Career Map serves as a reference to reflect the available job roles and possible career pathways in the Financial Services sector, which may vary depending on each company's structure, business context, product knowledge requirements and dynamics of each sub-sector. The career progression pathways would depend on individual performance, capability, experience, aspiration, as well as company needs.



**LEGEND:**

- Retail Banking
- Corporate Banking
- Investment Banking
- Asset Management
- Private Banking and Wealth Management
- Insurance

# SKILLS FRAMEWORK FOR FINANCIAL SERVICES Career Pathways



Scan this QR code to find out more  
about the Skills Framework for Financial Services

SKILLSfuture SG



IBF The Institute of  
Banking & Finance  
Singapore



Monetary Authority  
of Singapore

For more information visit  
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