

Chartered Banker

Leading financial professionalism

Chartered Banker

Foundation

Professional Banker

(optional for experienced bankers)

Ethical and Professional Requirements, The Financial Services Industry and the Economic Environment, Legislation and Regulation, Meeting Customer Needs Professionally and Responsibly, Products and Services, Credit and Lending, Risk Management

Compulsory

Professionalism, Ethics and Regulation

Banks in Society, History and Development of Banking, Regulation, Other Legislation Affecting Financial Services Providers, Common Law Accountabilities, Complaints and Compensation, Introduction to Ethics, Professional Ethics, Ethics and the Individual, Putting Ethical Theories into Practice, Ethics and the Organisation, Direction, Management and Ownership

Core

Credit and Lending

The Banker-Customer Relationship, The Principles of Lending, Credit Products and Services, Securities for Lending, Financial Statements and How to Use Them, Credit Risk Practices for Retail, Credit Risk Practices for Business Banking, Dealing with Financial Difficulties

Risk Management in Banking

Risk Management Concepts, Types of Risk, Risk Identification, Assessment, Mitigation, Monitoring and Reporting, Group Credit Risk Practices, Applying Credit Risk Practices, Assessing and Managing Operational Risk, Business Continuity Management, Regulatory Risk, The Impact of the Global Banking Crisis

Contemporary Issues in Banking

The Bank as a Financial Intermediary and Deposit Creator, The Economic Environment, Monetary Policy, International Money and Credit Markets, Regulatory and International Factors, Public Finance, The Competitive Environment, Innovation and Technology

Elective

Applied Business and Corporate Banking

The Business and Corporate Banking Environment, The Finance Function, Financing, Specialised Lending, Evaluating Investment Projects, Interest Rate and Currency Exposure Management, Mergers and Acquisitions, Building and Maintaining Successful Customer Relationships

Retail Banking

Being developed.

Banking for High Net Worth Individuals

Private Banking, Customer Segmentation, Business Models and Competitive Dynamics, Acquiring and Retaining Customers, The Regulatory Environment, Relationship Management, Products and Services, The Future of Private Banking

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Continuing Professional Development

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Foundation

Professional Banker

(optional for experienced bankers)

Demonstrate an understanding of the ethical and professional requirements for banking professionals.
Describe the financial services industry and the economic environment.
Understand the legal and regulatory frameworks which govern the financial services sector.
Understand how to meet the needs of a range of customers in a professional and responsible manner.
Demonstrate an understanding of credit and lending.
Understand risk and exposure thereto, and how such exposure can be managed.

Compulsory

Professionalism, Ethics and Regulation

Analyse and evaluate the role in society of banks and other financial institutions.

Examine the history and development of the financial services organisation and evaluate its evolving role in society.

Critically analyse and evaluate the legal and regulatory framework that underpins professional decision-making in a banking environment.

Describe best practice for complaints handling through internal channels in a financial services organisation and examine the role of The Financial Ombudsman Service.

Compare and contrast a range of ethical theories and examine their impact in a banking environment.

Demonstrate a critical understanding of and apply the key principles of ethical and professional behaviour in a banking environment.

Critically review a range of ethical decision-taking models and apply these to situations in which there is an ethical dilemma or conflict of interest.

Differentiate between a range of cultural models and assess their potential impact on ethical and professional behaviour in a banking environment.

Critically review the principles of effective management, direction and control in the context of an organisation's obligations to its stakeholders and the environment.

Core

Credit and Lending

Critically analyse the contractual rights and duties of each party in the banker-customer relationship.

Interpret and apply the principles of lending in order to critically analyse and assess the borrowing requirements of customers and create acceptable lending proposals.

Distinguish between a range of credit products and services and evaluate their suitability for different types and profiles of customers based on an identified customer need.

Compare and contrast different types of security for credit and lending and the processes that require to be followed for their legal completion.

Analyse, interpret and assess financial statements and reports and use them to reach acceptable credit and lending decisions.

Critically analyse the different aspects of credit risk practices and how credit risk fits within a bank's risk management framework.

Evaluate potential solutions when financial difficulties arise with a customer's account and decide on an appropriate course of action that best serves the interests of the bank and its customer.

Risk Management in Banking

Critically analyse key risk management concepts in banking.

Distinguish between different types of risk and how these can be identified, monitored and mitigated.

Evaluate the central credit risk function of a bank and its role within the risk management framework.

Assess credit risk and apply credit risk practices.

Assess and manage operational risks.

Critically review the International and UK regulatory risk environment.

Examine the impact of the global banking crisis of 2007/08 and subsequent events in banking that have affected the industry.

Contemporary Issues in Banking

Examine the role of the bank as a financial intermediary and deposit creator.

Critically analyse economic trends and the UK economic environment.

Examine the impact of monetary policy on banks and the economy.

Critically review the involvement of banks in the international money and credit markets.

Examine the regulatory and international factors impacting on a bank's operations and performance.

Examine the way in which public finance issues in the economy affect banks and critically analyse the implications of government shareholdings in banks.

Critically analyse the competitive environment in which banks operate.

Critically review the latest trends in innovation and technology.

Elective

Applied Business and Corporate Banking	Retail Banking	Banking for High Net Worth Individuals
<p>Critically review the environment in which the bank's business and corporate customers operate.</p>	<p>Critically analyse the relationship between banker and customer, outlining the rights and duties incumbent on each party and describe the special circumstances that relate to this relationship.</p>	<p>Differentiate between banking for high net worth individuals and banking for other customers.</p>
<p>Critically analyse the finance function of business and corporate customers.</p>	<p>Distinguish between different types of risk and how these can be identified, monitored and mitigated.</p>	<p>Distinguish between key segments of the wealth market and compare and contrast the needs of customers in each market segment.</p>
<p>Appraise a company's financing structure in terms of its capital, debt and cost of capital and evaluate and advise on a range of suitable finance options.</p>	<p>Distinguish between different methods of money transmission and examine the processes that apply to each method.</p>	<p>Critically analyse the factors that influence the operating models of private banking providers and assess the impact of competing forces on the UK private banking market.</p>
<p>Evaluate and advise on a range of specialised lending options available to business and corporate customers.</p>	<p>Evaluate a range of products and services and promote these to retail customers according to their needs in a fair, professional and ethical manner.</p>	<p>Critically review a range of customer acquisition and retention strategies and create a customer retention plan.</p>
<p>Critically analyse and evaluate investment projects to make informed investment decisions.</p>	<p>Manually underwrite credit submissions in an ethical, professional and structured manner.</p>	<p>Examine the impact of a range of regulation and legislation on the private banking industry and a private banking provider's operations.</p>
<p>Demonstrate an understanding of interest rate and currency exposure management.</p>	<p>Evaluate the suitability of a range of assets as bank security and take an effective and enforceable security over each.</p>	<p>Evaluate the role of a private banking relationship manager and its contribution to a bank's relationship management strategy.</p>
<p>Critically analyse and advise business and corporate customers on their company financial plans.</p>	<p>Examine the effect of insolvency on the bank and its customer.</p>	<p>Compare and contrast a range of wealth management and private banking products and services and assess their suitability for specific customer needs.</p>
<p>Appraise the significance of the quality of the customer relationship in the business and corporate banking environment.</p>	<p>Critically review the current regulatory environment in the retail banking sector.</p>	<p>Critically analyse trends in the private banking market and recommend strategies to meet future challenges and achieve success in this market.</p>

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