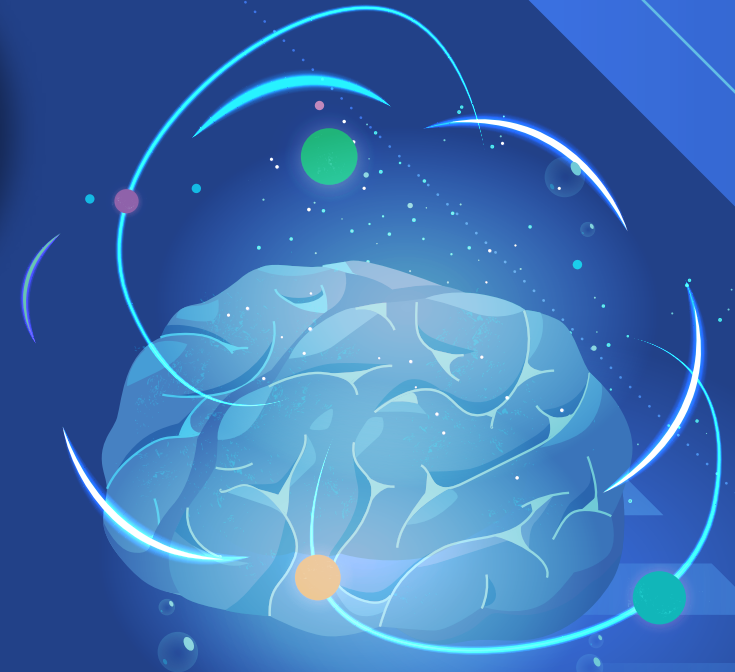




COMPETENCY DICTIONARY

THE FINANCIAL ACADEMY



بِسْمِ اللَّهِ
الرَّحْمَنِ
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Table of Contents

Competency Dictionary

05	●	Introduction
06	●	Competency Dictionary List
07	●	Core Competency
17	●	Technical Competency
106	●	Behavioral Competency



Introduction

Competency Dictionary

This FA competency dictionary, is a comprehensive list of skill-based competencies covering skill needs for job roles in (Banking, Capital Market, Insurance, and Financing) activities. These competencies are split into three categories: (Core, Technical and Behavioural). Each competency contains five scaled proficiency levels (Developing, Supporting, Applying, Leading, Shaping).

Competency Dictionary List



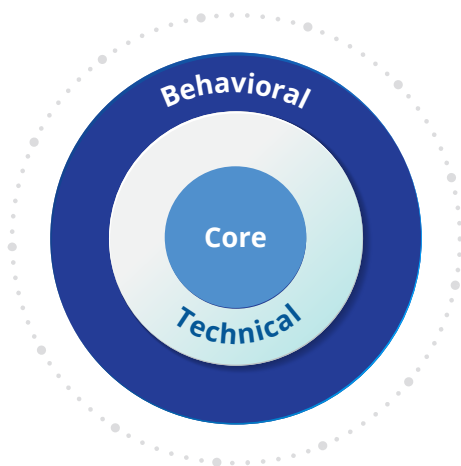
Code	Competencies
C01	Business Ethics
C02	Product Knowledge/ Advisory (Banking)
C03	Product Knowledge/ Advisory (Capital Market)
C04	Product Knowledge/ Advisory (Financing)
C05	Product Knowledge/Advisory (Insurance)
C06	Regulatory Knowledge (Banking)
C07	Regulatory Knowledge (Capital Market)
C08	Regulatory Knowledge (Financing)
C09	Regulatory Knowledge (Insurance)

Code	Competencies
T01	Actuarial Knowledge
T02	Analytics / Decision Sciences
T03	Anti-Money Laundering
T04	Asset Liability Management
T05	Asset Management
T06	Assets Valuation
T07	Business Acumen
T08	Business and Intangible Assets Valuation
T09	Business Continuity
T10	Business Management
T11	Claims Handling
T12	Claims Investigation
T13	Claims Management
T14	Client Acquisition
T15	Compliance Advisory
T16	Compliance Monitoring and Reporting
T17	Contract Management
T18	Corporate Finance
T19	Credit Facilities and Structure Assessment
T20	Credit Principles
T21	Customer Acceptance Checking and On Boarding
T22	Customer Focus
T23	Customer Management
T24	Data Collection and Analysis
T25	Data Management
T26	Dealing
T27	Digital Customer Experience Design
T28	Digital Transformation
T29	Due Diligence
T30	Execution and Post Trade Monitoring

Code	Competencies
T31	Financial Planning & Advisory
T32	Fund Management
T33	Intermediary Operations
T34	Investment Advisory
T35	Investment Analysis
T36	Knowledge of Accounting
T37	Knowledge of Economy
T38	Legal Knowledge
T39	Operations
T40	Planning
T41	Portfolio Management
T42	Pricing The Risk
T43	Product Design and Development
T44	Product Management
T45	Property Management
T46	Relationship Management
T47	Research
T48	Risk Management
T49	Sales
T50	Settlement
T51	Stakeholder Management
T52	Statistics Knowledge
T53	Strategy Formulation
T54	Tech Savviness
T55	Technical Analysis
T56	Technical Writing
T57	Underwriting Analysis and Risk Evaluation
T58	Underwriting Profitability And Efficiency Management
T59	Wealth Planning Administration
T60	Knowledge of Sharia Financial Transactions (Fiqh Al Muamalat)

Code	Competencies
T61	Recruitment
T62	Learning and Development
T63	Organisational Development
T64	Employee Relations
T65	Marketing Practice
T66	Procurement
T67	Performance Management
T68	Change Management
T69	Project Management
T70	Zakat And Tax
T71	Budgeting
T72	Workforce Planning
T73	Workplace Health and Safety
T74	Internal Audit
T75	Corporate Governance
T76	Financial Control
T77	Compensation and Benefits
T78	Facilities Management
T79	Legal Practice
T80	Cyber Security
T81	IT Infrastructure
T82	Enterprise Architecture
T83	IT Quality Assurance
T84	IT Governance
T85	IT Solutions Development
T86	IT Operations Management
T87	IT Services Management
T88	Systems Analysis

Code	Competencies
B01	Achievement Orientation
B02	Adaptability
B03	Attention To Detail
B04	Coaching and Developing Others
B05	Commitment and Accountability
B06	Communication Skills
B07	Creativity and Innovativeness
B08	Decision Making
B09	Influence
B10	Leading Change
B11	Motivation
B12	Negotiation and Persuasion Skills
B13	People Management
B14	Problem Solving
B15	Self-Development
B16	Strategic Thinking
B17	Teamwork



FA Competency Model

CORE COMPETENCIES





Referring to the set of moral rules while making business decisions, operating business, and treating people. Demonstrating ethical behavior in the work place showing commitment to tasks. Impelementing and managing a process for ethical decision-making while keeping confidentiality of business within the organization and team members.



- Understands the meaning of business ethics and moral rules in the organizational setting.
- Shows professionalism in daily basis business operations.
- Identifies ethical and moral components and values in the work place.
- Meets work objectives and finishes assigned tasks within given timeframe.
- Recognizes the impact of using business ethics at the work place.
- Shows abilities to maintain confidentiality of confidential and sensitive information.

- Understands the needs for professional ethics in the work place.
- Demonstrates ethical business criteria when dealing with others.
- Understands the effect of business ethics on the decision-making process.
- Constantly adheres to policies, procedures and regulations at the work place.
- Helps identify and resolve business situations that include ethical dilemmas.

- Recognizes potential ethical conflicts in a situation that affect the work place.
- Applies each relevant ethical standards to specific decision-making process.
- Constantly resolves business situations and dilemmas with high ethical manner.
- Demonstrates morality and professionalism in conflict of interest situation.
- Applies the existing moral rules and helps others to understand the importance of it.

- Implements high-level ethical standards when dealing with internal and external stakeholders.
- Assists others to comply with the applicable moral and ethical standards.
- Guides others on how the organization's code of ethics apply to questionable situations they may encounter.
- Recognizes risks in complex situations that may raises an ethical Dilemma.
- Participates in developing policies that focuses on enhancing the practice of ethical standards at the work place.
- Recommends the necessary actions to mitigate any violation of policies and procedures.

- Promotes the implementation of ethical standards in the workplace.
- Strives continuously to improve organizational ethical practices to improve the awareness in the workplace.
- Provide expertise and serve as a role model regarding complex ethical conflicts faced internally and externally.
- Applies expertise to design procedures that reduce the chance of ethical conflicts.
- Foster ethical behaviors in organizational environment.



Competency Code
C02



Competency Title
**Product Knowledge/ Advisory
(Banking Sector)**



Competency Type
Core



Competency Descriptor

Develop, maintain and convey detailed and specialised product knowledge as well as keep abreast of emerging product knowledge to address organisation requirements.



- Demonstrates basic understanding of the various types, brands, categories and classifications of the special products available in the Banking sector. Has basic knowledge of own organization's products and how they compare to the market.



- Researches and identifies potential products that can address the requirements of the Banking sector and meet customer needs, as a step towards expanding the product portfolio. Distinguishes between the different types of Banking products currently offered by own organization, in accordance with the defined customer requirements.



- Utilizes deep understanding of the different product types and trends in the Banking sector to cross-sell or up-sell products to customers, by matching the product features and benefits to their identified needs. Handles complex product enquiries and offers relevant solutions to meet customers' requirements.



- Leads and provides expertise in key components and considerations of value demonstrations to lead the design of customised solutions and products to meet customers' unique set of requirements. Advises and supports others in identifying the relative standing of own organisation's products with the other products in the Banking sector, to propose possible enhancements.



- Applies subject matter expertise and thorough understanding of the high-level trends in the Banking sector, and leads the organisation-wide sales proposals for products and solutions. Evaluates the product mix to determine its suitability in meeting customer needs and achieving business objectives, in line with the organisational governance and compliance guidelines.

 Competency Code
C03

 Competency Title
Product Knowledge/ Advisory
(Capital Market Sector)

 Competency Type
Core

 **Competency Descriptor**

Develop, maintain and convey detailed and specialised product knowledge as well as keep abreast of emerging product knowledge to address organisation requirements.



- Demonstrates basic understanding of the various types, brands, categories and classifications of the special products available in the Capital Market sector. Has basic knowledge of own organization's products and how they compare to the market.



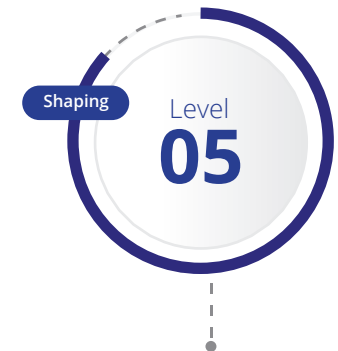
- Researches and identifies potential products that can address the requirements of the Capital Market sector and meet customer needs, as a step towards expanding the product portfolio. Distinguishes between the different types of Capital Market products currently offered by own organization, in accordance with the defined customer requirements.



- Utilizes deep understanding of the different product types and trends in the Capital Market sector to cross-sell or up-sell products to customers, by matching the product features and benefits to their identified needs. Handles complex product enquiries and offers relevant solutions to meet customers' requirements.



- Leads and provides expertise in key components and considerations of value demonstrations to lead the design of customised solutions and products to meet customers' unique set of requirements. Advises and supports others in identifying the relative standing of own organisation's products with the other products in the Capital Market sector, to propose possible enhancements.



- Applies subject matter expertise and thorough understanding of the high-level trends in the Capital Market sector, and leads the organisation-wide sales proposals for products and solutions. Evaluates the product mix to determine its suitability in meeting customer needs and achieving business objectives, in line with the organisational governance and compliance guidelines.



 Competency Code
C04

 Competency Title
**Product Knowledge/ Advisory
(Financing Sector)**

 Competency Type
Core

 **Competency Descriptor**

Develop, maintain and convey detailed and specialised product knowledge as well as keep abreast of emerging product knowledge to address organisation requirements.



- Demonstrates a basic understanding of the various types, brands, categories and classifications of the special products available in the financing sector. Has basic knowledge of own organization's products and how they compare to the market.



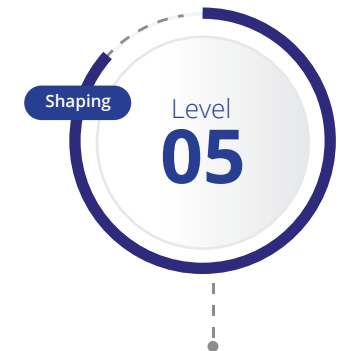
- Researches and identifies potential products that can address the requirements of the financing sector and meet customer needs, as a step towards expanding the product portfolio. Distinguishes between the different types of financing products currently offered by own organization, in accordance with the defined customer requirements.



- Utilizes thorough understanding of the different product types and trends in the financing sector to cross-sell or up-sell products to customers, by matching the product features and benefits to their identified needs. Handles complex product enquiries and offers relevant solutions to meet customers' requirements.



- Leads and provides expertise in key components and considerations of value demonstrations to lead the design of customised solutions and products to meet customers' unique set of requirements. Advises and supports others in identifying the relative standing of own organisation's products with the other products in the financing sector, to propose possible enhancements.



- Applies subject matter expertise and thorough understanding of the high-level trends in the financing sector, and leads the organisation-wide sales proposals for products and solutions. Evaluates the product mix to determine its suitability in meeting customer needs and achieving business objectives, in line with the organisational governance and compliance guidelines.

 Competency Code
C05

 Competency Title
Product Knowledge/ Advisory
(Insurance Sector)

 Competency Type
Core

 **Competency Descriptor**

Develop, maintain and convey detailed and specialised product knowledge as well as keep abreast of emerging product knowledge to address organisation requirements.



- Demonstrates basic understanding of the various types, brands, categories and classifications of the special products available in the Insurance sector. Has basic knowledge of own organization's products and how they compare to the market.



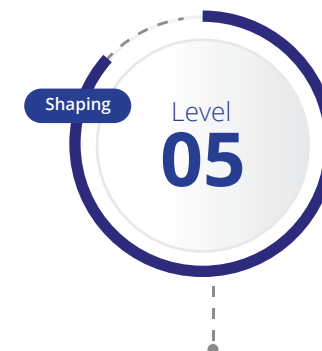
- Researches and identifies potential products that can address the requirements of the Insurance sector and meet customer needs, as a step towards expanding the product portfolio. Distinguishes between the different types of Insurance products currently offered by own organization, in accordance with the defined customer requirements.



- Utilizes deep understanding of the different product types and trends in the Insurance sector to cross-sell or up-sell products to customers, by matching the product features and benefits to their identified needs. Handles complex product enquiries and offers relevant solutions to meet customers' requirements.



- Leads and provides expertise in key components and considerations of value demonstrations to lead the design of customised solutions and products to meet customers' unique set of requirements. Advises and supports others in identifying the relative standing of own organisation's products with the other products in the Insurance sector, to propose possible enhancements.



- Applies subject matter expertise and thorough understanding of the high-level trends in the Insurance sector, and leads the organisation-wide sales proposals for products and solutions. Evaluates the product mix to determine its suitability in meeting customer needs and achieving business objectives, in line with the organisational governance and compliance guidelines.



Competency Code
C06



Competency Title
**Regulatory Knowledge
(Banking Sector)**



Competency Type
Core



Competency Descriptor

The knowledge of the regulatory organisational framework for the Banking sector and international regulatory developments in the Banking sector. Understand the impact of the regulatory framework on the various areas of Banking, the organisational structures, compliance concepts and procedures that impact the core activities of the Bank in its variation of its products, processes and procedures.



- Develops basic understanding of the laws and regulations related to the Banking sector. Shows awareness about the industry trends and learns how to research information to stay updated on requirements that are relevant to the business. Is able to use this information to initiate a report of findings in support of the team.



- Possesses specialised knowledge and keeps current on the various laws and regulations that are related to the Banking sector. Researches information on the requirements and procedures that are relevant to the business and initiates the core Banking activities within the context of own job and team, in line with the relevant regulations.



- Deeply understands the current laws and regulations related to the Banking sector and assists others across the teams to stay updated on these laws and regulations. Shows deep understanding of the current regulatory procedures and requirements and evaluates the programs and processes and how they impact the Banking daily activities.



- Uses full knowledge base to ensure the compliance of programs and processes with the regulatory requirements relevant to the business. Provides expertise in the laws and regulations related to the Banking sector to reduce any non-compliance between the current programs and procedures and the relevant regulations.



- Applies subject matter expertise and knowledge of the trends and regulatory requirements to guide the evaluation of the current programs and processes. Provides expertise to coach and guide the senior management on the current laws and regulations that are related to the Banking sector and how they impact the business results.

 **Competency Code**
C07

 **Competency Title**
Regulatory Knowledge
(Capital Market Sector)

 **Competency Type**
Core

 **Competency Descriptor**

The knowledge of the regulatory organizational framework for the Capital Market sector and international regulatory developments in the Capital Market sector. Understand the impact of the regulatory framework on the various areas of Capital Market, the organizational structures, compliance concepts and procedures that impact the core activities of the Capital Market institution in its variation of its products, processes and procedures.



- Develops basic understanding of the laws and regulations related to the Capital Market sector. Shows awareness about the industry trends and learns how to research information to stay updated on requirements that are relevant to the business. Is able to use this information to initiate a report of findings in support of the team.



- Possesses specialised knowledge and keeps current on the various laws and regulations that are related to the Capital Market sector. Researches information on the requirements and procedures that are relevant to the business and initiates the core Capital Market activities within the context of own job and team, in line with the relevant regulations.



- Deeply understands the current laws and regulations related to the Capital Market sector and assists others across the teams to stay updated on these laws and regulations. Shows deep understanding of the current regulatory procedures and requirements and evaluates the programs and processes and how they impact the Capital Market daily activities.



- Uses full knowledge base to ensure the compliance of programs and processes with the regulatory requirements relevant to the business. Provides expertise in the laws and regulations related to the Capital Market sector to reduce any non-compliance between the current programs and procedures and the relevant regulations.



- Applies subject matter expertise and knowledge of the trends and regulatory requirements to guide the evaluation of the current programs and processes. Provides expertise to coach and guide the senior management on the current laws and regulations that are related to the Capital Market sector and how they impact the business results.



 **Competency Code**
C08

 **Competency Title**
Regulatory Knowledge
(Financing Sector)

 **Competency Type**
Core

 **Competency Descriptor**

The knowledge of the regulatory organizational framework for the financing sector and international regulatory developments in the financing sector. Understand the impact of the regulatory framework on the various areas of financing, the organizational structures, compliance concepts and procedures that impact the core activities of the Financing Company in its variation of its products, processes and procedures.



- Develops basic understanding of the laws and regulations related to the financing sector. Shows awareness about the industry trends and learns how to research information to stay updated on requirements that are relevant to the business. Is able to use this information to initiate a report of findings in support of the team.



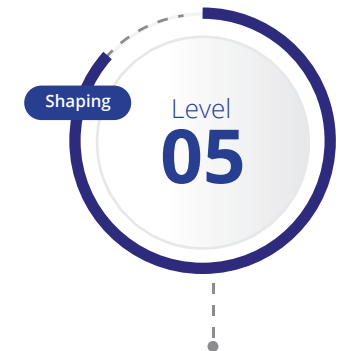
- Possesses specialised knowledge and keeps current on the various laws and regulations that are related to the financing sector. Researches information on the requirements and procedures that are relevant to the business and initiates the core financing activities within the context of own job and team, in line with the relevant regulations.



- Deeply understands the current laws and regulations related to the financing sector and assists others across the teams to stay updated on these laws and regulations. Shows deep understanding of the current regulatory procedures and requirements and evaluates the programs and processes and how they impact the financing daily activities.



- Uses full knowledge base to ensure the compliance of programs and processes with the regulatory requirements relevant to the business. Provides expertise in the laws and regulations related to the financing sector to reduce any non-compliance between the current programs and procedures and the relevant regulations.



- Applies subject matter expertise and knowledge of the trends and regulatory requirements to guide the evaluation of the current programs and processes. Provides expertise to coach and guide the senior management on the current laws and regulations that are related to the financing sector and how they impact the business results.



The knowledge of the regulatory organizational framework for the Insurance sector and international regulatory developments in the Insurance sector. Understand the impact of the regulatory framework on the various areas of Insurance, the organizational structures, compliance concepts and procedures that impact the core activities of the Insurance institution in its variation of its products, processes and procedures.



- Develops basic understanding of the laws and regulations related to the Insurance sector. Shows awareness about the industry trends and learns how to research information to stay updated on requirements that are relevant to the business. Is able to use this information to initiate a report of findings in support of the team.



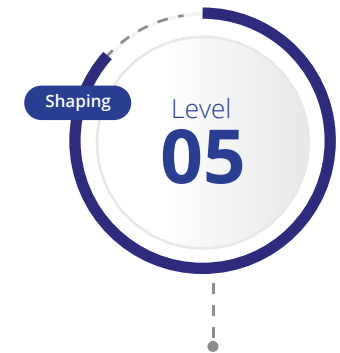
- Possesses specialised knowledge and keeps current on the various laws and regulations that are related to the Insurance sector. Researches information on the requirements and procedures that are relevant to the business and initiates the core Insurance activities within the context of own job and team, in line with the relevant regulations.



- Deeply understands the current laws and regulations related to the Insurance sector and assists others across the teams to stay updated on these laws and regulations. Shows deep understanding of the current regulatory procedures and requirements and evaluates the programs and processes and how they impact the Insurance daily activities.




- Uses full knowledge base to ensure the compliance of programs and processes with the regulatory requirements relevant to the business. Provides expertise in the laws and regulations related to the Insurance sector to reduce any non-compliance between the current programs and procedures and the relevant regulations.



- Applies subject matter expertise and knowledge of the trends and regulatory requirements to guide the evaluation of the current programs and processes. Provides expertise to coach and guide the senior management on the current laws and regulations that are related to the Insurance sector and how they impact the business results.

TECHNICAL COMPETENCIES



 Competency Code
T01

 Competency Title
Actuarial Knowledge

 Competency Type
Technical

 **Competency Descriptor**

The knowledge and understanding of future projections & forecasting, mathematical valuation methods, risk and capital adequacy modelling, as well as understanding risk management and methods for funding and profit testing.



- Demonstrates basic knowledge of the set actuarial principles and practices used to conduct simple actuarial calculations. Has basic understanding of the various potential risks and funding and profit testing methods, and how to effectively apply risk management principles and practices within own area of responsibility.



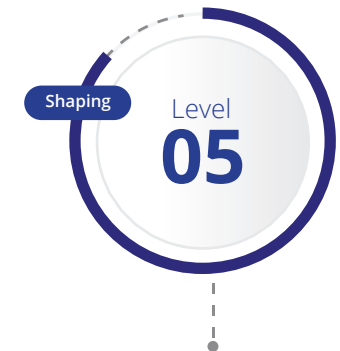
- Demonstrates specialised understanding of the mathematical valuation methods and techniques and uses them to analyse a given data set. Demonstrates specialised knowledge of the risk analysis techniques and methods used for funding and profit testing, and initiates the analysis and testing process within the context of own and team job.



- Deeply understands the context and all aspects of future projections, core mathematical valuation methods, and risk and capital adequacy modelling, and uses this understanding to appropriately calculate risk-based amounts. Uses the knowledge of common actuarial models to determine the funding values and risk metrics for the financial, operational and strategic risks.



- Develops and oversees the organization's mathematical valuation processes, risk and capital adequacy modelling methods, and the funding and profit testing methods. Provides expertise in monitoring and analysing the currently-performed actuarial processes. Recommends and justifies the need for new/improved methods of mathematical valuation, as well as the risk and capital adequacy modelling.



- Applies subject matter expertise of the mathematical valuation modelling and techniques, and the actuarial principles and practices, to define the relevant policies, procedures, and strategy for the organization. Evaluates the appropriateness of the currently-followed actuarial practices, and acts as the go-to person for risk analysis and funding/profit testing.



Competency Code
T02



Competency Title
Analytics / Decision Sciences



Competency Type
Technical



Competency Descriptor

Develop, select and apply analytical tools, statistical techniques, algorithms and advanced computational methods to analyse, assess and produce business insights and intelligence to address a specific issue or requirement.



- Demonstrates basic understanding and knowledge of the organisation's business intelligence and data requirements. Uses the data collection and analytics techniques to initiate the analysis process. Has basic knowledge of the statistical models, algorithms and computational methods.



- Possesses specialised knowledge of the statistical techniques and mathematical methods, and applies the knowledge of computational techniques and data models to initiate the data analysis process, test the hypotheses and derive inferences, patterns or solutions from the data analysis.



- Deeply understands the context and all aspects of analytics and intelligence of the organisation's business. Applies expertise in the development and selection of the statistical and mathematical models required for the data analytics. Assists the teams in utilising new algorithms and advanced statistical models, to enable building of business insights and intelligence and drive decision-making.



- Uses full knowledge to monitor and manage the data collection and analytics process and to provide guidance on designing advanced statistical and computational models. Provides expertise across the departments in the application of algorithms and modelling techniques to new domains and ensure proper reporting for business insight.



- Applies subject matter expertise to oversee the development and implementation of analytics methodologies and techniques to address business issues. Defines the data science, data modelling and data analytics strategies in alignment with the organisational objectives. Establishes the processes and procedures to develop insights that address issues and requirements of the organization.

 **Competency Code**
T03

 **Competency Title**
Anti-Money Laundering

 **Competency Type**
Technical

 **Competency Descriptor**

Maintains and applies knowledge of anti-money laundering and CTF requirements to analyse compliance risks that the organisation may be subject to. Identifies and quantifies risk factors to facilitate the development and implementation of approaches for mitigating these risks as well as the provision of necessary internal and external documentation and reporting.



- Demonstrates basic knowledge and understanding of the laws and regulations related to AML and CTF, and follows the procedures of reporting and/or escalating any suspicious transactions to the concerned team.



- Possesses specialised knowledge of the AML and CTF requirements and recognizes the criticality of preventing terrorism financing and money laundering activities. Outlines the various types of money laundering and terrorism financing activities in the industry and communicates to own team and peers for their awareness.



- Carries out the due diligence process to identify, assess, and mitigate the AML/CTF risks of conducting business with the client. Recognizes any suspicious situations and transactions and reports concerns to the appropriate parties, in accordance with the AML/CTF procedures.



- Applies full professional expertise to detect, manage and mitigate any potential and suspicious money laundering and terrorist financing activities. Shares knowledge and expertise towards the development and implementation of policies and procedures that comply with the AML/CTF regulations.



- Demonstrates subject matter expertise to develop and implement company-wide training and awareness program, related to the AML/CTF laws and regulations. Provides guidance to the organisation to identify and quantify the risk factors and improve the internal procedures and controls to mitigate in compliance with the AML/CTF requirements.



 Competency Code
T04

 Competency Title
Asset Liability Management

 Competency Type
Technical

 **Competency Descriptor**

The knowledge and understanding of the integral management of assets and liabilities on the future balance sheet resulting from predictability of asset returns and the accompanying time-varying risk opportunities. The ability to model and interpret future uncertainties, multiple stakeholders, multiple objectives and the available asset and liability policy instruments in an integral fashion.



- Demonstrates basic understanding of the characteristics of asset liabilities in the different industries. Has basic knowledge of liquidity and interest rate risks. Shows awareness of the balance sheet management and identifies the laws and regulations that are related to financial market activities, within the context of own job.



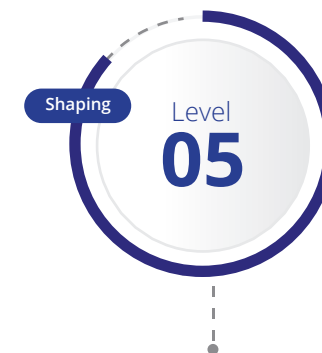
- Possesses specialised knowledge of the liquidity and interest rate risks, asset classes, asset return prediction, and risk opportunities. Understands the asset liability management methodologies and recognizes the impact of the laws and regulations related to financial market activities.



- Deeply understands the integral management of assets and liabilities and executes the balance sheet and cash flow risk reporting, using basic quantitative models. Interprets future uncertainties and calculates liquidity coverage ratios and net stable funding ratios. Carries out risk weighted assets calculations for market risks and credit risks.



- Uses full knowledge to monitor and lead the complex quantitative methods and asset risk measurement. Provides expertise across the departments to recommend changes and modifications to the portfolios of financial market products and the concentrations of assets and liabilities.



- Applies subject matter expertise across the organization to develop the asset liability management methodologies, and ensures a robust ALM framework is in place to support risk recoveries. Provides expertise in developing and recommending strategies to optimize balance sheets towards predicting asset returns and interpreting future liabilities.

 Competency Code
T05

 Competency Title
Asset Management

 Competency Type
Technical

 **Competency Descriptor**

The knowledge of the types of investment assets. Demonstrate understanding of profitability assessment of assets and the ability to operate and manage them effectively.



- Develops a basic understanding of the different types of asset classes. Demonstrates basic knowledge of the identification of tools and techniques with relation to investment assets analysis.



- Uses specialised knowledge to distinguish between the different types of asset classes and demonstrates an understanding of the costs, risks and returns, as related to the various types of the investment assets.



- Determines which types of investment assets would be profitable for the client's interest and provide information on the most suitable opportunities. Uses the tools and techniques in place to analyse profitability and forecast demand on the different types of investment assets.



- Uses full knowledge to lead multiple teams regarding the assessment of multiple asset classes, and shares own expertise across the departments. Identifies the appropriate asset performance indicators and advises on the portfolio diversification to maximise client's profitability.



- Applies subject matter expertise and provides advice to the organisation with regard to the implications of the selected asset classes on the investment strategy. Reviews and influences asset formation and/or acquisition policies to achieve optimum performance in the asset life cycle.



 Competency Code
T06

 Competency Title
Assets Valuation

 Competency Type
Technical

 **Competency Descriptor**

Develops and uses knowledge of the various methods adopted for the valuation of tangible assets. Applies this knowledge to perform asset valuation and appraisal to determine the value of tangible assets, taking into consideration the assets book value, current and market values.



- Demonstrates basic knowledge and understanding of the various types of tangible assets, and is able to understand the purposes of the valuation and the methods used when performing assets valuation.



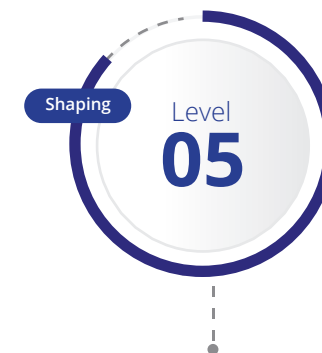
- Applies specialised knowledge and understanding of the financial modelling and appraisal techniques with the ability to distinguish between the different methods and techniques used for assets valuation. Initiates the assets valuation process within the context of own job and the team's.



- Utilizes deep expertise and understanding of the financial modelling and appraisal techniques to perform the appropriate valuations of tangible assets and determine their value. Compiles relevant assets information from different sources and shares the deep knowledge and experience across the teams.



- Reviews the assets valuations activities conducted by the teams on the different tangible assets. Applies full knowledge and experience to propose recommendations for improvement of the current assets valuation methods, and provides related guidance to others across the departments.



- Applies subject matter expertise in recommending feasible course of action to improve the assets value. Draws from experience to evaluate the information for accuracy and relevance, and oversees the valuation processes to determine the assets value, taking into consideration their book value in comparison to the current and market values.

 Competency Code
T07

 Competency Title
Business Acumen

 Competency Type
Technical

 **Competency Descriptor**

Demonstrates a strong business focus and understanding of the organization's financial goals and business conditions Understands the organization's overall financial performance, current business challenges and the external factors impacting the business including the local practice, and the local and international economy.



- Demonstrates basic knowledge and understanding of the organizational financial goals and objectives, and how the organization conducts business and makes money. Shows basic awareness of the events within the organization, in relation to the industry and the global economy, and how they impact its business performance .



- Acts in accordance with the established business goals and applies own specialised knowledge of how the organization makes money, and the general industry trends and issues that affect its overall financial performance. Identifies the forces shaping the global economy and how they might impact the organization's business and financial performance.



- Develops and shares work plans across the teams or projects, in accordance with the set business goals and business conditions. Identifies and interprets the emerging industry and market trends and issues, as well as the global economy, and deeply understands their impact on the business and financial performance.



- Applies full knowledge and professional experience to provide guidance to the departments/teams on how industry changes as well as the international economy could impact the business and financial performance. Provides expertise in various business issues, such as the business model, operations, and financial metrics.



- Demonstrates subject matter expertise to recommend critical business decisions regarding the business model, operations, and the financial metrics to be adopted and implemented in the organisation. Guides and supports the organization through the industry and global economy changes to sustain its financial performance.



Competency Code
T08



Competency Title
Business and Intangible Assets Valuation



Competency Type
Technical



Competency Descriptor

Maintains knowledge of the various methods used for business and intangible assets valuation; evaluates information for relevance and performs accurate valuations for the business and financial assets; develops and oversees the execution of risk management processes, taking into consideration the various factors that affect the value of assets.



- Demonstrates basic knowledge and understanding of the various types of intangible assets and the purpose of asset valuation and the methods used. Is able to initiate the steps to perform basic business and intangible assets valuation, within the context of own job.



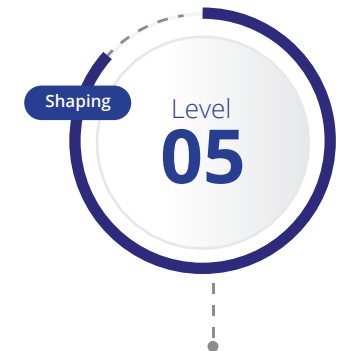
- Applies specialised knowledge and understanding of the financial modelling and appraisal techniques on the job. Has full knowledge of how to distinguish between the different methods and techniques used for business and intangible assets valuation and initiates the valuation process within the context of own job and the team's.



- Utilizes deep expertise in, and thorough understanding of, the financial modelling and appraisal techniques to perform the appropriate valuations of business and intangible assets and determine their value. Compiles the relevant information from different sources and shares the specialized knowledge and experience across the teams.



- Reviews the valuation activities conducted by the teams on the different business and intangible assets. Applies full knowledge and experience to recommend improvement to the current valuation methods, and provides related guidance across the departments. Leads and provides expertise in the execution of risk management processes, taking into consideration the various factors that affect the value of assets.



- Applies subject matter expertise in recommending feasible course of action to improve the business and intangible assets value. Draws from experience to evaluate the information for accuracy and relevance, and oversees the valuation processes across the organization to determine the business and intangible assets value, taking into consideration their book value in comparison to current and market values. Ensures the appropriateness of the various risk management processes and recommends improvements as necessary.

 **Competency Code**
T09

 **Competency Title**
Business Continuity

 **Competency Type**
Technical

 **Competency Descriptor**

Maintains in-depth knowledge of the organization's business continuity strategies and the current disaster prevention and recovery plans and procedures; has the ability to identify and analyse the impact of disaster and/or disruption on the business and suggests the necessary plan updates or improvement as deemed necessary.



- Is able to understand the various types of events or disasters that may disrupt the business and how to identify them. Demonstrates basic knowledge of the analysis of such events and the identification of the various basic steps to be included in the business continuity fade out and recovery plans.



- Demonstrates specialised knowledge of the procedures that are relevant to the effective implementation of business continuity fade out and recovery plans. Supports the team in the execution of the necessary business continuity measures and assists in suggesting possible updates to the disaster fade out and recovery plan.



- Follows the appropriate techniques that are required to facilitate the development of business continuity strategies and plans. Assists the teams in recommending refinements to the current business continuity strategies and business continuity plans. Uses the tools and techniques to support in analysing and determining the scope and impact of a disruptive event.



- Uses full knowledge of and experience in the types of business continuity measures and procedures in the development, management and implementation of business continuity fade out and recovery plans. Leads multiple teams and provides expertise towards the analysis of the scope and impact of disruptive events.



- Applies subject matter expertise in the relevant regulatory requirements and leading practices and principles, to ensure effective business continuity management across the organisation. Develops and maintains strategies, policies and guidelines in line with the organisation's strategy that prevent or manage any disruption and ensure a speedy business recovery.



Competency Code
T10



Competency Title
Business Management



Competency Type
Technical



Competency Descriptor

Is knowledgeable about the organization's business fields, the core functions, systems and processes. Uses own understanding of how they impact the business and market, to plan and monitor the business operations in line with the organizational strategy, and analyse the results to ensure operational efficiency and effectiveness, and whether there is room for improvement.



- Demonstrates basic understanding of the organization's business fields, the core functions and the systems and processes. Shows basic knowledge and awareness of the procedures required for planning and monitoring the different business operations and is able to initiate basic operations within the context of own job.



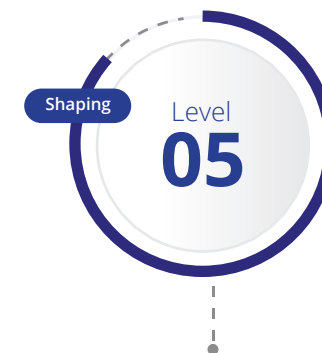
- Possesses specialised knowledge and understanding of the various business fields, such as marketing, advertising, sales, and supply chain. Understands the impact of the core functions on the business and follows the set procedures to initiate the planning and monitoring of the business operations.




- Utilizes deep knowledge and understanding of all aspects of the business fields to plan the processes and procedures of the business operations. Deeply understands own organizational strategic goals and objectives and stays current on the best practices for the planning of business operations.



- Uses a full knowledge base to lead and monitor the planning of the business operations across the departments. Provides expertise to solve non-routine complex problems that might arise regarding the business management activities, and establishes a clear set of procedures and measures to ensure operational effectiveness and efficiency.



- Applies subject matter expertise to ensure that the business operations and processes are in line with the organizational strategy. Provides expertise to develop innovative ways to improve the business processes and procedures across the organization, and monitors execution to ensure the achievement of organizational goals and objectives.

 Competency Code
T11

 Competency Title
Claims Handling

 Competency Type
Technical

 **Competency Descriptor**

Effectively handles the claims process and settlement procedures according to set requirements; reviews and evaluates routine and non-routine claims and executes claim procedures as defined by the policy; communicates with stakeholders and other third parties on the status of their claims and prepares management reports on the issues or findings.



- Demonstrates basic understanding of the organization's processes and procedures related to claims processing and settlement. Has basic knowledge of the identification of the key pieces of information required at the time of the notification of a claim, and is able to initiate simple communications and reports on routine claims.



- Understands the process of notifying policyholders with findings and regular updates regarding the progress and status of their claims. Builds on specialised knowledge and understanding of the various techniques used to resolve minor disputes around claims settlement, and when such techniques are used for non-routine claims.



- Deeply understands the context and all aspects of claims settlement, processes claims and issues settlement document when appropriate and in accordance with the organization's claims processing procedures. Utilizes deep understanding of the techniques used for monitoring, reviewing and evaluating the claims payment processes, and investigates any payment discrepancies.



- Develops and oversees the organization's claims processing and settlement procedures. Provides expertise in monitoring and evaluating the current methods and systems of claims payment handling. Recommends and justifies the need for new/ improved methods and systems for payment processing and handling for complex claims.



- Applies subject matter expertise in compliance with the applicable laws and regulations, to define the organization's claims handling strategy and guidelines. Reviews the claims processing and settlement procedures to ensure their effectiveness, and recommends and drives improvements as necessary.



Competency Code
T12



Competency Title
Claims Investigation



Competency Type
Technical



Competency Descriptor

Assesses and investigates technical claims, and manages the disputed claims or those involving litigation. Uses logical and analytical thinking when investigating and processing claims, and negotiates with those concerned on the outcome of their claims under investigation.



- Demonstrates a basic understanding of the considerations given to the assessment and investigation of technical claims. Has basic knowledge of the identification of the key pieces of information required at the time of claim investigation, and is able to initiate simple communications and reports on the claims that are under investigation.



- Builds on specialised knowledge and understanding of the various techniques used for the investigation of technical claims, and the management of the disputed claims or those involving litigation. Understands the process of notifying the relevant stakeholders with the outcomes of their claims under investigation.



- Utilizes deep understanding of the required techniques to assess, investigate and manage any potential suspicions related to the claims being processed. Compiles relevant information concerning the claims under investigation and shares them with the involved claim handlers for further processing and judgement.



- Develops and oversees the organization's claims' investigation procedures. Provides expertise in determining the validity of claims under investigation. Makes quick judgement on the investigated claims. Recommends and justifies the need for new/improved methods for claims' investigation, and the management of disputed claims or those involving litigation. Negotiates with the concerned stakeholders on the outcome of their claims under investigation.



- Applies subject matter expertise in the development of the claims' investigation strategy and guidelines, in compliance with the applicable laws and regulations. Makes quick judgement on the investigated claims and reviews the claims investigation procedures to ensure their validity and effectiveness, and recommends and drives improvements as necessary.

 Competency Code
T13

 Competency Title
Claims Management

 Competency Type
Technical

 **Competency Descriptor**

Is responsible for managing the claims team and overseeing the efficient execution of claims procedures, processes and cost management. Evaluates the performance of claims function, processes and procedures and service standards, and proposes changes for improvement. Builds overall customer experience by conducting customer feedback analysis to ensure the achievement of high standards for the claims operations.



- Demonstrates basic understanding of own organisation's relevant processes, procedures, and service standards that are related to claims management. Has basic knowledge of the identification of financial monitoring techniques. Understands the internal processes to follow for meeting customer claims service standards.



- Supports the team in the efficient execution of claims procedures, processes and cost management. Uses specialised knowledge and understanding of the various techniques used for claims expenses management. Possesses specialised knowledge of customer claims service standards, and seeks relevant information from the customers to understand their concerns and expectations.



- Assists others across the teams in managing the claims procedures and multiple claims costs, to ensure that customer claims' service standards and customer expectations are met. Uses the tools and techniques to support in monitoring claims leakage and identifying claims that appear to be fraudulent, and follows the organizational protocols of referral for dealing with such claims.



- Develops and oversees the organization's claims management procedures, processes and cost management. Recommends and justifies the need for new/improved methods for efficient claims management. Analyses currently-followed methods for claims leakage monitoring and reviews customer feedback to ensure the achievement of high standards for claims operations and build good customer experience.



- Applies subject matter expertise to define the organization's claims management strategy and guidelines, in compliance with the applicable laws and regulations. Evaluates current procedures, processes and cost management techniques to ensure their effectiveness; recommends and drives necessary process improvements to control fraud and other forms of claims leakage, and build good customer experience.



Competency Code
T14



Competency Title
Client Acquisition



Competency Type
Technical



Competency Descriptor

Develop customer acquisition strategies as well as foster customer relationships to attract new customers. Demonstrate knowledge of required data on customer characteristics needed for customers segmentation.



- Demonstrates a basic understanding of how to identify the different types/segments of customers and their key differences. Has basic knowledge of the organization's plans and programs used for acquiring customers and building relationships with them, with a basic understanding of the data required that is relevant to customer acquisition.



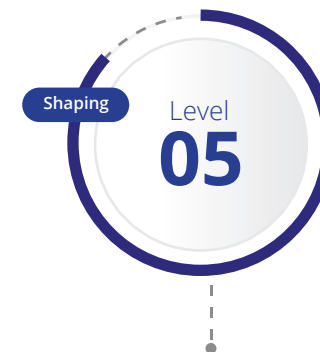
- Shows specialised knowledge of the techniques used to analyse customers' preferences and needs. Applies specialised knowledge and understanding of the customer acquisition plans and programs, with the ability to distinguish between the different plans and programs. Extracts the relevant customer acquisition data needed to initiate the process of developing the customer acquisition strategy.



- Analyses the different sources and types of potential customers, to generate insights on the targeted customers' characteristics and understand deeply the new customers profiles, the preferences and needs of the various customer segments. Uses the tools and techniques to support the teams in executing and monitoring customer acquisition strategies, plans and programs.



- Uses full knowledge of the principles of customer segmentation analysis to propose the appropriate recommendations for acquiring new customer segments. Provides expertise across the departments for the review of the current customer acquisition strategies, plans and programs. Develops and oversees the execution of customer acquisition strategies and plans to build new customer relationships.



- Applies subject matter expertise in defining the target markets and market profiles, and in developing customer acquisition strategies. Monitors and evaluates the current customer acquisition plans and programs to ensure their effectiveness, and recommends and drives improvements as necessary. Draws from own experience to establish mechanisms for collating and reporting customer acquisition data.

 Competency Code
T15

 Competency Title
Compliance Advisory

 Competency Type
Technical

 **Competency Descriptor**

Uses understanding of the business and relevant regulatory standards/ requirements impacting the organization and provides consultation and guidance to key stakeholders to ensure compliance. Promote the compliance culture and values across the organisation.



- Understand the compliance regulatory requirements. Seek to understand the organization's processes, objectives and compliance challenges and their impact on the business. Provides basic information on compliance standards and requirements to stakeholders. Observes compliance values.



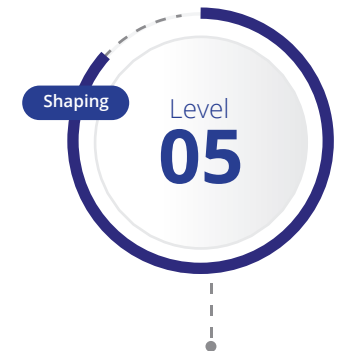
- Builds understanding of current business processes, objectives and compliance challenges to suggest solutions and improvements. Provides consultative support on a day-to-day basis on compliance standards and requirements to stakeholders. Promotes compliance culture within the organisation.



- Utilizes thorough understanding of current business processes and compliance challenges to recommend and match solutions to meet unique business needs and achieve objectives. Provides consultation and guidance to stakeholders by answering questions, ensuring all relevant parties are up to date, etc. Promote the compliance culture and values across the organisation. Provide compliance training.



- Serves as a subject matter expert to others on new ideas and solutions that will address compliance challenges, and leverages other subject matter experts as needed to develop solutions. Identifies and provides consultation to critical stakeholders (including awareness and trainings), answering complex questions and making recommendations to meet applicable compliance standards. Ensure the compliance culture within the organisation.



- Demonstrates expert understanding of the business successes, challenges, and strategic objectives; draws from experience to evaluate compliance solutions from the business' perspective and provide advice regarding potential opportunities and risks. Defines compliance strategy and leads others to consult with and advise stakeholders on internal and external compliance issues and requirements. Encourage compliance culture.



 **Competency Code**
T16

 **Competency Title**
Compliance monitoring and reporting

 **Competency Type**
Technical

 **Competency Descriptor**

Maintains and applies knowledge of regulatory compliance requirements to analyse compliance risks that the organisation may be subject to. Identifies and quantifies risk factors to facilitate the development and implementation of approaches for mitigating these risks as well as the provision of necessary internal and external documentation and reporting.



- Develops an understanding of laws, controls and regulatory requirements. Basic identification of factors of potential compliance risk. Learns the steps for documentation and reporting to management and regulatory agencies.



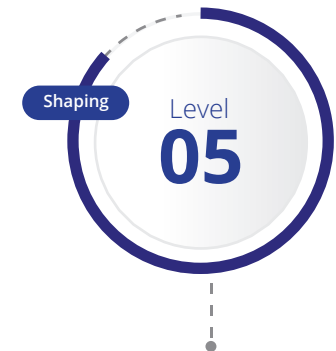
- Demonstrates knowledge of regulatory compliance requirements. Analyses and assesses data to determine the potential impact of a compliance risk. Demonstrates understanding of risk mitigation techniques to recommend basic compliance controls. Prepares compliance review documentation and standard reports for management and regulatory agencies.



- Assists others in the organization on regulatory compliance requirements and related changes. Conducts complex analysis of potential compliance risks, including solutions to minimize the risk (through prevention or detection and correction). Reviews compliance reviews documentation. Prepares complex reports for management and regulatory agencies.



- Uses in-depth understanding of compliance requirements to serve as an expert in determining the value and impact of compliance risks and makes recommendations on new strategies to overcome the risks at an organizational level. Recommends improvements to compliance policies/ plans/ procedures and provides related guidance to others. Leads and provides expertise on report preparation for management and regulatory agencies in complex or non-routine situations.



- Applies subject matter expertise to link compliance risk initiatives to critical business drivers, contrasting the potential costs of the risk with the potential benefits. Maintains dialogue with multiple stakeholders, offers expertise to resolve complex compliance issues and influences compliance policies/ plans/ procedures across the organization. Reviews analysis of reports for management and regulatory agencies and directs updates to policies and programs accordingly.

 **Competency Code**
T17

 **Competency Title**
Contract Management

 **Competency Type**
Technical

 **Competency Descriptor**

Ability to manage contract authoring, approval and execution in compliance with applicable regulations and contracting law. The knowledge of the key deliverables and obligations in a contract, agreement and service level agreements (SLA), and make them searchable, tractable and reportable.



- Demonstrates a basic understanding of the organisation's applicable contracting guidelines and procedures, and the industry's contracting regulations and laws. Seeks to understand the contractual terms of agreements and the types of contracts, and applies this understanding to produce deliverables within the context of own job.



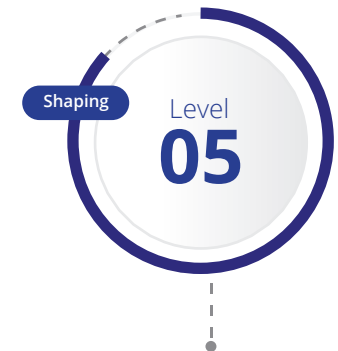
- Has specialised knowledge and understanding of the procedures, standards and guidelines set by the organization for drafting and handling contracts, in line with the applicable contracting regulations and laws. Distinguishes between the different types of contracts, agreements and service level agreements (SLAs) and initiates related deliverables within the context of own job and the team.



- Prepares drafts of contracts, agreements and service level agreements (SLAs) in accordance with the applicable regulations and business requirements. Assists others in the organization in coordinating execution of contracts in accordance with the agreed service level and contractual obligations. Identifies potential contractual issues and conflicts resulting from contract negotiations.



- Uses full knowledge for reviewing, negotiating and seeking approval on contracts, agreements and service level agreements (SLAs). Reviews contractual terms and conditions and ensures their compliance with the applicable regulations and business requirements. Shares expertise across the departments and teams for the resolution of contractual issues or conflicts.



- Applies subject matter expertise, in line with the applicable contracting regulations and laws, to develop the organization's contract management and contractual disputes resolutions strategy. Demonstrates expert understanding of contracts, agreements and service level agreements (SLAs) successes and challenges, and evaluates the execution quality and recommends and justifies necessary improvements.



Competency Code
T18



Competency Title
Corporate Finance



Competency Type
Technical



Competency Descriptor

Understands the financial market, the investment principles and practices, and the interplay of cash flow. Asses, evaluates and determines the amount and timing of the financing needs and repayment capacity. Recommends favourable financing strategies and approaches in alignment with the organizational financial policy.



- Demonstrates a basic understanding of the sources of capital finance, financial instruments, and investment principles and practices. Shows basic awareness and knowledge of how to differentiate between the short-term and long-term financing needs and sources.



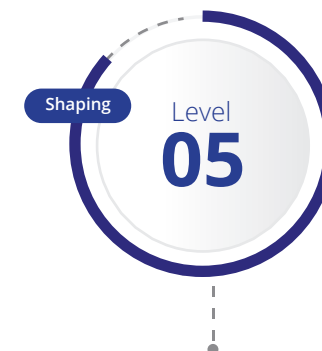
- Possesses specialised knowledge of the sources of financing capital and investment principles, and understands how to measure the performance of funding and financial investments and how to estimate cash requirements and uses.



- Understands deeply the context and all aspects of investment principles and practices, and the interplay of cash flow. Analyses the various alternative ways to raise and invest capital, such as common stock and bonds, and carries out the valuation process of the financial instruments.



- Uses full knowledge to develop and implement corporate finance policies and procedures. Provides expertise across the departments to ensure the effective implementation of financing strategies in full compliance with the related requirements, covenants and agreements.



- Applies subject matter expertise to develop and recommend favourable financing strategies and approaches, in line with the organizational financial policy. Provides expertise to the organization in recommending alternatives to raise and invest capital and to maintain relationships with the sources of funds.

 **Competency Code**
T19

 **Competency Title**
Credit Facilities and Structure Assessment

 **Competency Type**
Technical

 **Competency Descriptor**

Establishes, maintains and evaluates the financial and credit policies and frameworks to identify, assess and manage the organization's credit risk exposure. Applies knowledge and skills of loan/credit structuring and assessment to meet clients' financing needs; is responsible for the overall management and processing of credit applications and is tasked with facilitating credit recovery activities in case of payment default, according to credit risk mitigation plans in place.



- Demonstrates a basic understanding of the credit concepts and types of risks associated with credit extension. Shows basic knowledge and awareness of assessing client credit worthiness information, and is able to identify the various risks and trends related to client financing, and is aware of credit recovery activities within the context of own job.



- Possesses Specialised knowledge of the organisation's credit policies and loan structuring practices. Understands client assessment requirements and how to process credit application, and performs preliminary analysis to support the assessment of client's credit worthiness. Analyses credit-related risks, applies internal credit rating and initiates loans' pricing according to client class. Understands the use of collaterals in credit assessment and loan recovery activities.



- Deeply understands credit assessment techniques and practices and the relevant laws and regulations that govern credit extension. Uses deep knowledge of loan structuring to meet clients' financing needs, based on the credit analysis results. Establishes the appropriate credit risk mitigating actions, participates in recommending the loan structure, and proposes the use of loan recovery tools.



- Uses full knowledge to monitor and manage the performance of the credit portfolio, according to the set portfolio strategy and the organisation's credit risk appetite. Provides expertise to maximize the value of the credit portfolio and develops the framework for credit facilities and loan structuring management, according to the agreed plans and set objectives. Provides recommendations for loan structuring based on the assessed credit worthiness for complex credit situations.



- Applies subject matter expertise to oversee the development and implementation of the credit portfolio strategy, policies, and procedures. Provides expertise in establishing credit framework for assessment of credit worthiness and risks. Establishes the collateral policies and credit risk mitigation plans for different client classes and ensures that the credit facilities and structure assessment processes are in line with the set organisational objectives.



Competency Code
T20



Competency Title
Credit Principles



Competency Type
Technical



Competency Descriptor

Demonstrates knowledge and understanding of the various types of credit, credit principles, credit risk analysis and credit management controls; uses and establishes the financial and credits policies and systems by determining the organization's corporate needs and credit risk exposure threshold.



- Demonstrate a basic knowledge of the different types of credit and is aware of the credit principles. Shows basic understanding of the credit assessment and credit risk analysis. Shows awareness of the organisation's credit policies and procedures.



- Possesses specialised knowledge of the credit principles and credit management and the organisation's credit policy. Demonstrate awareness of client needs from financing and the credit risk associated according to the organisation's credit policy. Is able to conduct credit risk assessment observing all elements of the credit principles.




- Uses in-depth knowledge in applying credit management controls in assessing the credit risk of different clients. Uses deep knowledge in analysing different types of credit according to the organisation's credit policy. Act as a guide to the team while addressing client financing needs to align them with the organisation's credit risk exposure threshold.



- Uses full knowledge in establishing the organisation's credit systems and processes, credit management controls procedures and credit policies. Provide expertise in applying the credit principles in complex situations and advise the teams on proper credit risk assessment procedures. Provides recommendations on the organisation's credit risk exposure and establishes threshold.




- Applies subject matter expertise to oversee the development and implementation of the credit strategy, policies, and procedures. Provides expertise in establishing the organisation's credit risk exposure threshold in line with its corporate needs and the set organisational objectives. Ensures that credit principles and credit management controls are implemented appropriately.

 Competency Code
T21

 Competency Title
Customer Acceptance Checking and On boarding

 Competency Type
Technical

 **Competency Descriptor** | Verifying the identity of customers and assessing their acceptance suitability by conducting a range of established procedures.



- Demonstrates basic understanding of the different acceptance checking procedures such as KYC,AML, and CDD checks. Shows awareness of the customer on boarding processes and procedures.



- Gathers and evaluates the accuracy of information needed from the customers to enable running the several acceptance checking procedures. Possesses specialised knowledge of the relevant acceptance checking process and procedures, such as KYC,AML and CDD check. Shows awareness of the common cases of customer fraud scenarios.



- Conducts the customer acceptance checking procedures, such as KYC,AML, and CDD and fraud assessments. Possesses deep knowledge of the customer servicing techniques and the customer monitoring approaches, and carries out the on boarding procedures.



- Uses a full knowledge base to validate customer integrity and acceptance through the review of KYC,AML, and CDD checks. Provides expertise and guidance to the departments and teams on the relevant customer acceptance checking and on boarding procedures and monitors to identify any irregular activities.



- Applies subject matter expertise to develop and improve the relevant customer acceptance checking and on boarding processes and procedures. Applies expertise to oversee the implementation of periodic monitoring and review of customer base to determine the risks and impact on customer retention. Ensures overall adherence to AML,CFT, and CDD requirements.



Competency Code
T22



Competency Title
Customer Focus



Competency Type
Technical



Competency Descriptor

Embraces customer focus and orientation as a key driver for success and makes decisions with the customers in mind, soliciting customer feedback and actively following-up.



- Demonstrates basic understanding of customer service activities and how to identify/ anticipate simple customer needs. Identifies the different types of customers, their concerns and expectations. Demonstrates basic knowledge of the internal processes to follow when addressing routine customer requests and is able to proceed with the initial steps.



- Possesses specialised knowledge of the customer service activities and how to maintain good relationships with key customers. Seeks relevant information from the customers to understand their expectations and concerns, and initiates the necessary actions to respond to/address them in a customer-focused manner.



- Deeply understands the various customer service activities and follows up with key customer stakeholders to ensure that their requests are being met. Adapts the solutions provided to improve the quality of services and to proactively address customer concerns to regularly improve customer experience.



- Uses full knowledge to create initiatives that proactively identify/ seek and address customer needs. Builds on own expertise to establish the standards for customer service delivery and excellence, to improve customer relationship in support of long-term interests and the enhancement of customer experience and satisfaction.



- Applies subject matter expertise in developing and leading initiatives that achieve customer service excellence. Provides expertise and guidance to recommend and develop innovative service delivery approaches, with the key customers in mind, in order to create excellent customer experience and achieve high satisfaction levels.

 Competency Code
T23

 Competency Title
Customer Management

 Competency Type
Technical

 **Competency Descriptor**

Forms positive relationships with existing customers by consistently and efficiently delivering value through trustful long term relationships.



- Has basic knowledge of the customer management methods used to communicate with customers, to better understand and address their needs and concerns, and knows how to use and maintain the record keeping systems. Shows basic understanding of how to gather customer feedback on some products and services to deliver value within the context of own job.



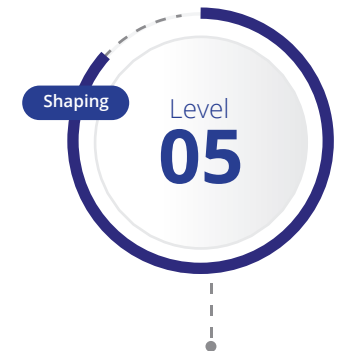
- Possesses specialised knowledge of the customer management methods, taking customer feedback, and maintaining record keeping systems. Executes some customer management activities and stays aware of the business strategic objectives and profit and loss drivers. Understands the different methods used to monitor and build customer satisfaction across the teams.



- Deeply understands the customer management methods and engages and communicates effectively with existing customers. Utilizes customer management techniques to build positive relationships with new customers, nurture their trust and maintain their loyalty, by addressing their needs and concerns.



- Uses full knowledge to develop and implement policies and procedures related to building and maintaining positive customer relationships. Provides expertise across the departments, to monitor and manage complex problems, such as dissatisfied customers or deviant requests, and uses gathered insights to offer value-added solutions to customers.



- Applies subject matter expertise to develop customer management strategies to improve business relationships with new and existing customers. Provides expertise to drive the optimisation of customer management methods, techniques and practices across the organization, to achieve customer retention and build customer experience.



 **Competency Code**
T24

 **Competency Title**
Data Collection and Analysis

 **Competency Type**
Technical

 **Competency Descriptor**

Collect, extract and interpret data according to the defined requirement to obtain business insights.



- Demonstrates basic understanding of the data sources and parameters, based on the pre-defined requirements of data, and uses basic knowledge of the identification of data mining and analytics techniques and business intelligence tools, to initiate the process of data collection and validation.



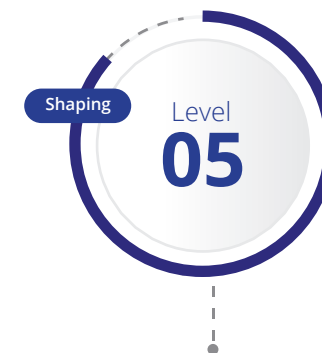
- Understands the data sources and parameters and collects meaningful data for preliminary analysis, according to the pre-defined requirements and using the various data mining and analytics techniques and business intelligence tools. Demonstrates specialised knowledge of the standards of data quality and validation.



- Deeply understands the statistical and analytical analysis tools and methodologies and uses them to analyse and interpret the findings from the gathered data, to obtain business insights and make conclusions. Provides value-added recommendations as a result, to support better and more accurate decision-making for the business.



- Uses full understanding of the data modelling and analysis techniques to review the gathered data, for the purpose of shaping the insights into the business and to create an emphasis on identifying value-added opportunities or high-risk areas. Leads and provides expertise in the industry, market and product to evaluate the techniques of competitive analysis of business and operating environment.



- Applies subject matter expertise to link the findings and insights of the data analysis process to the business objectives. Offers own expertise in the data communication techniques and storyboarding methodologies to engage multiple stakeholders for communicating the appropriate findings and the identified opportunities and high-risk areas that are derived from data analysis.

 **Competency Code**
T25

 **Competency Title**
Data Management

 **Competency Type**
Technical

 **Competency Descriptor**

Is knowledgeable about the types and sources of the data required that is relevant to the organisation, and uses this knowledge to plan and oversee the data collection and validation process, the data structuring and storage methods using in-house technology platforms; analyses and interprets data to understand the industry and market trends and identify/detect patterns.



- Develops a basic understanding of the types and sources of data required that is relevant to the organization. Recognizes the procedures for data usage, storage, and management. Demonstrates basic awareness of locating specific data from the organisation's data storage and retrieval system.



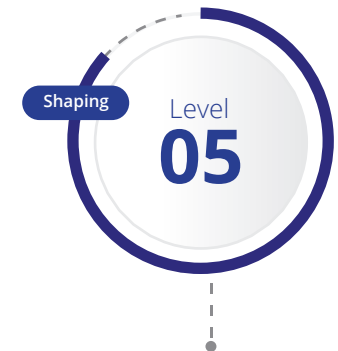
- Possesses deep knowledge of the legal requirements and procedures related to data usage, storage, and management. Understands the sourcing, collection, cleaning, and structuring processes of non-complex data. Extracts data and records from the data storage and retrieval system.



- Understands fully the sourcing, collection, cleaning, structuring, and encryption processes and procedures of complex data. Collects and uses data in line with the legal requirements and utilizes own knowledge to perform data management responsibilities and assists with procedure development.



- Uses in depth knowledge to set-up the procedures for data access control, in line with the related requirements and internal regulations. Provides expertise and advice to the departments and teams on data quality standards and supports in the review and analysis of the effectiveness of the data storage and retrieval system.



- Applies subject matter expertise to the assessment and development of the internal procedures of data management to comply with the legal requirements. Shares knowledge and expertise across the organisation to drive recommendations for improvements to the data quality and architecture and the storage and retrieval system.



Competency Code
T26



Competency Title
Dealing



Competency Type
Technical



Competency Descriptor

Develops knowledge of the financial market and the securities' dealing and underwriting. Understands the current regulations that govern securities' buying and selling, whether in person or through brokers, and effectively applies this knowledge and understanding on the job.



- Demonstrates a basic understanding of the different types of security products used in the financial market. Has basic knowledge of the industry's applicable regulations that govern securities' buying and selling and applies within the context of own job.



- Builds on specialised knowledge of procedures, standards and guidelines set by the organization for securities' dealing and underwriting, and the understanding of industry-relevant regulations governing securities' buying and selling. Distinguishes between the different types of security products and initiates the related dealing and underwriting processes within the context of own job and the team.



- Understands deeply the context and all aspects of Securities' dealing, and follows the appropriate techniques that are required to manage securities in the dealing system. Assists others across the teams in coordinating the execution of securities' dealing and underwriting orders, in line with the applicable regulations and customer requirements.



- Uses full knowledge of the securities' dealing and underwriting processes, methods and tools, to plan and monitor the execution of dealing activities in accordance with the applicable regulations. Advises and supports the departments in identifying the appropriate performance indicators for the securities' dealing and underwriting activities.



- Applies subject matter expertise in the relevant laws and regulations to define the organization's securities' dealing and the underwriting strategy and guidelines. Reviews the current methods of securities products' dealing and underwriting to ensure their effectiveness, and recommends and drives the execution of new/improved methods as necessary.

 **Competency Code**
T27

 **Competency Title**
Digital Customer Experience Design

 **Competency Type**
Technical

 **Competency Descriptor**

Conceptualise, project and implement strategies to make enhancement to the user's interaction and engagement with the product and/or service via the digital platforms. Uses a robust analysis and understanding of the product and/or service's performance vis-a-vis the user's desired experience and outcomes to enhance user's engagement.



- Demonstrates basic understanding of the methods used to analyse the user requirements, the performance of the products and services provided, and the effectiveness of the user experience with regard to the solutions provided. Learns the steps to be followed in the user interaction and engagement process.



- Applies specialised knowledge and understanding of the techniques used for gathering and analysing the user feedback and experience. Builds an understanding of the various software and application design tests and how they are integrated in the solution design to monitor and ensure the desired performance levels.



- Analyses and deeply understands the requirements and desired experience of the target users of the Information Technology (IT) products and services. Determines the required improvements of the overall user experience to address shortcomings, and provides consultation on the functionality of the various IT products and services.



- Leads and provides expertise on the techniques used to gather and analyse the user requirements and experience. Uses full understanding of the user interface design patterns and principles to create user experience design concepts. Recommends enhancements to critical components of the products and services to ensure the desired outcomes.



- Applies subject matter expertise in line with the business goals and strategic direction to define the guiding principles and philosophy for the intended user experience. Demonstrates expert understanding of the projected user trends, requirements and demands. Draws from experience to evaluate the effectiveness of the user experience.



Competency Code
T28



Competency Title
Digital Transformation



Competency Type
Technical



Competency Descriptor

The knowledge and understanding of achieving organizational goals through the use of data analytics, digital experience management, digital product and service innovation, automation of business processes with digital technology and digital development techniques. Establish the awareness of the digital transformation strategy.



- Demonstrates basic understanding and awareness of the organization's business processes, data requirements and digitalisation needs. Builds basic knowledge of data analytics, digital experience management and digital products. Is able to initiate routine business processes within the context of own job.



- Understands the organization's data handling and migration process. Demonstrates specialised knowledge of data analytics and digital products, and is able to conduct data research and analysis to identify opportunities for new and emerging technology to support the business within the context of own and team job.



- Understands deeply the concept and all aspects of the digitalization process of the different business processes, focussing on newly emerged technologies in the financial market. Shares knowledge across the teams on the review of innovation research and the validation/evaluation of new technologies against organisational needs, and provides recommendations regarding digital transformation.



- Uses full knowledge to implement the digital transformation strategy by designing or redesigning the process according to new digital technologies. Provides expertise across the departments to identify appropriate automated platforms and systems to be implemented. Establishes the organisation's digital product and service innovation plans and manages the digital experience management.



- Applies subject matter expertise to guide the service innovation and digital transformation of the organisation's business. Provides own expertise to define and drive a clear strategic direction for the organization through the digital transformation phase, and ensures that data analytics quality standards are applied to all the used evaluations of the processes innovation and automation.

 **Competency Code**
T29

 **Competency Title**
Due Diligence

 **Competency Type**
Technical

 **Competency Descriptor**

The knowledge and understanding of various types of transaction, specific legal and financial implications and required due diligence research. The ability to assess transaction value drivers, target financial, legal and other transaction relevant information and understanding integration risks and complexities, as well as calculating potential synergies.



- Demonstrates basic understanding of the process and importance of the due diligence investigation and its impact on the business decisions. Researches and assesses the specific legal, regulatory and financial implications of due diligence and identifies the steps involved in the process and how they apply to own job responsibility.



- Possesses specialised knowledge and understanding of the different types of the due diligence transactions, and is able to clearly explain to the team the due diligence process and the steps involved. Outlines the regulatory requirements of the due diligence process and assesses the transaction value drivers and other relevant information.



- Gathers the financial and legal information required to perform the due diligence process. Reviews and checks the validity of the gathered information and documents and ensures their accuracy. Applies deep knowledge in identifying the integration risks and complexities and in calculating potential synergies.



- Applies full knowledge and professional experience to set the scope for and oversee the due diligence process and steps. Reviews and examines the due diligence findings, looking for differences and synergies, and discusses with those involved in the process across the departments/teams in order to make and present well-informed decisions.



- Demonstrates subject matter expertise in developing new strategies and/or recommending the necessary updates to the due diligence policy and processes. Applies expertise to initiate and oversee system-wide changes to the due diligence transactions and procedures, to incorporate any changes in the regulations.



Competency Code
T30



Competency Title
Execution and Post Trade Monitoring



Competency Type
Technical



Competency Descriptor

Ability to process trades across one or more asset classes, executing transactions leveraging strong grasp of electronic or equivalent platforms; and undertake post trade processes to manage associated financial risks.



- Demonstrates basic knowledge and understanding of the various types of asset classes, transactions' procedures and trade platforms, and is able to initiate the post-trade processes and understand the associated risks.



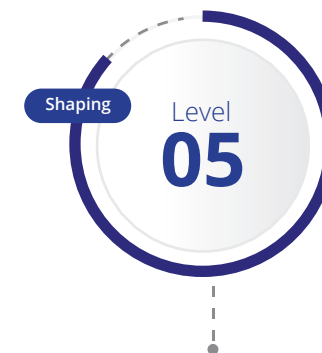
- Applies specialised knowledge and understanding of the different trading platforms with the ability to initiate trade transaction of the different asset classes. Undertakes the post trade process within the context of own job, and is able to identify post-trade financial risks.




- Utilizes deep expertise in, and thorough understanding of, the trade cycle and execution of the different asset classes, and possesses awareness of the different trade electronic platforms. Shares the specialized knowledge and experience of trading and trade processes across the teams. Uses deep knowledge of post trade processes in identifying trading discrepancies and associated risks.



- Develops and oversees the organisation's execution of trade processing and settlement procedures. Provides expertise in monitoring and evaluating the current processes and electronic or equivalent trade platforms. Recommends and justifies the need for new/ improved methods and systems for execution and trade processing, monitors positions in trading books and formulates hedging strategies to manage the associated financial risks.



- Applies subject matter expertise to define the organization's trading strategy and guidelines, in compliance with the trading laws and regulations. Reviews the execution process, trade processing and settlement procedures to ensure their effectiveness, and recommends and drives improvements as necessary. Oversees the formulation of hedging strategies and influences the organisation's risk appetite and capital allocation.

 **Competency Code**
T31

 **Competency Title**
Financial Planning & Advisory

 **Competency Type**
Technical

 **Competency Descriptor**

Advise customers of different classes (personal, high net worth, corporate) on suitable in-house financial solutions, based on analyses of their financial needs.



- Demonstrates basic knowledge and understanding of the customer information and financial documents required to analyse client needs. Has basic awareness of the financial documents analysis tools and techniques and is able to initiate basic financial documents within the context of own job.



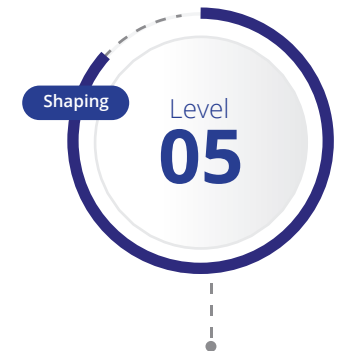
- Has specialised knowledge of how to analyse customers' information and financial documents to assess their financial position. Understands the range of financial products and is able to suggest the suitable ones, according to the established criteria, in order to meet customer's needs.



- Understands deeply the context of financial information analysis in order to develop financial plans for the different customer classes, according to their needs and in line with the organization's criteria. Uses his knowledge and expertise to advise customers on the best financial plans that address their needs, and provide investment advice.



- Uses full knowledge of financial planning to manage and monitor the customers' financial plans implementation, and provides advice and guidance to the implementation teams throughout the process. Ensures that customers needs are met while the organization's policies and financial planning criteria are observed.



- Applies subject matter expertise to guide the organization's financial advisors and customers in recommending the best in-house financial solutions that suit their financial needs. Provides own expertise across the organization in defining and shaping the financial advice and in driving the financial planning strategic direction.



Competency Code
T32



Competency Title
Fund Management



Competency Type
Technical



Competency Descriptor

Utilizes the knowledge and understanding of cash flows' handling to determine the amount and timing of the organization's funding needs. Recommends the appropriate approaches to the funding and management of securities, to effectively execute the current investment plans and achieve the set objectives.



- Demonstrates a basic understanding of own organization's processes of cash flows' handling and securities' management. Has basic knowledge of the identification of relevant market data to be leveraged in the management of funds, and is able to prepare the initial steps for the development of investment plans.



- Builds specialised understanding of the appropriate tools and techniques relevant to cash flows' handling and securities' management. Utilizes own knowledge of the market trends, practices and approaches that may impact the development and execution of the current investment plans as per the set objectives.



- Understands deeply the context and all aspects of Fund Management, and through the use of the available tools and techniques, is able to analyse and assess the currently-used approaches of fund management and securities' management to recommend the appropriate approaches and required amount and timing of the organization's funding needs.




- Uses own experience and full knowledge in the field to recommend and implement suitable guidelines for adhering to the practices of cash flows' handling and securities' management, to effectively execute current investment plans and achieve the set objectives. Serves as an expert in reviewing and assuring the required amount and timing of the funding needs.



- Applies subject matter expertise of cash flows' handling and securities' management to formulate the relevant investment strategy and drive the execution of plans. Draws from personal experience to evaluate the proposed amount and timing of the organization's funding needs and recommend any amendments to achieve the set organizational objectives.

 **Competency Code**
T33

 **Competency Title**
Intermediary Operations

 **Competency Type**
Technical

 **Competency Descriptor**

Is aware of the role of intermediaries in operations, in relation with own clients and products, with an understanding of the current organizational policies, procedures and practices that are applied and developed for the identification, selection and management of intermediaries and service providers.



- Demonstrates basic understanding of the role of intermediaries and the different types of service providers. Has basic knowledge of the different techniques used in identifying, selecting and using intermediaries services, and the use of own organization's applicable policies, procedures and practices.



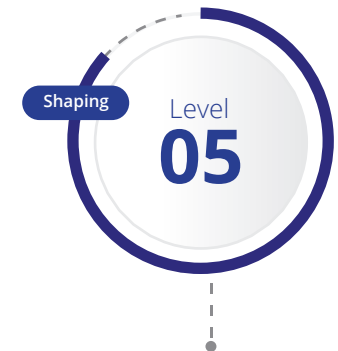
- Possesses specialised knowledge of outlining the role of intermediaries and distinguishes between the different types of service providers. Builds on specialised knowledge of policies, procedures and practices set by the organization, that govern the identification, selection and usage of intermediaries and service providers.



- Deeply understands the context and all aspects of the operations of the intermediary operations. Follows the appropriate techniques that are required to identify, select and use intermediary services in line with the organization's policies, procedures and practices. Assists others across the teams in overseeing and coordinating the execution of intermediary operations.



- Uses full knowledge of the intermediary operations processes, methods and tools, to monitor the execution and performance of intermediary operations, in line with the applicable organizational standards. Shares expertise and provides recommendations across the departments and teams on the resolution of any potential issues arising during the intermediary operations.



- Applies subject matter expertise in the relevant leading practices and standards, to ensure effective and efficient operations of intermediaries. Develops and oversees the execution of strategies, policies and procedures that guide the identification, selection and usage of the services of intermediaries.



Competency Code
T34



Competency Title
Investment Advisory



Competency Type
Technical



Competency Descriptor

Builds on own knowledge of the investment products, services and options and the related risks, as well as on own financial analysis skills and existing positive client relationships. Act as a trusted advisor to stakeholders and partners in providing them with solid investment advice and recommendations, in order for them to make well-informed investment decisions according to their overall financial goals.



- Demonstrates a basic understanding of the investment products and instruments through the identification of key products and services as required by clients. Shows basic awareness of the financial and investment analysis approaches and methodologies, and is able to initiate the analysis process in support of the investment decisions.



- Demonstrate specialised understanding of the investment business and the related products and instruments, and develops deep understanding of matching the investment products and services with the different market segments. Identifies and initiates the steps to be followed in analysing the client's investment needs.



- Deeply understands the context of financial and investment analysis and all related aspects and approaches, and explores available options with the client to help choose the service level of the investment services. Analyses the client's investment needs to be able to recommend suitable products to meet their financial goals.



- Uses full knowledge of the investment industry and the available products and services, to review the product recommendation and advise clients on matching these products and services to their investment needs. Provides expertise in setting up the type and nature of investment information to be provided to the client.



- Applies Subject Matter Expertise to evaluate the feasibility of investment decisions made by the organization and its clients. Ensures that solid and expert investment advice is always provided to clients with the expertise to assess the impact of market forces on the investment strategy and decisions, to make suitable investment recommendations.

 **Competency Code**
T35

 **Competency Title**
Investment Analysis

 **Competency Type**
Technical

 **Competency Descriptor**

Develops and utilizes knowledge of the investment options and analytical skills to conduct and oversee the quantitative and qualitative investment analysis. Identifies suitable and profitable investment options and opportunities for the organization, locally, regionally or globally.



- Develops a basic understanding of the qualitative and quantitative investment analysis and has basic knowledge of the investment options available in the market. Is able to initiate the necessary research and data collection tasks to aid and support the team in the investment analysis process.



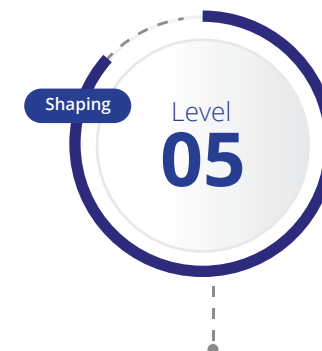
- Possesses specialised knowledge and full understanding of the investment options and the qualitative and quantitative investment analysis and process, and applies within the context of own job and team. Researches the financial and market trends and assists the team in building a case for making an investment decision.



- Applies in-depth understanding of the various investment options and uses developed analytical skills to be able to identify the suitable and profitable investment opportunities for the organization and clients. Utilizes sound financial and market analysis thinking to build a case for making an investment decision.



- Uses full knowledge of investment to guide the process and structuring of the qualitative and quantitative investment analysis. Provides and shares own expertise with the concerned teams to conduct financial and market analysis, and to assess and evaluate the various investment opportunities for the organization and clients.



- Applies subject matter expertise in investment analysis, to ensure that the investment analysis process is effective and provides robust input towards the strategic decision-making. Provides visionary thinking and professional expertise to recommend and drive strategic investment decisions and opportunities and achieve high profitability for the organization.



Competency Code
T36



Competency Title
Knowledge of Accounting



Competency Type
Technical



Competency Descriptor

Applies the knowledge and understanding of current accounting principles, practices and standards when completing accounting assignments and transactions; demonstrates an understanding of the various accounting reports and the ability to effectively manage costs, monetary and other assets to maximize profitability and value.



- Demonstrates an understanding of the basic accounting principles, such as accounts payable, accounts receivable, and billing. Shows basic knowledge and awareness of the various accounting policies, procedures, systems, and reports used in the organization and how they are applied within the context of own job.



- Possesses specialised knowledge of the accounting principles and practices, such as cost accounting, tax accounting, accounts payable, accounts receivable, and billing. Possesses an understanding of the accounting policies, procedures, systems, and reports used in the organization. Understands the regulatory requirements and financial accounting standards within the context of own job and the team.



- In-depth understanding of the accounting principles applied to multiple disciplines, such as cost accounting and tax accounting. Applies advanced skills and knowledge across the teams to carry out and perform accounting assignments and transactions, and prepare accounting reports. Transfers this knowledge to the teams to apply within the context of their job.



- Uses full knowledge to drive and oversee the implementation of the organization's accounting-related policies, procedures and systems. Provides expertise in solving complex or non-routine scenarios that the departments/ teams may encounter. Guides/ coaches others to build knowledge of the accounting principles and practices, how to apply across departments, and prepare and interpret accounting reports.



- Applies subject matter expertise to lead the organization on the various accounting principles and practices and how they are applied to the multiple accounting disciplines. Provides deep expertise across the organization to ensure it adheres to the regulatory requirements and financial accounting principles and standards.

 Competency Code
T37

 Competency Title
Knowledge of the Economy

 Competency Type
Technical

 **Competency Descriptor**

Maintains current knowledge-base of the macro and micro economic concepts, and applies own understanding of the existing and emerging market and industry trends, to analyse and interpret issues and identify opportunities for the organization, to facilitate the decision-making process.



- Demonstrates basic knowledge of the economic principles and concepts. Applies basic knowledge and understanding of research techniques to initiate the process of collection of relevant information on the emerging market and industry trends.



- Shows specialised understanding of the economic landscape and the underlying concepts. Demonstrates specialised knowledge of the micro and macro economic analysis techniques, to initiate the interpretation of market and industry trends and assist superiors in the business decision-making process.



- Deeply understands the business economics and the interrelationship between own business statistics and the national and international economic indicators. Demonstrates the ability to explain the data sources and estimation methods used to produce economic statistics. Provides informed opinion to the organization on industry trends and opportunities available in the emerging markets.



- Uses full knowledge in making business decisions based on economic statistics and market information analysis. Serves as the technical expert in providing information on the economic elements that affect the efficiency of business resources and organization's business performance. Makes informative decisions regarding new business opportunities.



- Applies subject matter expertise of the economic theory and business economics when aligning the business strategy according to the national and international economic trends. Uses expertise of the micro and macro economic statistics to recommend and incorporate conceptual or methodological improvements into the measurement of industry trends, in line with the organizational objectives.



Competency Code
T38



Competency Title
Legal Knowledge



Competency Type
Technical



Competency Descriptor

The knowledge of the laws for required practice areas. Understanding the various legal contracting requirements, legal actions, the processes and procedures and the roles of different legal institutions.



- Demonstrates basic understanding of the laws, controls and requirements that govern the business transactions. Shows basic awareness of the various contracts requirements and set standards, and learns how to compile and file legal and contractual documents according to defined rules related to own business unit.



- Possesses specialised knowledge and understanding of the relevant laws, controls and requirements related to the business transactions. Applies own skills and understanding in the preparation and submission of legal forms, documents and contracts that meet the basic legal requirements and formats.



- Assists the teams in understanding and applying the current laws, controls and requirements, as related to their areas of responsibilities. Provides guidance to others on the preparation of legal forms and documents and reviews them to ensure full compliance and consistency.




- Uses full legal knowledge to guide others across the departments/teams on the current laws, controls and requirements and how they should be applied in legal matters. Provides professional expertise and guidance on the new procedures and regulations that apply to the legal forms and documents.



- Applies subject matter expertise to coach and guide senior management on the current and future laws, controls and requirements that might impact the business. Provides guidance and advice on the legal practice and procedures to create full awareness and ensure compliance.

 **Competency Code**
T39

 **Competency Title**
Operations

 **Competency Type**
Technical

 **Competency Descriptor**

Oversees the Operations function and teams and ensures efficiency of execution of the workflows and operational processes according to organizational policies and procedures. Monitors regulatory compliance and sets the strategic direction and operating model for the function and continuously seeks to improve performance and delivery of tasks.



- Demonstrates a basic understanding of the organization's workflows and operational processes. Has basic knowledge of the applicable regulations, policies and procedures that govern the different operation's workflows and activities within the function, and is able to initiate routine tasks within the context of own job.



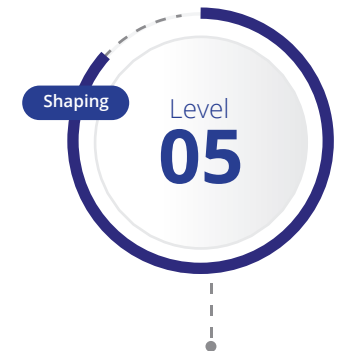
- Builds on the specialised knowledge of procedures, standards and guidelines set by the organization for performing the various operations, and the understanding of industry-relevant regulations. Distinguishes between the different types of workflows and operational processes and initiates the related activities within the context of own job and the team.



- Uses deep knowledge to support the teams across the organization in generating ideas for new and/or enhanced current workflows and operational processes for the different functions. Monitors multiple operational processes across the organization's functions, in line with the applicable regulations, polices and procedures.



- Leads and provides expertise in monitoring and analysing the current workflows and operational processes. Provides expertise to others on what recommendations will address any challenges of complicated workflows and operational processes, and makes the necessary improvements to address these challenges.



- Applies subject matter expertise in the relevant regulatory requirements and leading practices and principles, and oversees the operations function across the organization to ensure effective and efficient processes across the different functions. Develops and maintains the organization's operating model and operational strategies, policies and guidelines according to the overall organisation's strategy.



Competency Code
T40



Competency Title
Planning



Competency Type
Technical



Competency Descriptor

Develops work plans with identified timelines, milestones, budgets, resources and the anticipated outcomes; effectively executes these plans by breaking down and prioritizing the defined tasks, allocating resources, coordinating work activities, monitoring and reporting progress to stakeholders, while ensuring operational efficiency and achievement of project and organizational goals.



- Recognizes the required activities and tasks necessary to achieve the business goals and objectives, and coordinates within own team to ensure achievement of results. Identifies the stakeholders related to the assigned work activities and prepares the communication plans and reports to keep them updated on progress.



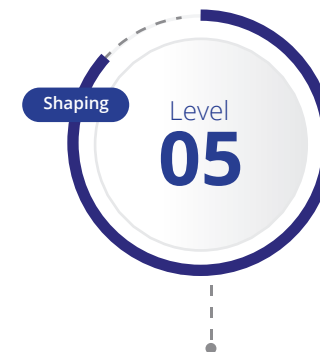
- Divides the work activities into manageable tasks, allocates them to the various peers and specifies the deadlines to achieve them. Possesses specialised understanding of the criticality of the defined tasks and timelines towards achieving the team's goals and objectives, and communicates progress updates to all concerned.




- Identifies the nature and importance of the defined tasks and activities and takes that into consideration when carrying out the planning process and resource allocation. Plans and monitors the activities and utilization of the allocated resources to ensure timely execution and delivery within the allocated budget.



- Uses full professional knowledge base to identify, plan and assign the tasks and responsibilities among the teams, based on resource availability and capabilities. Provides expertise in adjusting the work plan, distribution of responsibility and budget allocation, to better meet the organisational goals and objectives.



- Applies subject matter expertise when identifying and removing potential obstacles, and develops contingency plans to avoid or eliminate these obstacles when they occur. Provides guidance to the organisation by recommending and implementing efficient controls for the early detection and effective management and resolution of unexpected issues.

 Competency Code
T41

 Competency Title
Portfolio Management

 Competency Type
Technical

 **Competency Descriptor**

Ability to apply the knowledge of current portfolio management techniques and practices, and the skills to develop, structure and evaluate the portfolio strategy. Monitor and effectively manage the performance of the portfolio, according to the agreed plans and set objectives, benchmarks, and the organisation's risk appetite.



- Demonstrates a basic understanding of portfolio management concepts and types of risk associated with loans or investments and portfolio management. Shows basic knowledge and awareness of the business strategy and the departmental mandates and goals. Identifies the various risks and risk trends related to portfolio management.



- Possesses specialised knowledge of the current portfolio management techniques and portfolio structuring practices. Understands the portfolio strategy and the linkages between existing investments and initiatives. Analyses the risks related to investment and portfolio management, and initiates the review of the portfolio performance.



- Deeply understands portfolio management techniques and practices, the trends and developments, and the relevant laws and regulations that govern portfolio management. Uses in-depth knowledge of the synergies between projects and initiatives to optimize investments. Establishes the appropriate risk mitigating actions and participates in recommending investment asset classes selection.



- Uses full knowledge to monitor and manage the performance of the portfolio according to the set portfolio strategy. Provides expertise to maximize the value of the portfolio and develop the framework for portfolio management according to the agreed plans and set objectives.



- Applies subject matter expertise to oversee the development and implementation of the portfolio management strategy, policies, and procedures. Provides expertise in monitoring and auditing the portfolio management practices and ensuring their adherence to the applicable laws and regulations. Ensures that portfolio management processes are in line with the set investment objectives.



Competency Code
T42



Competency Title
Pricing the risk



Competency Type
Technical



Competency Descriptor

Applies acquired knowledge of the various potential risk factors that affect the pricing and financing of risk in own function area, and is able to evaluate and estimate the risk rates, risk calculation formulas and risk financing transfers. Prepares appropriate plans for the allocation of risk rates to the cost centres.



- Develops basic understanding of the potential risk factors and the risk financing transfer and allocation concepts. Applies the acquired basic knowledge and skills to calculate the risk rates in own area of responsibility, to be used for the allocation of risk to the cost centres.



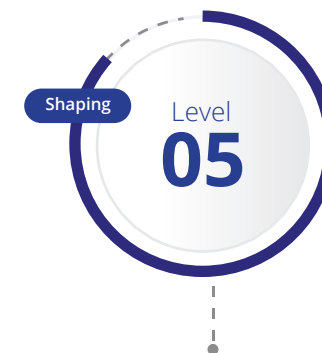
- Demonstrates specialised knowledge of the different risk factors and the risk financing transfer and allocation. Analyses and assesses the risks and set rates using suitable models and calculation formulas, as set by the organisation's policies. Uses own knowledge to administer the risk allocation and risk transfer plans.



- Assists others across the teams in identifying the different factors impacting the pricing and transfer of risk. Conducts different risk pricing calculations and advises others on the appropriate methods and models to calculate risk rates. Defines the criteria and prepares plans for the allocation of risk to the cost centres.



- Uses full knowledge of risk pricing and financing to measure the impact of rate changes on the business profitability, and makes recommendations on the policies needed to mitigate the impact. Ensures accurate rates calculation and assist the departments with complex pricing issues. Ensures proper risk transfer and allocation to manage the risk pricing.



- Applies subject matter expertise to evaluate and adapt the risk pricing strategy, in response to the changes in the market cycle and other external factors. Maintains dialogue with multiple stakeholders and offers own expertise in ensuring an accurate risk pricing and allocation policy is in place, which complies with the business plans and objectives.

 **Competency Code**
T43

 **Competency Title**
Product Design and Development

 **Competency Type**
Technical

 **Competency Descriptor**

Develops new products or improve existing ones to meet anticipated or known customer and market needs. This includes research, conceptualisation, design, development, gatekeeping, piloting, market testing and evaluating product suitability against defined requirements.



- Demonstrates basic understanding of the market research methodologies and requirements analysis. Has basic knowledge of the various tools and techniques used to design and develop new products, and is able to conduct basic research of the market trends and needs for new products.



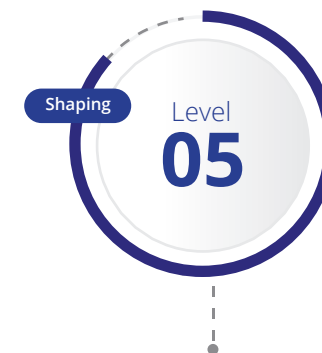
- Possesses specialised knowledge of market research and client requirements' identification techniques and information sources. Shows awareness of the integrated product development methods, product suitability against the defined requirements, and conducts gap analysis to identify new needs.



- Interprets new product development requirements and plans to conduct new product design and development according to the identified business and regulatory requirements. Identifies related market trends and intelligence, and anticipates clients' requirements and financial needs through needs analysis and direct communication.




- Uses full knowledge base to manage new product design and development process. Provides expertise and knowledge to identify the anticipated changes and market dynamics, which may impact the product development and management strategies. Proposes suitable solutions to resolve complex product problems.



- Applies subject matter expertise to provide strategic direction and guidance to the organization regarding new product design and development, to maintain the organization's competitiveness and market positioning. Provides expertise in the assessment of the suitability of product-to-market options.



 Competency Code
T44

 Competency Title
Product Management

 Competency Type
Technical

 **Competency Descriptor**

Demonstrates knowledge of the product management lifecycle- from idea generation to bringing the product to market- and an understanding of the market needs, trends and competitive landscape, to define the overall market strategy, including product offerings/portfolio, pricing and positioning strategy, distribution channels and promotional campaigns; monitors strategy execution to ensure product and portfolio profitability to drive overall business success.



- Develops basic knowledge and understanding of the product lifecycle and the analysis of product performance and profitability. Conducts research for the identification and analysis of market conditions, trends and needs, and documents the findings for the purpose of developing a product/market positioning strategy.



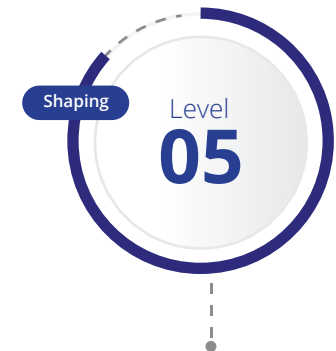
- Applies specialised knowledge of the product lifecycle when analysing the performance and profitability of the product. Supports the team in the identification of the emerging trends of competitors, consumers and technology that will have an impact on the current and future product offerings and market positioning.



- Supports the teams across the organization in generating ideas of new and/or enhancement of existing products, and in developing business model prototypes and incubation plans for the approved products. Establishes appropriate promotional campaigns for new products to enter the market, and monitors regularly to assess their performance.



- Defines the strategies and business models for new product incubation, launch and management. Anticipates and analyses future market trends and the competitive landscape, and regularly monitors the execution of strategies and product performance, to ensure portfolio profitability to drive the overall business success.



- Applies subject matter expertise in product management lifecycle, to inspire the organisation towards the conceptualisation and launch of new and innovative products that are profitable and will create substantial impact in the marketplace. Guides the organisation on the identification, selection and management of the most appropriate distribution channels.

 **Competency Code**
T45

 **Competency Title**
Property Management

 **Competency Type**
Technical

 **Competency Descriptor**

Applies the acquired knowledge of property management approaches and techniques on the job. Demonstrates tenant relationship building and management skills to build and maintain a good tenant relationship, while effectively managing and maintaining the assigned properties.



- Develops basic understanding of the property management principles and techniques. Demonstrates awareness of the key factors affecting the tenant relationship and applies own understanding of residential landlord and tenant law within the context of own job and in support of the team.



- Uses specialised knowledge of the property management approaches and principles to understand the key factors affecting the tenant relationship. Understands how to resolve problematic issues that arise throughout the property management process, according to the residential landlord and tenant law.



- Applies deep knowledge of the principles of property management to propose solutions to complex problems arising throughout the process. Manages assigned properties and applies the legal requirements associated with these properties. Decides on the appropriate course of action to deal with breaches of lease.



- Uses full knowledge to provide advice across the departments on the daily management of property matters. Shares own expertise in building and maintaining good tenant relationships and demonstrates advanced negotiation skills when advising tenants and dealing with their complex disputes.



- Applies subject matter expertise to develop and enhance the property management approaches and techniques. Guides the organization on the process of maintaining and dealing with tenants and in resolving any possible complex disputes. Oversees and guides others on the management of key multiple properties.



Competency Code
T46



Competency Title
Relationship Management



Competency Type
Technical



Competency Descriptor

Pursues and cultivates business relationships, partnerships, and alliances internally and externally- through developing broad based strategic relationships. Uses internal and external networks to achieve goals and leveraging network relationships to maintain competitive advantage.



- Demonstrates basic understanding of how to identify key internal and external networks and the benefits of building and maintaining relationships with these networks. Applies basic knowledge of the procedures followed to collect and analyse historical information of the current alliances and how they impact the business.



- Maintains the records and documents related to the current network of relationships, and applies specialised knowledge of the methods used to communicate with these networks to build rapport and provide on-going support, thus ensuring the achievement of short- and long-term goals and maintaining competitive advantage.



- Utilizes deep understanding of the techniques used to build positive relationships with key networks. Assists others across the teams in identifying and exploring opportunities to expand their current networks, exchange information and offer them advice, towards achieving their professional and organizational goals.



- Establishes positive rapport and reputation with the current key individuals and networks, and strengthens the relationship with them. Evaluates current relationships and quantifies the profitability and mutual benefits of these relationships. Leverages relationships to gather market intelligence, exchange information, promote the organization and maintain competitive advantage.



- Applies subject matter expertise of relationship building and management to formulate the relevant business strategy. Applies expert knowledge of the need and approach to build strategic relationships and networks, and fosters the culture of building and maintaining positive relationships across the organization.

 **Competency Code**
T47

 **Competency Title**
Research

 **Competency Type**
Technical

 **Competency Descriptor**

Uses the knowledge of data research and collection methodologies and tools, combined with a thorough understanding of the reliable data sources, current and emerging market and industry trends, to conduct data validation, analysis and interpretation, detect and identify data patterns and reach conclusions and develop insights and findings.



- Ability to understanding basic research and data collection methodologies and tools, and assists the team with the identification and collection of required information. Understands the basic principles and approaches followed when analysing and interpreting the researched data, and how to document the findings to reach conclusions.



- Uses specialised knowledge to Identify the relevant methods for the collection of data and information, and uses existing tools and techniques to conduct basic data analysis, interpretation and documentation, such as categorization and indexing. Stays up to date on current and emerging market and industry trends.



- Used deep knowledge in formulating the research plan, defining the approach and questions to ask. Utilizes appropriate data collection methods and assesses data sources for validity. Conducts data analysis using various techniques, such as categorization and indexing, and interprets the researched data to come up with new conclusions.



- Uses full professional knowledge base to guide the departments and teams in identifying and selecting the suitable data sources and research tools and methodologies. Provides expertise and guidance to others towards the development of new and innovative data interpretation techniques and approaches.



- Applies subject matter expertise to guide the organisation in conducting data analysis and research, and sets the business standards and practices for the research methodologies to be followed. Provides strategic input, identifies data patterns, reaches conclusions and develops insights and findings.



Competency Code
T48



Competency Title
Risk Management



Competency Type
Technical



Competency Descriptor

Is knowledgeable about the methods and tools used for risk identification, and the types of risks involved in the organization; is able to effectively conduct enterprise risk identification and assessment (e.g. cybersecurity, credit, finance, compliance, operational risk, market risk, etc.), and develops the necessary prevention and mitigation plans and oversees their execution.



- Develops basic understanding of the various potential risks in the financial industry, and how to effectively apply risk management practices within own area of responsibility. Applies basic skills and knowledge of the risk management process to conduct simple risk identification and assessment.



- Demonstrates specialised knowledge of the evolving internal and external risk factors, and outlines for the team the proper process to be used in managing risk within the financial sector. Applies advanced skills in conducting risk identification and assessment and developing the necessary mitigation plans.



- Analyses and implements the procedures to be followed in risk management across the assigned teams or projects. Assists others across the teams in monitoring the risk indicators and risk management activities, and in developing and executing the necessary prevention and mitigation plans.



- Uses full knowledge of the risk management process, methods and tools, to review and analyse the project scope and identify any potential risks involved. Identifies, evaluates and carries out the appropriate activities involved in risk identification, assessment and response, according to the set risk mitigation and management plans.



- Applies subject matter expertise in line with the organisation's risk management philosophy, to develop the organisation's risk management strategy, framework, policies, procedures and practices. Exploits risk management expertise in ensuring the appropriateness of the various risk controls and risk response plans and activities.

 **Competency Code**
T49

 **Competency Title**
Sales

 **Competency Type**
Technical

 **Competency Descriptor**

Applies an understanding of the financial sector and knowledge of the various financial in-house and competitors' products, to assess market potential and formulate sales strategies and action plans; understands customers' needs and employs winning sales techniques to generate market demand towards the retention of existing and acquisition of new clients, to drive the achievement of set sales targets.



- Demonstrates basic understanding of how to identify the various financial products related to the line of business. Has basic knowledge of the skills and techniques required to generate sales for the organization. Gathers information on existing and potential customers and their requirements and preferences within the context of own job.



- Distinguishes between the different financial products related to the line of business. Builds an understanding of the process of matching specific products of the organization to the customers' requirements. Demonstrates specialised knowledge of the skills and techniques of consumer analysis to identify customer requirements and preferences.



- Provides consultation on the characteristics of the various financial products related to the lines of business. Utilizes deep understanding of the appropriate techniques required for obtaining customer acceptance of the proposed products. Analyses customer needs for the purpose of making recommendations on specific products that match their needs and guides the teams to do the same.



- Uses full understanding of the key elements of the business unit's or department's sales plans to develop and implement a sales action plan that serves the relevant needs of the customers. Recommends and justifies the need for refinements to the sales strategies and activities and drives the departments towards the achievement of their sales targets.



- Applies subject matter expertise in the financial sector to formulate the organization's sales strategies, create market demand, and achieve the business objectives, based on a thorough understanding of the key market trends and developments. Acts as the go-to expert in the organization on the skills and techniques required to revise, forecast and drive the achievement of the overall sales targets.



Competency Code
T50



Competency Title
Settlement



Competency Type
Technical



Competency Descriptor

Knowledge of settlement procedures, settlement transactions to fulfil financial obligations, customer accounts and the ability to reconcile account balances.



- Demonstrates a basic understanding of the set procedures to follow for conducting a settlement process and when they are used depending on the nature of the various settlement transactions. Has basic knowledge of the key pieces of information required to reconcile account balances and is able to initiate the process.



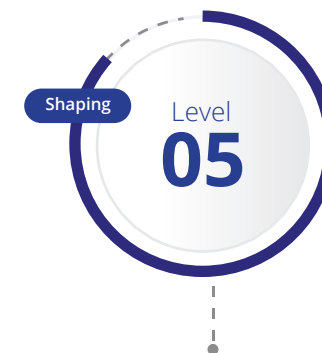
- Possesses specialised knowledge of outlining the procedures of a settlement, and demonstrates an understanding of the most appropriate methods required for conducting a settlement process and the reconciliation of account balances.




- Utilizes the most appropriate method required for conducting settlement and account reconciliation, to settle transactions in compliance with the contract requirements and client instructions. Monitors the status of transactions' settlement and updates the relevant stakeholders on the progress through completion.



- Uses full knowledge to lead and provide expertise in monitoring and analysing the current procedures of transactions' settlement and account balances' reconciliation. Provides expertise to others on what recommendations will address challenges of complex transactions settlement, and makes necessary improvements to current settlement procedures.



- Applies subject matter expertise, in compliance with the applicable settlements' laws and regulations, to define the organization's transactions settlement strategy and guidelines. Exploits own expertise in transactions' settlement to monitor and ensure the effective execution of the settlement procedures.

 Competency Code
T51

 Competency Title
Stakeholder Management

 Competency Type
Technical

 **Competency Descriptor**

Champions the interest of all stakeholders in a balanced manner by understanding needs, establishing mutually-beneficial outcomes and maintaining confidence by understanding the impact of actions and decisions on stakeholders.



- Demonstrates basic knowledge of the activities used in managing the working level relationships with the stakeholders. Shows basic understanding of the different methodologies and platforms used to collect feedback, identify the needs and meet the expectations of the stakeholders.



- Acquires knowledge of the analysis tools and techniques used for sourcing, interpreting and documenting the stakeholders' feedback. Takes part in and contributes to the stakeholder engagement plans and programs, and builds trust and rapport with the stakeholders within the context of own and the team's responsibility.



- Conducts stakeholder analysis, using the techniques in place, to identify their needs, drivers, expectations and constraints. Establishes appropriate stakeholder engagement plans and programs and communicates to the teams, to ensure the ongoing engagement of stakeholders and build their confidence.



- Uses full professional knowledge to develop the plan for managing and engaging stakeholders effectively. Maintains long-term relationships with those stakeholders who are critical to the business unit, and guides and influences their decision through trust and the use of different communication styles and channels to keep them updated.



- Applies subject matter expertise to build strategies for and recommend updates to the stakeholders management and engagement plans. Champions key relationships with the internal and external stakeholders to maintain their trust and confidence towards the achievement of mutually-beneficial business outcomes.



 Competency Code
T52

 Competency Title
Statistics Knowledge

 Competency Type
Technical

 **Competency Descriptor**

Translates the knowledge and skills of statistics and statistical analysis methodology on the job, and applies the right statistical and data collection, verification and analysis techniques, to perform thorough analysis and identify the potential impacts under various scenarios, in support of decision-making.



- Demonstrates basic understanding of the statistical analysis concepts and methodologies. Shows basic awareness of the data collection techniques and data verification methods, and identifies the sources of data that are directly related to the business.



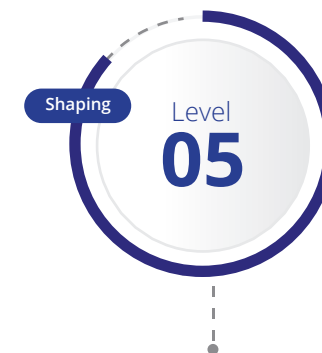
- Possesses specialised knowledge of the statistical techniques and their underlying assumptions and limitations, and applies this knowledge within the context of own job and the team to identify and assess the validity of data sources to be used in statistical analysis. Stays updated on the statistical developments that are relevant to the business.



- Deeply understands the statistical concepts and techniques, data collection, and verification process. Verifies the collected data using thorough analysis techniques and applies in the data analysis tasks. Reports and presents the practical implications of data analysis findings to support the decision-making process.



- Uses full knowledge to implement the quality measures and standards in all the statistical analysis methodologies and techniques. Provides expertise across the departments to identify the gaps, develop and improve the various data verification and analysis tools and techniques.



- Applies subject matter expertise to guide the senior management team regarding the impact of statistical analysis techniques on the business. Provides own expertise to define and drive a clear strategic direction for the organization, and ensures that quality standards are applied to all the used statistical methods.

 **Competency Code**
T53

 **Competency Title**
Strategy Formulation

 **Competency Type**
Technical

 **Competency Descriptor**

Uses the knowledge of the financial sector and market, and own ability to utilise strategic analysis, to assess the internal and external business factors, opportunities and constraints, in order to formulate overall organizational strategy, identify future strategic and operational goals, and develop tactical plans; defines the best course of action that guarantees the achievement of short and long-term organizational goals.



- Demonstrates basic understanding of the financial sector and the current economic trends and drivers, and how they impact the business. Shows basic knowledge and awareness of the different business factors, and is able to research and initiate some basic documents to assist the team and the department in the strategy formulation.



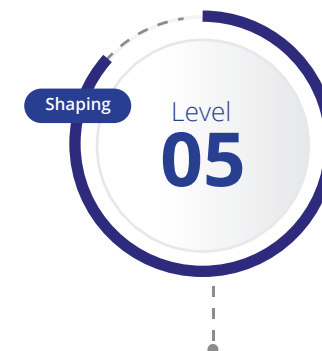
- Possesses specialised knowledge and understanding of the financial sector, the current economic trends and drivers, and the key factors affecting the business. Assists the team in the initiation and development of business plans and strategy documents, and is able to recognize the future strategic and operational goals of the organization.



- In-depth understanding of the financial market and uses own strategic analysis skills and knowledge to assess the internal and external business factors. Applies deep understanding of the business vision and mission to develop parts of the business plan and strategy documents. Cascades the strategy down to the teams level.



- Utilizes full knowledge of the financial sector, the leading market trends, drivers, and business factors to define the best course of action to meet the challenges that may impact the business. Provides expertise across the departments and leads the formulation of the organization's short- to long-term strategy, in coordination with the internal and external stakeholders.



- Applies subject matter expertise to guide and oversee the development and implementation of business strategy and plans, and to enhance and develop the future strategic and operational goals of the organization, to guarantee the achievement of long-term organizational goals. Provides expert knowledge to influence the direction of the strategic business planning.



 **Competency Code**
T54

 **Competency Title**
Tech Savviness

 **Competency Type**
Technical

 **Competency Descriptor**

Applies technology to improve work efficiency and effectiveness.



- Demonstrates basic knowledge and understanding of the use of technology software and applications related to own tasks. Is aware of the organization's level of technology use and keep updated with new technology trends.



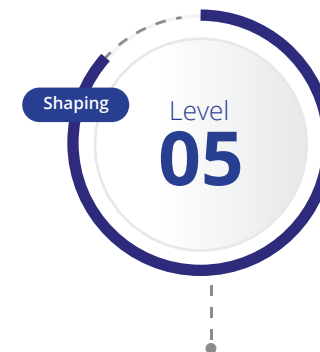
- Builds on specialised knowledge of own function's technology applications and uses them proficiently to accomplish the assigned tasks. Is aware of the latest emerging technologies in the financial markets and is able to recommend standard improvements to own function's systems.



- Deeply understands all aspects of the financial technologies related to the organization' business and provides technical expertise to the teams for the efficient use of this technology. Is able to identify creative opportunities for technology improvements, and makes recommendations on how to keep up with new technology trends.



- Uses full knowledge of the organization's technology applications in reviewing the applicability, feasibility and risks of new technologies, in relation to business processes. Uses own experience in managing and monitoring technology applications to improve the organization's effective and efficient use of technology.



- Applies subject matter expertise in formulating the business technology application strategy and plans. Reviews the current technologies used across the organization, identifies creative opportunities for the use of technology, and plans the necessary updates of the business operations and processes, aiming to increase the work efficiency and effectiveness.

 **Competency Code**
T55

 **Competency Title**
Technical Analysis

 **Competency Type**
Technical

 **Competency Descriptor**

Ability to analyse historical data of financial instruments and apply knowledge of price changes forecasting, to evaluate the future performance and suitability to meet investor's goals and risk tolerance.



- Demonstrates a basic understanding of the data collection and analysis techniques used for modelling, and the relationship between price, volume, and market indicators. Assists the team in the research, review and analysis of historical market data of the financial instruments.



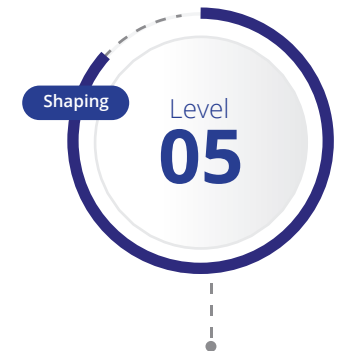
- Uses specialised knowledge to analyse historical market data and applies the model and trading rules to the price and volume changes, to be able to recommend the buy and sell decisions regarding the financial instruments. Possesses full knowledge of the trading activities and market activity analysis and applies within the context of own job and team.



- Carries out the alignment of model and trading rules on the price and volume changes, to process historical market data and be able to support and enhance decisions related to the financial instruments. Understands deeply the behavioural economics and price based analysis and shares across the teams for awareness.



- Uses full knowledge base to establish the model and trading rules for the business, based on the market and industry indicators identified through research. Provides expertise and knowledge across the departments and teams to enable the development/enhancement of technical analysis approaches.



- Applies subject matter expertise across the organization to monitor the technical analysis frameworks and develop relevant policies and procedures. Provides guidance and support to others to forecast the way forward and drive changes and improvements to the existing technical analysis approaches.



 **Competency Code**
T56

 **Competency Title**
Technical Writing

 **Competency Type**
Technical

 **Competency Descriptor**

Identifies documentation needs and applies the acquired knowledge of technical writing techniques, combined with the understanding of standards and relevant regulations, to develop technical documentation that comply with the regulations and requirements, and the set standards and styles.



- Demonstrates basic understanding of the different types of technical and business documents used in the organization. Identifies the different formats and techniques used in writing technical documents, using basic knowledge of the industry standards and relevant regulations.



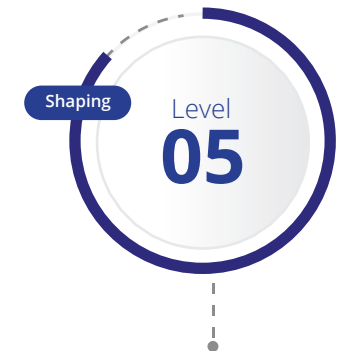
- Possesses specialised knowledge of the formats and objectives of technical and business reports. Understands the industry standards and relevant regulations that govern technical documentation, and chooses the appropriate style and delivery format for technical documents.



- Collects and organizes the information needed to structure and compose technical documents and is able to design and develop different types of technical documents. Uses a language that can be understood by the non-technical readers and complies with the industry standards and relevant regulations.



- Uses full knowledge and experience to review and edit the developed technical and business documents. Provides professional expertise to improve the accuracy and consistency of technical documents and ensure compliance with the industry standards and relevant regulations.



- Applies subject matter expertise when recommending the most suitable form and approach to clearly articulate information and deliver ideas in technical documents. Provides guidance to the organization to enhance the quality and clarity of technical documents and ensure compliance with the industry and relevant regulations.

 **Competency Code**
T57

 **Competency Title**
Underwriting analysis and risk evaluation

 **Competency Type**
Technical

 **Competency Descriptor**

Responsible for the consolidation and analysis of data to detect/identify and evaluate potential risks to determine the policy terms and assist in the development of products; reviews assigned cases to provide underwriting decisions based on set guidelines and requirements; works with customer-servicing teams to ensure adequate and valid information on the business rules and processes are provided.



- Demonstrates basic understanding of the organisation's underwriting criteria and the basic approaches to the identification of risk factors. Learns the steps and requirements for gathering material facts and applies basic knowledge and understanding of the data risk review, analysis and evaluation process to the assigned cases in own function area.



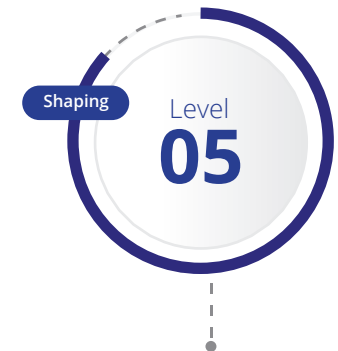
- Applies specialised knowledge of the underwriting criteria and related organization's policies to identify and assess potential risks, and determine the need for any additional information and material facts that support the decision of acceptance. Calculate the insurance price based on the evaluation of the associated risks.



- Applies deep technical expertise to advise and provide recommendations on the acceptance or continuance of risk, based on the information available. Uses deep knowledge of the underwriting process and tools to make decisions on complex or unfamiliar situations that involve risk evaluation and pricing insurance.



- Uses full knowledge to determine the underwriting information requirements, based on the organisation's underwriting strategy. Demonstrates full professional knowledge in evaluating risk exposure and determining the acceptance criteria and classifications for potential risks across a range of complex or unfamiliar situations, and advises the departments on accurate risk evaluation and insurance pricing.



- Applies subject matter expertise of data consolidation and analysis to detect and evaluate potential risks, link the underwriting risks to the critical business drivers, and assesses their potential impact, to determine the appropriate underwriting strategy and ensure that it addresses any unexpected contingencies across the organisation.



Competency Code
T58



Competency Title
Underwriting profitability and efficiency management



Competency Type
Technical



Competency Descriptor

Manages the underwriting function, monitors the underwriting standards and market trends & cycles, and reviews the organization's underwriting guidelines to ensure portfolio performance is aligned to the business strategies and policies; guides and directs the underwriting team in their decisions regarding risks and cost efficiency, to ensure the organization and client profitability.



- Demonstrates basic understanding of the organisational underwriting policies and procedures risk appetite guide and applies this understanding in the processing of a new application, renewal, cancellation and/or an alteration to an existing risk. Demonstrates basic knowledge of the underwriting portfolio performance within own function area.



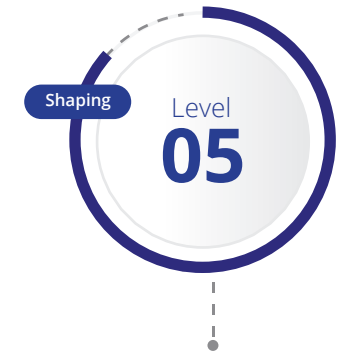
- Applies specialised knowledge of the underwriting process and standards in the development of policy terms for non-complex cases. Demonstrates an awareness of the data that indicates how an underwriting portfolio is performing, with an understanding of how this will impact cost efficiencies and profitability within the team.



- Uses deep knowledge of the underwriting process and standards to underwrite complex risks cases and administer the underwriting processes efficiently across the underwriting teams. Demonstrates deep understanding of the data and methods used to monitor the underwriting performance for relevant class of business.



- Applies full knowledge and professional experience to oversee the underwriting process for multi-faceted risk cases, in accordance with the overall business strategies and set guidelines. Manages the underwriting team and monitors the maintenance and growth of a balanced underwriting portfolio across multiple teams.



- Demonstrates subject matter expertise in establishing the underwriting strategies and guidelines in the organisation. Monitors the performance of the underwriting function and teams, regularly assesses their efficiency and effectiveness, and make the right decisions that ensure profitability for the organisation and the client.

 **Competency Code**
T59

 **Competency Title**
Wealth Planning Administration

 **Competency Type**
Technical

 **Competency Descriptor**

Applies knowledge and strategies of account servicing to manage, review and administer proposed wealth planning tools and/or structures, in accordance with the organisation's policies and procedures.



- Demonstrates a basic understanding of the account servicing activities and wealth planning tools. Has basic knowledge of the wealth structure creation processes and the relevant organizational policies and procedures, and the practices involved in conducting client due diligence.



- Possesses specialised knowledge of the account servicing strategies, wealth planning laws and regulations, and wealth structure creation processes. Assists in administering wealth planning tools and structures and assists the team in the implementation of the proposed wealth planning tools.



- Applies in-depth understanding of the wealth structure creation processes and the wealth planning laws and regulations, to identify business opportunities and design account plans. Manages the administration of the proposed wealth planning tools and structures and supports the teams in account servicing activities.



- Uses full expert knowledge base and field experience to drive and oversee the administration of the proposed wealth planning tools and structures. Ensures that the departments/teams fully adhere to the wealth planning laws and regulations, in accordance with the organization's policies and procedures.



- Applies subject matter expertise across the organization to guide the development and enhancement of the account servicing strategies and wealth structure creation processes. Provides and shares expertise with management and employees on effectively building and managing client relationships towards mutual interest and profitability.



Competency Code
T60



Competency Title
Knowledge of Sharia Financial Transactions



Competency Type
Technical



Competency Descriptor

Knowledge of Sharia practice and contract formulation, relevant titles and juristic details, and linking current transactions with these contracts; knowledge of Sharia controls for financial transactions, and the ability to plan and implement Sharia compliance audit, prepare and review reports including corrective actions.



- Knowledge of the principles of Sharia financial transactions and demonstrate knowledge of the organization Sharia relevant decisions.



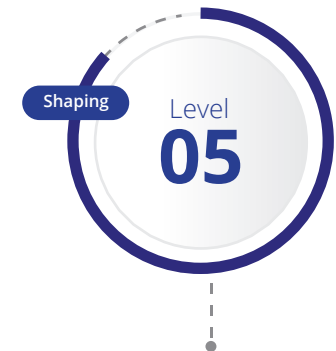
- Specialized knowledge of Sharia financial transactions and knowledge of the most prominent new transactions, and the ability to link between their respective main terms.



- In-depth knowledge of Sharia financial transactions and knowledge of products related to the organization's activities, and the ability to link Sharia studies (Fiqh) contracts with financial transactions.



- Uses full knowledge of Sharia financial transactions, products of the organization, and those offered in the local and international market and the ability to make recommendations towards preparing Sharia policies in the organization.



- Apply expert knowledge of Sharia financial transactions, new financial products, Sharia products, and the ability to advise and promote awareness towards Sharia compliant transactions; prepare the organization's Sharia strategies.

 **Competency Code**
T61

 **Competency Title**
Recruitment

 **Competency Type**
Technical

 **Competency Descriptor**

Ability to source, screen, interview and select the right talent for the organisation using suitable selection strategies, tools and techniques. Promotes employer branding and champions the value of the organisation. Performs onboarding processes and induction programs.



- Demonstrates basic understanding of hiring the right talents importance to the organisation. Has a basic knowledge of employer branding activities and is able to initiate induction programs within the context of own job.



- Demonstrates specialised understanding of all recruitment steps, tools and techniques. Understands the process of enhancing employer branding and promoting organisational values. Ability to participate in onboarding and induction programs.



- Assesses and evaluates talents through conducting the full cycle of recruitment. Recommends employer branding initiatives to enhance the overall image of the organisation. Implements and recommends developments on onboarding and induction programs.



- Leads recruitment activities by using suitable selection strategy, tools and techniques. Develops employer branding initiatives to promote organisation's values. Assesses and develops on boarding programs.



- Applies subject matter expertise of recruitment practices and ensure their alignment with organisation's strategy and values. Ability to formulate recruitment and employer branding strategies. Oversees the effectiveness of onboarding and induction programs.



Competency Code
T62



Competency Title
Learning and Development



Competency Type
Technical



Competency Descriptor

Maintains current knowledge-base of learning and development theories and applies own understanding of the existing and emerging development trends. Ability to develop and assess talent development programs to support capabilities growth in the organisation. Demonstrates understanding of performance management cycle and able to set employee objectives.



- Demonstrates basic knowledge of learning theories. Has basic understanding of talent development practices. Assists the team in the execution of the performance management cycle and objectives setting.



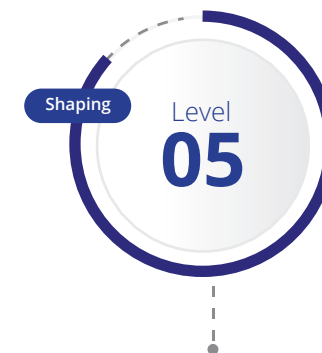
- Possesses specialised knowledge and full understanding of learning and development theories and practices, and applies within the context of own job and team. Analyses and assesses learning and talent management activities and tools. Applies specialised knowledge and understanding of performance management and assessment.



- Understands deeply the learning and talent management theories and activities. Shares the specialised knowledge and experience of analysing and assessing learning outcomes within job context. Uses deep knowledge to implement performance management activities.



- Leads and provides expertise in learning and talent management programs. Advises and supports in assessing and evaluating effectiveness of developmental approaches. Ensures performance management objectives are aligned with organisation's objectives.



- Applies subject matter expertise and thorough understanding in designing and evaluating learning and talent management programs. Shares expertise across the departments and teams in regards to performance management and its applications.

 Competency Code
T63

 Competency Title
Organisational Development

 Competency Type
Technical

 **Competency Descriptor**

Maintains and applies knowledge of organisational development theories and concepts to increase the organisations' effectiveness and efficiency. Ability to apply knowledge and practices of organisational design and job analysis activities.



- Demonstrates basic understanding of organisational development and design theories. Applies basic knowledge of job analysis.



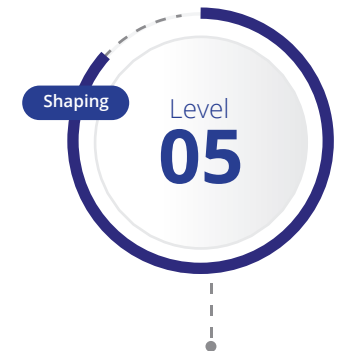
- Demonstrates knowledge of organisational development and design methods and requirements. Applies the knowledge to assist in conducting the job analysis processes.



- Utilizes deep knowledge and understanding of all practices of the organisational development and design to increase the overall productivity. Provides value-added recommendations in performing job analysis processes.



- Uses full knowledge of all practices of the organisational development and design to provide guidance on applying different methods and tools to increase the organisational effectiveness. Leads and provides expertise in the execution of job analysis activities.



- Applies subject matter expertise and thorough understanding of the organisational development and design to provide expertise on utilising different methods and tools to improve the organisational effectiveness and efficiency. Demonstrates expert understanding of job analysis practices.



Competency Code
T64



Competency Title
Employee Relations



Competency Type
Technical



Competency Descriptor

The knowledge and understanding of the labour law, HR policies and procedures, and HRIS. Establishes and maintains contractual relationships between the organisation and its employees in order to have an effective and healthy workplace, and develop HR policies and procedures. Champions organisation's values and culture. Monitors and enhances employee engagement.



- Possesses basic understanding of the importance of the relationship between the organisation and employees. Demonstrates a basic knowledge of labour law and HR policies and HRIS. Understands organisation's values and employee engagement initiatives.



- Demonstrates specialised understanding of the relationship between the organisation and employees. Applies this knowledge on implementing labour law and HRIS in the organisation. Supports in implementing HR policies and procedures, and organisation's employee engagement activities.



- Utilizes deep knowledge and understanding of relationship between the organisation and employees. Advises employees in labour law, HR policies and procedures. Applies expertise in performing complex analysis on HRIS and ERP customisations. Advises others on employee engagement activities. Provides value-added recommendations in developing HR policies and procedures



- Leads and provides expertise in establishing and maintaining the relationship between the organisation and employees. Ensures effective implementation of labour law, policies and procedures and HRIS. Shares own expertise in building the HR policies and procedures, and in developing an employee engagement strategy.



- Applies subject matter expertise in formulating the employment relationship in the organisation. Provides own expertise across the organisation in implementing labour law, policies and procedures and in shaping HRIS. Provides visionary thinking and professional expertise to recommend and drive employee engagement strategy.

 **Competency Code**
T65

 **Competency Title**
Marketing Practice

 **Competency Type**
Technical

 **Competency Descriptor**

Utilizes the knowledge and understanding of marketing management to maximise business value. Applies knowledge and skills of marketing to manage and develop the product, pricing, distribution and promotion. Uses a robust analysis and understanding of the marketing to enhance brand credibility and loyalty that achieves marketing strategy objectives and goals.



- Is able to understand the various types of marketing plans and tools that support the business. Has basic knowledge of the fundamental elements of marketing. Shows awareness of marketing analysis tools.



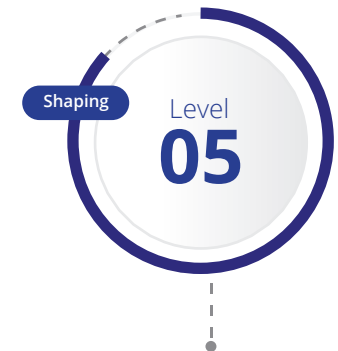
- Possesses specialised knowledge in developing different marketing plans and campaigns. Is able to conduct various marketing activities; marketing campaigns, advertisements, digital marketing and ... etc. Shows awareness of marketing brand positioning and identity.



- Deeply understands the context and all aspects of marketing management principles and practices. Applies deep knowledge in managing and developing fundamental elements of marketing. Recommends tactics to enhance brand positioning and identity.



- Uses full knowledge base to ensure marketing activities and campaigns are aligned with marketing strategy. Provides expertise and guidance in recommending enhancements to the marketing mix. Develops and oversees the execution of brand strategy.



- Applies subject matter expertise to ensure that marketing strategy is in line with the organisation's strategy. Provides expertise in establishing the marketing mix in line with organisation's goals and objectives. Monitors and evaluates the current brand position and its strategy.



Competency Code
T66



Competency Title
Procurement



Competency Type
Technical



Competency Descriptor

Maintains in-depth knowledge of the organisation's procurement categories and the current tendering and supplier processes. Is responsible for the overall procurement cycle to ensure effective procurement processes and procedures. Analyses and develops cost-effective and timely procurement strategies, and reports procurement performance.



- Demonstrates basic understanding of the procurement's practices, processes and procedures. Seeks to understand the procurement cycle and steps. Shows awareness of the procurement documentations.



- Possesses specialised knowledge of procurement categorising and strategies related to business needs. Applies advanced skills in conducting procurement activities to identify internal customer requirements and preferences. Supports the team in developing documentation and cost effectiveness plans.



- Utilizes deep understanding of procurement practices to support achieving procurement goals and objectives. Assists others across the teams in performing the full cycle of procurement. Demonstrates deep understanding of methods to measure procurement activities.



- Uses full knowledge base to ensure alignment of procurement activities with organisations' strategy. Provides guidance across the departments to enhance procurement function's performance. Provides recommendations to increase cost efficiency of procurement.



- Applies subject matter expertise and thorough understanding to develop and implement organisation's procurement strategy. Shares knowledge and expertise across the organisation to ensure effectiveness of procurement procedures and processes. Provides own expertise in evaluating procurement performance.

 **Competency Code**
T67

 **Competency Title**
Performance Management

 **Competency Type**
Technical

 **Competency Descriptor**

Monitor, evaluate, analyse and communicate the projects and initiatives progress, and identifies current challenges and recommends suitable solutions. The ability to forecast future threats/opportunities and provide recommendations



- Demonstrates basic understanding of the performance management. Shows basic awareness of the potential challenges impact that may arise in achieving projects.



- Possesses specialised knowledge in monitoring and measuring progress of initiatives and projects. Able to initiate the forecasting process to assess future threats/opportunities.



- Applies in-depth understanding of the various monitoring and measurements methods to communicate the progress of projects, and uses this understanding to assess current challenges and recommends solutions. Uses forecasting methods to analyse future threats/opportunities and recommends suggestions.



- Uses full knowledge in applying advanced monitoring and measurements methods to oversee the progress of projects, and provides expertise in evaluating current challenges and recommends solutions. Provides and shares own expertise in applying complex forecasting methods to analyse future threats/opportunities and recommends suggestions.



- Applies subject matter expertise in performance management to monitor, evaluate, analyse and communicate organisation's initiatives and projects progress. Demonstrates expert understanding of using performance management techniques to identify critical gaps and recommend proper solutions. Provides guidance and support to others to forecast major threats/opportunities and provide recommendations



 **Competency Code**
T68

 **Competency Title**
Change Management

 **Competency Type**
Technical

 **Competency Descriptor**

Knowledge of change management methodology, application and concepts. Manages and implements processes of change to achieve the intended results while ensuring smooth transition.



- Demonstrates basic knowledge and understanding of change management and applications related to own tasks. Is aware of the change processes that ensure smooth transition.



- Builds on specialised knowledge of change management and its applications to accomplish the assigned tasks. Is aware of the latest change management theories and is able to recommend change management tools to facilitate desired change.




- Deeply understands all aspects of change management approaches related to the organisations' business and provides technical expertise to the teams. Is able to identify creative opportunities for improvements, and makes recommendations regarding change management.



- Uses full knowledge of the organisation's change management applications in reviewing the applicability, feasibility and risks of change, in relation to business. Uses own experience in managing and monitoring the effectiveness and efficiency of change.



- Applies subject matter expertise in formulating the change management implementation, strategy and plans. Reviews the current change management tools used across the organisation, identifies creative opportunities for the use of change management tools, and plans the necessary updates of the business operations and processes, aiming to increase the work efficiency and effectiveness.

 **Competency Code**
T69

 **Competency Title**
Project Management

 **Competency Type**
Technical

 **Competency Descriptor**

Maintains and applies knowledge of managing projects through project life cycle in effective and efficient manner. Performs evaluations for project plans to ensure feasibility and success of the projects. Develops, manages and executes project plans with identified timelines, stages, activities, budgets, resources and outcomes. Monitors, analyses and reports project measures to ensure project is within scope, on budget and meets the specified deadlines and objectives.



- Demonstrates basic understanding of project management phases. Has basic knowledge of the different techniques of evaluation the feasibility of project plans. Is able to initiate project-planning, coordinates and executes project as planned and monitor and report project progress.



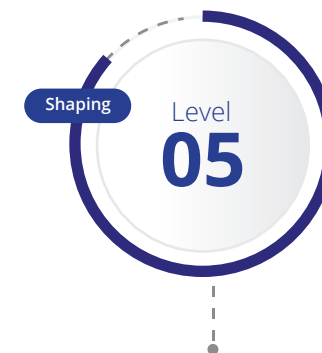
- Possesses specialised knowledge of performing the full cycle of project management, and applies within the context of own job and team. Analyses and assess the evaluation of project plans feasibility. Shows specialised understanding in planning and executing project with defined criteria and report to stakeholder's project progress.



- Utilizes deep knowledge of all aspects of project management to manage and executes projects and program effectively. Utilizes deep understanding of the techniques used for evaluating programs benefits. Plans and executes programs, and assists others across the teams in overseeing and communicate progress to relevant stakeholders.



- Uses in depth knowledge to manage and execute multiple projects effectively and efficiently. Provides expertise and advice to the departments and teams on project evaluation, planning, monitoring, execution and reporting portfolio progress according to set plans.



- Applies subject matter expertise to develop and recommend effective project management strategies and frameworks. Provides expertise to the organisation in recommending tools, techniques and methods to evaluate, plan, manage, execute, monitor and report project progress efficiently.



Competency Code
T70



Competency Title
Zakat and Tax



Competency Type
Technical



Competency Descriptor

The knowledge and understanding of zakat and tax regulations. Evaluates tax and zakat controls to ensure compliance with regulatory obligations. Analyses the impact of evolving tax and zakat legislations on business environment. Achieves zakat and tax efficiency by applying best practice procedures.



- Demonstrates basic understanding of tax and zakat regulations. Seeks to understand applicable tax and zakat control procedures to ensure compliance with regulatory obligations. Shows basic awareness of the best practice procedures in order to achieve efficiency.



- Demonstrate specialised understanding of tax and zakat regulations. Understands applicable tax and zakat control procedures to ensure compliance with regulatory obligations. Follows best practice procedures in order to achieve efficiency.




- Deeply understands new and current tax and zakat regulations. Applies applicable tax and zakat control procedures to ensure compliance with regulatory obligations. Recommends best practice procedures in order to achieve efficiency.




- Uses full knowledge of new and current tax and zakat regulations. Serves as an expert in reviewing and assuring tax and zakat control procedures to ensure compliance with regulatory obligations. Develops best practice procedures in order to achieve efficiency.



- Demonstrates expert understanding of new and current tax and zakat regulations. Applies subject matter expertise in reviewing and assuring tax and zakat control strategies to ensure compliance with regulatory obligations. Ensures and provide guidance on best practice procedures in order to achieve efficiency.

 Competency Code
T71

 Competency Title
Budgeting

 Competency Type
Technical

 **Competency Descriptor**

The knowledge and understanding of budgets and financial planning and analysis to measure the performance against defined target in a given period of time. Effectively analyse and forecast financial results and prepare, monitor, and manage budgets.



- Has basic knowledge and understanding of budgeting. Is able to initiate the budget forecasting process.



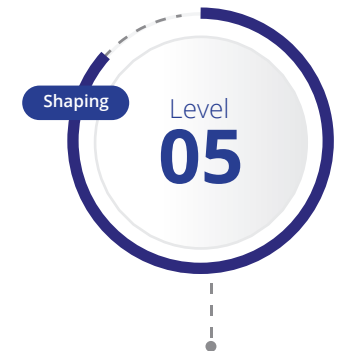
- Possesses specialised knowledge and full understanding of various budget types and financial planning and analysis methodologies. Takes part in conducting the full budget forecasting cycle.



- Utilizes deep knowledge and understanding of various budgeting techniques and financial planning and analysis methodologies. Uses multiple tools and techniques to forecast and monitor budgets.



- Uses full knowledge of and experience in monitoring and managing budgets. Provides expertise to forecast, allocate and monitor budgets.



- Applies subject matter expertise to develop and recommend budgeting strategies in organisations. Provides expertise to the organisation in maintaining and monitoring organisation budgets.



Competency Code
T72



Competency Title
Workforce Planning



Competency Type
Technical



Competency Descriptor

Maintains and applies knowledge of workforce Planning and tools and methodologies to boost the organisations' effectiveness and efficiency. Ability to apply knowledge and practices of workforce planning to determine the strategic need for the organisation.



- Demonstrates basic understanding of workforce planning practices and processes. Shows awareness of workforce planning importance to the organisation.



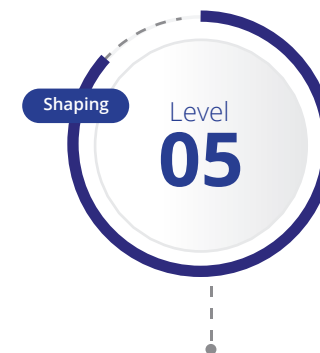
- Applies specialised knowledge of workforce planning processes and tools. Possesses specialised understanding to analyse future needs of workforce.



- Utilizes deep expertise in workforce planning strategies. Uses the tools and techniques in place to analyse strategic workforce need.



- Leads and provides expertise in workforce planning strategies that aligns with organisation's objectives. Advises and supports others in utilising different tools and techniques to analyse strategic workforce need.



- Applies subject matter expertise and thorough understanding of the workforce planning strategies. Draws from experience to evaluate the effectiveness and the utilisation of different tools and techniques to determine the future need of workforce.

 **Competency Code**
T73

 **Competency Title**
Workplace Health and Safety

 **Competency Type**
Technical

 **Competency Descriptor**

Maintains and applies knowledge of workplace health and safety principles and standards to ensure complying with regulations and requirements. Assess workplaces health and safety practices, and recommends enhancements. Promotes health and safety awareness in the workplace environment.



- Demonstrates basic knowledge and understanding of workplace health and safety standards. Shows basic awareness of health and safety practices and processes.



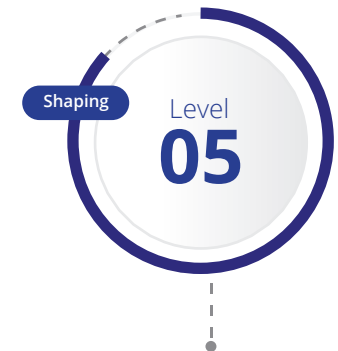
- Possesses specialised knowledge of various workplace health and safety procedures and principles. Has full knowledge to conduct specialised inspections to ensure health and safety environment, and initiates health and safety awareness activities in the work environment.



- Understands deeply the context and all aspects of workplace health and safety standards and principles. Assists others across the teams in recognising health and safety hazards to ensure a healthy and safe workplace.



- Uses in depth knowledge to set-up the process and procedures for workplace health and safety. Provides expertise and advice to the departments and teams on workplace health and safety assessment techniques and methods. Shares knowledge and expertise towards promoting workplace health and safety culture.



- Applies subject matter expertise to develop and improve workplace health and safety practices among the organisation. Ensures proper implementation of health and safety quality standards. Shares knowledge and expertise across the organisation to drive recommendations for improvements to workplace health and safety environment.



Competency Code
T74



Competency Title
Internal Audit



Competency Type
Technical



Competency Descriptor

Demonstrates knowledge and understanding of internal audit to review and monitor internal controls while ensuring legal and regulatory requirements are met. Evaluates the effectiveness and adequacy of these controls, and make appropriate recommendations for improving overall control environment.



- Demonstrates basic knowledge and understanding of internal audit to identify basic internal control gaps. Learns documentation cycle and researches the controls effectiveness.



- Demonstrates specialised knowledge of internal audit to execute the audit scope and report potential findings and issues. Applies required methodologies to perform proper testing of controls effectiveness



- Uses deep knowledge of internal audit to plan and execute audit and analyse findings. Applies advanced skills to review testings of controls effectiveness.



- Uses full knowledge base to lead and monitor the execution of the planned audits across the teams. Provides expertise to solve non-routine complex problems that might arise regarding the audit activities, and establishes a clear set of procedures for effective and efficient audits.



- Applies subject matter expertise in establishing and maintaining internal audit strategy, to provide assurance to concerned parties. Provides expertise to the organisation in establishing and maintaining the framework of internal controls.

 **Competency Code**
T75

 **Competency Title**
Corporate Governance

 **Competency Type**
Technical

 **Competency Descriptor**

Maintains and applies knowledge of corporate governance practices. Develops and implements corporate governance framework and internal policies. Assesses and enhances corporate governance practices, and policy and procedures to ensure implementing best practice, compliance with regulations and alignment of stakeholders' interests with organisation's objectives.



- Demonstrates basic knowledge of corporate governance. Shows awareness about governance practices and trends.



- Demonstrates specialised understanding of corporate governance regulations and requirements. Initiates the development of corporate governance framework. Analyses the organisational corporate governance practices and policies and procedures.



- Utilizes deep understanding of corporate governance framework. Manages the development of corporate governance framework, and is able to determine the required improvements in the organisational corporate governance practices.



- Uses full knowledge base of corporate governance framework design and implementation. Provides expertise in developing and implementing corporate governance framework. Proposes recommendations for improvement in the organisation's corporate governance practices.



- Applies subject matter expertise and thorough understanding to oversee the design and implementation of corporate governance framework and structure, and ensure its alignment with organisational objectives. Draws from experience to evaluate and enhance corporate governance framework and practices.



Competency Code
T76



Competency Title
Financial control



Competency Type
Technical



Competency Descriptor

The knowledge and understanding of applying accounting standards, practices, policies and procedures to analyse, report, interpret and communicate accurate financial information of the organisation. Oversees daily accounting operations and ensures processing of invoices and payments. The ability to effectively evaluate costs to measure profitability and value. Is responsible for preparing and maintaining financial records.



- Demonstrates basic knowledge of accounting standards and practices. Applies basic knowledge and understanding of accounting to perform financial control functions activities.



- Demonstrates specialised knowledge of accounting standards and practices. Possesses an understanding of the accounting to perform financial controls functions activities, and is able to recognise the importance of evaluating costs.



- Utilizes thorough understanding of various accounting practices and standards. Applies advanced skills to perform accounting tasks, such as: reporting, analysis and performing the full cycle of accounting. Is able to identify methods to evaluate the profitability and value. Ensures that all financial records are reflected in the general ledger



- Uses full knowledge of the accounting practices and standards, to monitor the execution of accounting activities. Leads and provides expertise on performing accounting operations and financial reporting. Ensures the effectiveness of cost evaluation through measuring profitability and value.



- Applies subject matter expertise in the accounting practices and standards. Draws from experience to advice in business operations and financial reporting and analyses complex issues. Provides expertise in developing and recommending strategies to increase the effectiveness of cost control. Provides expert knowledge to develop accounting policies and procedures, and processes.

 Competency Code
T77

 Competency Title
Compensation and Benefits

 Competency Type
Technical

 **Competency Descriptor**

Maintains and applies knowledge of rewards management to develop total rewards philosophy and strategies. Ability to establish, maintain and evaluate compensation and benefits systems to ensure total rewards are competitive in the industry.



- Demonstrates a basic understanding of rewards management. Shows awareness of the importance of having an effective compensation and benefits schemes.



- Applies specialised knowledge of rewards systems. Demonstrates specialised understanding to participate in job evaluation methods.



- Utilizes deep expertise in total rewards to oversee and enhance compensation and benefits strategy. Provides recommendations in utilising process, tools and techniques for job evaluation.



- Leads and provides expertise to establish, review and enhance rewards strategy that aligns with organisation's objectives. Ensure effectiveness of rewards system, taking into consideration the various factors of internal equity and industry competitiveness.



- Applies subject matter expertise in recommending an effective rewards strategy to achieve organisation's goals and objectives. Draws from experience to evaluate the rewards strategy for equity and competitiveness. Provides own expertise across the organisation in designing and evaluating the overall rewards system.



Competency Code
T78



Competency Title
Facilities Management



Competency Type
Technical



Competency Descriptor

Applies the knowledge and understanding of facilities management to ensure functionality, comfort and efficiency of the workplace. Plans and manages construction, space configuration, installations, upgrading and maintenance of physical asset. Oversees catering and cleaning, taking into consideration the effectiveness and quality of service provided.



- Demonstrates a basic knowledge and understanding of facilities services. Shows awareness of quality standards for facilities services.



- Possesses specialised knowledge of facilities management to ensure the workplace functionality. Understands the processes of installations, upgrading and maintenance of physical assets. Applies own skills on setting the quality of facilities services.



- In-depth understanding of the facilities management requirements and standards to ensure the effectiveness of facilities. Applies advanced skills and knowledge to manage the installation, construction, space configuration, upgrading and maintenance of physical assets. Assists others across the teams in managing catering and cleaning services while ensuring their quality.



- Uses full knowledge to provide advice across the departments on the daily management of facilities matters. Provides expertise and guidance to others towards planning and managing constructions, space configuration, installations, upgrading services and maintenance of physical assets. Provides expertise in ensuring the quality of services for facilities management activities.



- Applies subject matter expertise to develop and enhance the facilities management approaches and techniques. Guides and advise others on space configuration, installations, upgrading services and maintenance of physical assets. Provides guidance and advice in improving the quality of facilities services to ensure cost efficiency.

 **Competency Code**
T79

 **Competency Title**
Legal Practice

 **Competency Type**
Technical

 **Competency Descriptor**

The knowledge of legal principles, standards and procedures to utilise legal reasoning thinking. Understands the various legal mutual obligations requirements, legal actions, policies and procedures. Prepares various legal documents and advises organisation on legal course of action to be taken.



- Demonstrates basic knowledge and understanding of legal terms and procedures related to own tasks. Is aware of legal requirements and processes.



- Possesses specialised knowledge of legal principles, standards and its procedures to accomplish the assigned tasks. Applies own skills and understanding in drafting legal forms and documents and contracts. Initiates legal documents review process.



- Utilizes deep knowledge and understanding of legal principles, standards and procedures related to business. Deeply understands various legal mutual obligations requirements, legal actions, policies and procedures and the roles of different legal institutions. Assess legal documents and matters to identify potential legal risks, and recommends suitable legal actions on simple legal matters.



- Uses full knowledge of the legal principles, standards and procedures in governing the interests of an organisation, in relation to business. Provides professional expertise and guidance on the procedures and regulations that apply to the legal forms and documents. Advises and supports others in legal matters.



- Applies subject matter expertise across the organisation to develop the legal strategy, and ensures a robust legal foundation is in place to support organisation's legal standing. Provides guidance to the organisation in setting the legal mutual obligations requirements, legal actions and policies and procedures. Provides expertise in developing and recommending strategies to mitigate legal risk and enhance organisation's legal position.



Competency Code
T80



Competency Title
Cyber Security



Competency Type
Technical



Competency Descriptor

Is knowledgeable about cyber security principles and practices to ensure protection of information assets. Plans, designs and executes security testing for the organisation's systems via utilising cyber security tools and technologies. Develops and reviews security architectures to control and measure security application in the organisation. Implements identity and access management processes, and ensures confidentiality and integrity of data and systems via using cryptography. Promotes the cyber security culture and values across the organisation.



- Demonstrates basic knowledge and understanding of cyber security principles. Shows basic awareness of security architectures, and methods and tools to execute security testing. Is able to initiate the process to develop cryptography keys, and performs the basic identity and access management activities.



- Possesses specialised knowledge of cyber security principles, practices and tools. Supports the team in analysing and implementing the security testing, and assists in reviewing security architecture. Performs identity and access management activities, and applies cryptographic primitives to ensure confidentiality and integrity of data. Supports in promoting cyber security awareness culture within the organisation.




- Utilizes deep knowledge and understanding of all cyber security practices, tools and methodologies to protect information assets. Advises in security testing of IT systems, and reviews security enterprise architecture. Deeply understands own organisational identity and access management. Promotes the IT security governance culture and values across the organisation. Provides value-added recommendations to ensure confidentiality and integrity of data and systems via using cryptography.



- Uses a full knowledge base to lead and execute cyber security related processes to maintain and protect information assets. Provides expertise to plan, design and implement cyber security tests, and cyber security architecture. Ensures the IT security awareness culture within the organisation. Provides expertise in maintaining identity and access management processes, and ensures systems confidentiality and integrity.



- Applies subject matter expertise to develop organisation wide cyber security strategy. Evaluates cyber security enterprise architecture. Encourages IT security awareness culture across the organisation. Establishes the processes of identity and access management, and standards of data and systems confidentiality and integrity.

 Competency Code
T81

 Competency Title
IT Infrastructure

 Competency Type
Technical

 **Competency Descriptor**

The knowledge and understanding of IT infrastructure standards and protocols to plan and establish information technology infrastructure that support business objectives and needs. Plans and designs IT infrastructure to utilise capacity, integration and availability. Installs, deploys, maintains and decommissions infrastructure components. Manages IT infrastructure model to ensure operational efficiency and effectiveness.



- Demonstrates basic knowledge and understanding of IT infrastructure principles and standards. Shows basic awareness of methods and tools to plan, design and manage IT infrastructure.



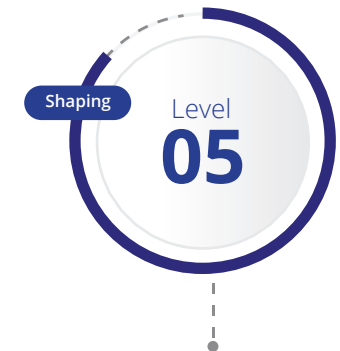
- Possesses specialised knowledge of IT infrastructure standards and protocols. Supports the team in planning, designing and managing IT infrastructure, and assists in basic IT infrastructure installation, deployment, maintenance and decommissions.



- Utilizes deep knowledge and understanding of IT infrastructure standards and protocols to advise in planning and designing IT infrastructure. Is able to perform complex IT infrastructure installations, deployments, maintenance and decommissions of components. Uses tools and techniques to support in managing IT infrastructure.



- Leads and provides expertise in IT infrastructure to provide expertise and guidance in planning and designing IT infrastructure. Provides and shares own expertise with the concerned teams to conduct IT infrastructure installations, deployments, maintenance and components decommissions. Ensures IT infrastructure effectiveness and efficiency by managing IT infrastructure.



- Applies subject matter expertise to develop organisation wide IT infrastructure strategy. Reviews the current IT infrastructure designs and plans to ensure its alignment with organisation's strategy. Applies expertise to oversee the implementation of IT infrastructure to ensure its effectiveness and efficiency.



Competency Code
T82



Competency Title
Enterprise Architecture



Competency Type
Technical



Competency Descriptor

Is knowledgeable about enterprise architecture principles and practices to facilitate the development to the desired state by integrating business, information, process, and technology. Develops and maintains enterprise and business architectures to facilitate changes to infrastructure and systems/applications.



- Demonstrates basic knowledge and understanding of enterprise architecture. Shows basic awareness of methods and tools to develop and maintain enterprise architecture.



- Possesses specialised knowledge of enterprise architecture tools and methodologies. Supports the team in maintaining and enhancing enterprise architecture framework to ensure its effectiveness.



- Utilizes deep knowledge and understanding of all aspects of enterprise architecture principles, tools and methodologies. Advises in developing and maintaining enterprise architecture framework to address organisation business needs and strategy.



- Uses full knowledge base to lead and monitor enterprise architecture framework. Provides expertise and guidance to the teams on developing, monitoring and enhancing enterprise architecture framework to meet business requirements.



- Applies subject matter expertise to develop organisation wide enterprise architecture strategy. Applies expertise to oversee the design and implementation of enterprise architecture.

 Competency Code
T83

 Competency Title
IT Quality Assurance

 Competency Type
Technical

 **Competency Descriptor**

Develops and sets quality assurance standards and guidelines to ensure that quality expectations meet organisation's values, requirements and objectives. Assesses, reviews and assures quality standards are effective and efficient to raise quality and reduce defects.



- Develops basic understanding of quality assurance processes, standards and practices to maintain quality level. Has basic knowledge of quality assurance for business requirements.



- Applies specialised knowledge and understanding of quality standards techniques. Is able to distinguish between the different methods and techniques used for quality assurance assessments. Performs the quality assurance processes within the context of own job and the team's.



- Utilizes deep expertise and understanding of quality assurance practices to perform the appropriate activities and techniques, and assesses the level of quality assurance level. Identifies the appropriate quality requirements to ensure its effectiveness and efficiency.



- Uses full knowledge of the quality standards and guidelines to provide advice in regards to quality assurance. Reviews and evaluates the effectiveness and efficiency of quality requirements and standards to develop quality expectation guidelines.



- Applies subject matter expertise across the organisation to develop and set quality assurance standards and guidelines and ensures meeting organisation's quality expectations. Provides expertise in developing and recommending strategies to optimise quality requirements and standards in the organisations.



Competency Code
T84



Competency Title
IT Governance



Competency Type
Technical



Competency Descriptor

Is knowledgeable about IT governance principles and practices to ensure achieving business goals. Applies this knowledge to ensure IT services and, policies and procedures are in alignment with the department and organisations' strategy. Plans, develops and oversees the execution of IT strategies that is applicable with organisation's objectives and business needs.



- Demonstrates basic knowledge and understanding of IT governance. Shows basic awareness of methods and tools to measure and develop IT strategies, and policies and procedures.



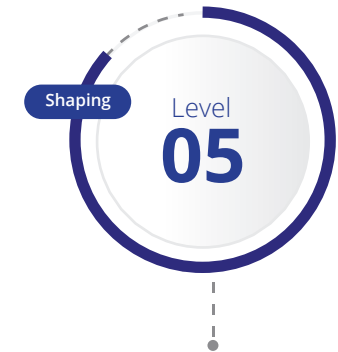
- Possesses specialised knowledge of IT governance tools and methodologies. Supports the team in analysing and assessing the IT services and, policies and procedures to ensure their effectiveness, and assists in planning and executing IT strategies.



- Utilizes deep knowledge and understanding of all aspects of IT governance concepts, tools and methodologies. Advises in analysing and evaluating IT services and, policies and procedures to address business needs. Utilizes IT strategies planning and execution techniques and methods.



- Uses full knowledge base to lead and execute IT governance. Provides expertise and guidance to the team on IT policies and procedures to meet business requirements and organisation's goals. Provides expertise in evaluating and planning IT strategies.



- Applies subject matter expertise to develop organisation wide IT governance strategy. Applies expertise to oversee the implementation of IT policies and procedures. Reviews the current IT strategies to ensure its alignment with organisation's strategy.

 Competency Code
T85

 Competency Title
IT Solutions Development

 Competency Type
Technical

 **Competency Descriptor**

The knowledge and understanding of software development principles and practices to design and develop applications and database. Builds systems design, specifications and prototypes. Develops software solutions and enhancements according to preset specifications, standards and procedures. Conducts software testing and performs software debugging.



- Demonstrates basic knowledge and understanding of software development life cycle. Is able to initiate the steps of solutions development according to preset specifications. Shows basic awareness of testing methods and tools, and performs basic software debugging to improve applications functionality.



- Possesses specialised knowledge of software and database development tools and methods. Performs the full cycle of development according to preset specifications and requirements. Applies the techniques of systems testing and, is able to conduct debugging to improve applications and database.



- Utilizes deep knowledge and understanding of all aspects of software development tools and methods to support proper implementation of solutions development. Advises on implementing the full cycle of software and database development that address business needs. Applies solutions testing and debugging to solve complex errors.



- Uses a full knowledge base to lead and monitor the processes of solutions development. Provides expertise and guidance to the departments and teams on implementing systems development life cycle. Provides expertise in software and database testing and debugging to enhance systems.



- Applies subject matter expertise to develop the organisation's software development strategy. Applies expertise to oversee the implementation of software development life cycle. Reviews the current methods in software testing and debugging to ensure their effectiveness.



Competency Code
T86



Competency Title
IT Operations Management



Competency Type
Technical



Competency Descriptor

The knowledge and understanding of IT operations management principles and practices to monitor and control IT services. Applies knowledge and skills to plan and execute for availability, scalability, configuration and asset management, taking into consideration business nature and requirements. Performs and oversees the execution of installation, administration and maintenance for system software and hardware.



- Demonstrates basic knowledge and understanding of IT operations management principles to assist in administering IT systems. Has basic awareness of IT availability, scalability, configuration, operations and asset management activities, and is able to perform basic installation and maintenance for the system's software and hardware.



- Possesses specialised knowledge and understanding of various IT operations management activities. Supports the team in the IT availability, scalability, operations, configuration and asset management activities. Provides support on a day-to-day basis on installation and maintenance for system's software and hardware.



- Utilizes deep expertise and understanding of various IT operations management activities to support and maintain information technology systems. Uses tools and techniques to plan for IT availability, scalability, operating, configuration and asset management of IT. Applies deep knowledge in performing complex installation and maintenance for the system's software and hardware.



- Uses full knowledge of the principles and practices of IT operations management activities. Provides advice and guidance to plan for IT availability, scalability, operations, configuration and asset management of IT. Provides expertise in performing complex installation and maintenance for the system's software and hardware.



- Applies subject matter expertise in formulating IT operations strategy. Draws from experience to evaluate the IT availability, scalability, operations, configuration and asset management plans, and monitors execution of IT operations activities.

 Competency Code
T87

 Competency Title
IT Services Management

 Competency Type
Technical

 **Competency Descriptor**

Is knowledgeable about IT services management principles and practices to provide effective services to targeted stakeholders. Monitors the performance of IT services, processes, procedures and standards to ensure meeting service standards. The ability to analyse and plan for the service capacity utilisation to meet current and future expected demands in the organisation. Creates and maintains IT service catalogue.



- Demonstrates basic knowledge and understanding of IT services management. Shows basic awareness of methods and tools to measure and support IT services, and is aware of IT service catalogue.



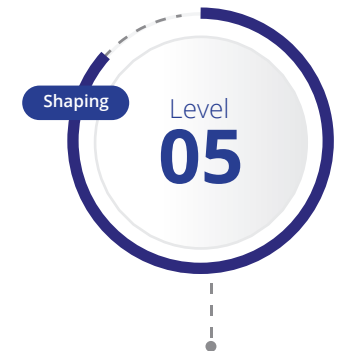
- Possesses specialised knowledge of IT services management tools and methodologies. Supports the team in monitoring the service level agreement to ensure effective responses with stakeholder inquiries, and assists in planning for the current and future IT services capacity demand, and is able to maintain and update IT service catalogue.



- Utilizes deep knowledge and understanding of all aspects of IT services management concepts and tools. Advises in developing service level agreements that address business needs. Utilizes capacity planning techniques and methods to anticipate current and future demand, and oversees the maintenance and update IT service catalogue.



- Uses a full knowledge base to lead and monitor IT services management. Provides expertise and guidance to the departments and teams on monitoring and enhancing service level agreements to meet business requirements. Provides expertise in evaluating and planning the IT service catalogue and capacity to address business requirements and organisation's needs.



- Applies subject matter expertise to develop organisation wide IT services strategy. Applies expertise to oversee the implementation of service level agreements. Reviews the current IT services catalogue and capacity management to ensure its efficiency.



Competency Code
T88



Competency Title
Systems Analysis



Competency Type
Technical



Competency Descriptor

Determine technical requirements and needs to develop business solutions that would include processes and systems improvement, add value and enhance sustainability. Develops systems requirements by searching, analysing, reviewing and documenting to fulfill business goals and objectives.



- Demonstrates basic knowledge and understanding to determine the technical requirements of proposed business solutions. Learns the steps of developing business requirements to achieve intended goals and objectives.



- Applies specialised knowledge and understanding of systems analysis principles and practices to determine the technical requirements of proposed business solutions. Prepares business requirements by conducting the full cycle of business analysis to achieve intended goals and objectives.



- Deeply understands the various stages of systems analysis to determine the technical requirements. Uses the tools and techniques to determine business requirements as per intended goals and objectives, and provides consultation on systems and processes improvement.



- Uses a full knowledge base to determine the business solutions by overseeing systems analysis process. Provides expertise and guidance to the departments and teams to develop business solutions, and improve systems and processes.



- Applies subject matter expertise in line with the business goals and strategic direction to define the guiding principles and philosophy for systems analysis. Demonstrates expert understanding of developing business solutions that achieves cost efficiency and performance improvement.

BEHAVIORAL COMPETENCIES





Competency Code
B01



Competency Title
Achievement Orientation



Competency Type
Behavioral



Competency Descriptor

Accomplishing desired goals with high quality and timeframe of work diligence. Demonstrating a sense of commitment to attain or exceed expected results. Making initiatives and taking calculated risks focused on alternatives for meeting goals.



- Sets own goals with relation to the assigned tasks.
- Delivers work consistently within set timelines.
- Identifies tactics of delivering outcomes in line with expectations.
- Uses the defined methods of measuring outcomes against goals.
- Understands the importance and the needs of achieving goals.



- Seeks understanding of the connection between goals and expected results aligned with unit's goals.
- Shows enthusiasm to take challenging work within set timelines.
- Demonstrates ability of measuring outcomes against goals.
- Shows determination and overcomes challenges to achieve results that exceed expectations.
- Shows willingness to take calculated risks to achieve goals.
- Plans work efficiently to get it delivered within set timelines.




- Demonstrates a strong desire for success by persisting difficult assignments to reach objectives.
- Utilizes current challenges to enhance quality of the future outcomes.
- Assists others in measuring their outcomes against goals.
- Employs the ability to achieve deadlines of multiple assignments with insuring high quality outcomes.
- Evaluates the consequences of taking calculated risks to get a better outcome.




- Supports others to achieve goals and outstanding results.
- Compares own and team outcomes to align them with the organizational objectives.
- Takes calculated risks to achieve outstanding results.
- Encourages others to deliver assigned tasks with high quality to exceed expectations within a timeline.



- Fosters an environment focused on achieving organizational targets.
- Sets expectation of outstanding results across the organization.
- Evaluates and analyzes internal and external risks that affect the quality of organizational outcomes.
- Promotes a culture of delivering high quality outcomes within a set timeline among the organization.

 **Competency Code**
B02

 **Competency Title**
Adaptability

 **Competency Type**
Behavioral

 **Competency Descriptor**

Responding and adapting to various business situations, requirements, and work responsibilities. Being able to adjust to changes and challenges. Demonstrating a positive attitude coupled with openness and willingness to learn alternative ways of accomplishing individual and organizational objectives.



- Responds to new situations in a positive manner.
- Identifies the benefits and the needs of change.
- Shows tolerance for uncertainty and ambiguous situations.
- Identifies surroundings changes and its implications.
- Shows ability of perceiving feedback and adjusting accordingly.
- Follows guidance and advice in difficult situations.



- Shows the ability to explain the needs, benefits of change and its results.
- Embraces and maintains consistent support for new approaches and changes.
- Shows ability to cooperate in promoting new techniques, methods, and procedures to implement required change.
- Demonstrates confidence when working with limited information.
- Seeks to tackle new problems while showing a positive mindset.



- Copes well with changes and adapts effectively with new arising demands.
- Makes suggestions to minimize risks through adapting new approaches.
- Encourages and facilitates others to remain persistent in achieving their objectives and goals.
- Applies the appropriate change management approach to mitigate resistance.
- Supports others to understand the importance of coping with transforming challenges.



- Provides guidance and advice on methods of change strategies.
- Actively engages others in promoting the benefits of the changes to individuals and organizations.
- Provides ideas and approaches that support the adaptability of change.
- Provides creative approaches to overcome challenges of changing situations at work.
- Maintains a culture of integrity in dealings with others to help them cope with various situations.



- Provides a model that observe the change through defined strategy and approach.
- Promotes alternative ways to adapt multiple and continues changes.
- Creates an environment of embracing changes.
- Links external changes and aligns them with the organizational strategy.
- Promotes a model on adaptation and facing difficult and ambiguous situations.



Competency Code
B03



Competency Title
Attention to Details



Competency Type
Behavioral



Competency Descriptor

Focusing on all aspects and components of work, procedures, standards and resources. Providing the organization with timely accomplished tasks consistently with high quality. Exercising thoroughness in involved areas in a task regardless its size or complexity.



- Maintains and insures the accuracy of schedules, checklists, records and actions.
- Double-checks all work products and information for accuracy.
- Provides information and work output efficiently.
- Follows procedures and complies with set standards.
- Maintains precise records for work activities.



- Shows ability to develop processes and procedures to ensure the accuracy of the information and to maintain high quality work.
- Completes tasks and pays attention to all aspects of allocated work and controls for all errors.
- Actively maintains the accuracy of the information flow.
- Inquires additional information when there are any missing details regarding a task, process or procedure.




- Shows ability to complete tasks and duties while ensuring that no small detail is overlooked.
- Accomplishes tasks and handles information effectively according to standards and procedures.
- Pays attention to maintain accuracy and relevancy in work to avoid errors.
- Develops the standards of the outcomes to cover all required details.



- Demonstrates skills of handling critical works associated with complex information.
- Actively monitors and assesses the quality and details of work.
- Manages the efficiency of work reviews and its progress to ensure delivering high quality outcomes.
- Demonstrates ability to analyze data flaws and recommends solutions for improvement.



- Demonstrates effectiveness in managing the flow of information its accuracy and sufficiency.
- Conveys the benefits of complete and accurate data and information analysis.
- Establishes a culture of observing and promoting adherence.
- Ensures the effectiveness of organizational efforts to meet required standards.

 **Competency Code**
B04

 **Competency Title**
Coaching And Developing Others

 **Competency Type**
Behavioral

 **Competency Descriptor**

Providing coaching, consulting and advising to direct reports, colleagues, and teammates. Identifying development needs and providing one-to-one coaching sessions. Providing specific insights and tips to enhance skills. Developing an effective mentoring process focusing on the growth of individuals to support the business objectives. Building an environment that promotes a culture of personal development.



- Stays alert to identify learning opportunities for self.
- Understands the importance of coaching and its effect.
- Lists own key coaching goals and development needs.
- Shows openness to exchange knowledge and information.



- Invests time and effort to informally mentor junior staff.
- Assist other people in identifying their talents, strengths and potentials.
- Helps others to understand their key roles and its importance and the skills and knowledge they need to perform their duties effectively.
- Contributes and share successful work related stories with colleagues.



- Takes time to identify weak learning points or behaviors in order to give specific, factual, and non-judgmental feedback.
- Coaches and develops others with focusing on improving their strengths and weaknesses.
- Suggests and recommends efficient methods of professional development to teammates.
- Encourages colleagues to create a roadmap for individual development.



- Provides effective coaching by sharing knowledge and planning personalized suggestions regarding growth and development.
- Actively consults and interviews teammates regarding their career goals and work interests of teammates.
- Establishes and maintains dialogue with team members regarding complex issues and challenges encountered in coaching and development.
- Analyzes performance gaps to reinforce others and develop further.



- Efficiently shares specialized skills and approaches with learners, colleagues and other coaches.
- Applies coaching expertise in making teammates and other coaches stretch beyond their average abilities and comfort zone by trying new techniques to achieve success.
- Builds an environment that promotes a culture of personal development.
- Establishes long-term strategies for coaching and development with an aim of establishing a highly productive team.



Competency Code
B05



Competency Title
Commitment and Accountability



Competency Type
Behavioral



Competency Descriptor

Devoting to a cause or activity and showing responsibility for actions and decisions. Understanding clearly what should be done and demonstrating willingness to do whatever it takes to succeed within organization's policies, procedures and business ethics. Acknowledging and accepting responsibility for own mistaken decisions, understanding repercussions and implications.




- Accepts assigned tasks, relevant responsibilities and timelines of work.
- Understands and takes responsibility of all tasks within role and honors commitment to deliver tasks successfully.
- Understands own commitments to others and to the organization based on rules and regulations.
- Follows the policies, procedures and regulations with assigned Duties.
- Shows enthusiasm for new tasks.

- Actively seeks responsibility in driving own and team performance that focuses on achieving required goals.
- Displays commitment to team goals and initiatives aligned with the policies and procedures.
- Shows persistence in accomplishing commitments in compliance with rules and regulations.
- Remains accountable by own and team's actions and declares accountability and ownership of shortcomings or successes.

- Demonstrates effectiveness of individual responsibility to define and achieve goals.
- Consistently assumes responsibility for own and team's actions and discuss choices.
- Commits significant time with teammates to create and oversee implementation of assigned tasks.
- Proactively promotes commitment culture and recognize accountable behaviors among team members.
- Shows ability to adhere to procedure in conflict of interest situations.

- Proactively helps others to accept responsibility for quality of performance that focused on achieving organizational goals.
- Ensures that efforts are determined and desired to success while adhering to the policies of the organization.
- Provides opportunities for others to demonstrate personal commitment to the business values.
- Takes responsibility and accountability for own and other members' performance, as well as issues arising from compliance to policies and regulations.

- Promotes a high level of commitment and maintain a high level of performance when facing short and long-term obstacles.
- Builds an environment of taking accountability and achieving organizational goals at all levels.
- Produces activities that promote commitment and taking accountability for the organization goals.
- Leads and encourages others to achieve business goals.
- Champions a role model in commitment and taking accountability of organizational duties.

 **Competency Code**
B06

 **Competency Title**
Communication Skills

 **Competency Type**
Behavioral

 **Competency Descriptor**

Sharing and conveying ideas, thoughts, in an effective and clear manner using different tools, approaches and mediums. Expressing one's thoughts in an open, assertive, clear manner and non-verbal language to persuade others to achieve a common goal with respecting others' opinions. Communicating information with others actively through various methods.



- Identifies the importance of good communications and its impact on results.
- Presents information, ideas, thought and feelings using a clear and consistent language.
- Supports discussed information and ideas by listening and asking the appropriate questions and avoiding interrupting others.
- Shows a respectful manner in two-way communications.
- Identifies various tools for communications and understands the needs for them.



- Maintains an active listening with colleagues while sharing views, ideas and thoughts.
- Interacts appropriately and objectively when discussing issues or matters to achieve the intended outcome.
- Adjusts own behavior to suit team's communication tradition and behaviors.
- Seeks to discuss issues openly with respect to controversial topics.
- Demonstrates the ability to communicate accurately through the appropriate channel.
- Articulates information clearly and explains it effectively and confidently.



- Shares ideas and thoughts through various clear and concisely communication methods to motivate others.
- Communicates ideas and thoughts in confident and respectful manners to encourage others to share their ideas.
- Responds effectively and appropriately to others underlying behavior patterns.
- Facilitates conflict and sensitive discussions to gain clear understanding and end with successful results.



- Recognizes when listeners do not grasp critical ideas and takes effective steps to deliver main points.
- Uses a variety of communication methods and tools to promote shared understanding and dialogue.
- Communicates business critical information to key stakeholders with clarity, precision and conviction.
- Assists others to develop advanced listening skills and achieve a two-way communication that leads to drawing objective conclusion.



- Demonstrates highly proficient skills and attributes when discussing with different level of audiences in different environment settings.
- Builds an enthusiastic environment, shares knowledge and encourages others to share ideas and knowledge.
- Promotes and builds a culture of open and effective communication skills.
- Simplifies strategic directions into concise and precise messages to employees using appropriate communication channels.



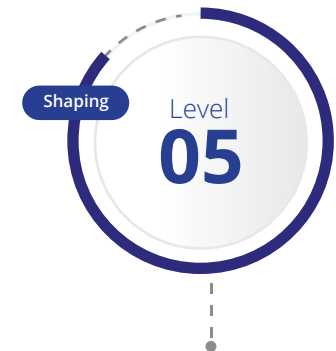
 **Competency Code**
B07

 **Competency Title**
Creativity And Innovativeness

 **Competency Type**
Behavioral

 **Competency Descriptor**

Developing innovative approaches and solutions to achieve organizational goals by questioning the current status and discovering 'out of the box' options. Generating ideas of different methods leading to development. Exploring new opportunities by researching and applying multiple techniques to add value for all stakeholders.




- Shows initiative to generate ideas that help in handling tasks within own area of responsibility.
- Attempts new methods, strategies and tactics to perform required tasks.
- Recognizes innovative approaches to carry out procedures and handle tasks.
- Identifies various tools and methods to enrich overall output.

- Generates ideas with potential to provide effective alternative methods of work.
- Recognizes current procedures, processes and proposes alternative ones as appropriate.
- Contributes with team members to develop different approaches by identifying and building on new ideas.
- Identifies problems, bottlenecks and suggests creative solutions.
- Generates effective solutions that addresses others concerns.

- Generates creative ideas and utilizes current technology or other sources to enhance performance.
- Motivates and inspires others to generate new ideas.
- Facilitates idea generation by creating networking opportunities.
- Conducts an analysis to develop and implement new ideas.
- Utilizes available approaches to produce innovative methods.

- Generates ideas to improve the organization's performance.
- Leads efforts and initiatives to promote creativity and innovation in work and across the organization.
- Supports others to generate creative and innovative ideas to convert them into plans.
- Encourages idea generation in challenges existing norms.

- Generates and connects ideas of unrelated fields or applications to produce creative strategic plans.
- Utilizes expertise to explore new ideas or innovative plans.
- Establishes a process to encourage individual to generate new ideas and approaches.
- Assesses and evaluates current work challenges to find strategic solutions.
- Creates new applications or ideas to reveal new possibilities and reshape goals through high level of innovativeness.

 **Competency Code**
B08

 **Competency Title**
Decision Making

 **Competency Type**
Behavioral

 **Competency Descriptor**

Making adequate and effective decisions that are coherent with available data and methods to achieve aimed objectives. Taking into account rules, risks, and impact when making decisions. Taking responsibility of own decisions and able to defend them when challenged.



- Gathers data and all available information to help in decision-making.
- Identifies the importance of decision-making in various situations.
- Determines the appropriate actions based on the available options and information.
- Shows ability to understand the impact of all available decisions.
- Seeks advice and inputs before making decisions.
- Identifies constraints and barriers of decision-making.



- Reviews data and information to have insights and ensure the decision-making processes are effective.
- Utilizes valid inputs from others to support the decision-making processes.
- Considers different relevant perspectives before taking decisions.
- Demonstrates ability and knowledge to analyze the information and make decisions based on evidence.
- Shows ability to differentiate between urgent and important dimensions in decision-making.
- Aligns decisions within authority limits to unit's goals.



- Demonstrates strong ability to utilize ideas and views of others using different decision-making approaches.
- Ensures sufficient knowledge and information necessary is used in decision-making.
- Makes effective and adequate decisions within authority and parameter standards.
- Takes responsibility for outcomes and prove them if challenged.
- Demonstrates deep knowledge of organizational goals and relates them in decision-making process.
- Makes decisions within timeframe even if information is not complete.
- Consults key stakeholders when making critical decisions.



- Applies rationale to identify issues and needs for action to support decision-making.
- Investigates barriers and constraints to propose solutions for difficult decisions.
- Enhances decision-making processes through utilizing knowledge of organization, business and expertise.
- Empowers others to make decisions by giving them accountability and without direct managing.
- Makes critical decisions that have an impact on others by considering business priorities.



- Makes difficult and urgent decisions and demonstrate ability to prove them when challenged.
- Advises teams on potential constraints, barriers and discusses possible solutions for making critical and important decisions.
- Demonstrates strong commitment and responsibility to make decisions that affect organization's strategy.
- Makes long term decisions by taking into account all internal and external factors.



Competency Code
B09



Competency Title
Influence



Competency Type
Behavioral



Competency Descriptor

Affecting and developing the character or behavior of someone towards something. Boosting an organization's development agenda by taking actions aimed on influencing and impressing others. Providing accurate information and data in a confident and positive manner.



- Shows ability to get support of team members while presenting ideas.
- Encourages others to express new opinions in order to meet goals when no direct leadership exists.
- Presents logical arguments to support ideas.
- Shows ability to identify different methods of influencing others.
- Shows ability to leave a positive image on others.



- Shows ability to convince others to be committed towards objectives.
- Shows ability to explain the benefits of proposed ideas and effectively deliver them.
- Articulates arguments in a confident manner with the aim to affect others.
- Identifies others' interests to motivate them to change towards specific objective.



- Applies expertise to affect others to adopt a particular direction.
- Answers controversial questions in convincing manner.
- Seeks support from others by providing mutual benefits from ideas.
- Applies multiple influencing methods to support others in complex situations.



- Adapts different methods to affect and impact individuals towards organizational objective.
- Evaluates others' traits and interests to involve them in different activities.
- Demonstrates ability to affect stakeholders through detailed discussions on a variety of matters.
- Demonstrates ability to encourage others and help them to achieve goals.
- Demonstrates expertise in inspiring others to adopt new opinions.



- Evaluates trends beneficial to others and uses it to inspire them.
- Promotes organizational mission, vision and values to impact and affect others.
- Builds influencing strategy according to the mission, vision and the organizational values.
- Builds a long lasting role model among the organization.

 **Competency Code**
B10

 **Competency Title**
Leading Change

 **Competency Type**
Behavioral

 **Competency Descriptor**

Assessing and determining the need for initiating change to meet the business goals. Developing a communication process to implement the change strategy via various means. Understanding others' concerns and encourage discussions to build a supportive environment. Gaining acceptance and commitment from the team by uncovering new possibilities and highlighting expected benefits.



- Shows openness and willingness to change.
- Shows ability to set an active plan to adapt changes in the work place.
- Identifies resistance factors and causes to change.
- Identifies the outcomes of change.



- Understands the importance of change as a critical element of continuous improvement.
- Identifies the change and its implications.
- Encourages others to adapt changes and focus on the bright side of outcome.
- Recognizes the key factors and elements that helps to facilitate change.



- Participates in change initiatives and facilitate acceptance through different techniques.
- Anticipates the resistant elements to change and suggest appropriate solutions.
- Employs the appropriate information and channels to present the change.
- Demonstrates ability to support change by explaining benefits of change to stakeholders.
- Seeks opportunities to participate in activates that support change.



- Supports others to adapt change by utilizing different methods.
- Ensures change is in line with the vision and objectives of organization.
- Facilitates and lead activities that support change.
- Engages others in change implementation phases based on their personal characteristics.
- Applies expertise to deal with difficulties related to changes.



- Shapes change in an attractive manner to gain support.
- Advises on change processes and implementation approaches.
- Evaluates the needs of change across the organization.
- Builds an environment of accepting change by promoting the benefits and importance of change.
- Utilizes and unifies resources from different backgrounds to support accelerating the change.



Competency Code
B11



Competency Title
Motivation



Competency Type
Behavioral



Competency Descriptor

Empowering other individuals by encouraging them to improve their skills and achieve performance goals. Recognize others' effort in contributing to the success of the business and keep them encouraged.



- Shows ability to encourage others to improve their skills.
- Acknowledges others' contributions and encourages them to maximize their abilities.
- Shows ability to identify different methods of motivation.
- Shows ability to understand the importance and impact of motivation.



- Shows an interest in analyzing individual's behavior.
- Seeks means to affect others and motivate them to achieve goals.
- Support thoughts, ideas and actions of others.
- Identifies the main factors of motivating individuals.




- Identifies means to empower others and encourages them to seek improvement.
- Contributes to motivating others in order to achieve the overall goal.
- Provides constructive feedback to others to improve confidence and performance.
- Encourages others to improve performance through discussing competing points of view.



- Boosts effective workplace that recognizes success.
- Engages others in motivational activities to develop self-driven aspects.
- Actively encourages and compensates others to appreciate efforts and illuminate success stories.
- Supports others in overcoming their failures and difficult times.



- Fosters a team building and motivational spirit among the organization.
- Applies different recognition tools to motivate people in all organizational levels.
- Fosters motivational activities among organization that links to the mission, vision and values.
- Establishes a culture of constructive feedback to enhance growth and organizational performance.

 **Competency Code**
B12

 **Competency Title**
Negotiation And Persuasion Skills

 **Competency Type**
Behavioral

 **Competency Descriptor**

Handling discussions to reach an agreement, using arguments or entreaty to move someone's thinking to a new belief. Presenting a strong case, negotiating effectively and respectfully to get the best outcomes, and persuasively convincing others. Challenging others' ideas and offering reasonable and suitable solutions.



- Participates in negotiation discussions with a team.
- Uses basic persuasive methods when questioning others about their desired outcomes.
- Listens to arguments presented by the other party cautiously and in a respectful manner.
- Shows basic ability to manage an argumentative discussion to end it with consensus results.



- Communicates views persuasively.
- Clearly understands the needs and the expected outcomes of a discussion or negotiation.
- Understands the impact of using various persuasion approaches.
- Challenges and influences the other party beliefs and ideas to consider a new view or outcomes.
- Distinguishes a middle ground that satisfies both arguments of a negotiation.
- Demonstrates understanding of the needs, concerns and dispute points of the discussion between different parties.



- Presents convincing and persuasive arguments that comprehensively supports own views.
- Demonstrates ability to win arguments without affecting relationships.
- Demonstrates ability to challenge other people's point of view during a negotiation.
- Applies a variety of persuasion methods to achieve the target results.




- Articulates arguments effectively considering different interests of the audience.
- Provides effective and strong complex arguments to support views.
- Employs different strategies and approaches to gain support from others.
- Demonstrates expertise in persuasion to acquire the needed results.



- Negotiates the best deals for the business unit and the organization in critical situations from a strategic perspective.
- Shapes the opinions of influential people by presenting persuasive arguments.
- Leads complex negotiations using various methods and facts with high-level people to gain successful outcomes.
- Promotes a culture of embracing the power of persuasion to gain the intended results.



 **Competency Code**
B13

 **Competency Title**
People Management

 **Competency Type**
Behavioral

 **Competency Descriptor**

Supervising and leading the work of individuals. Improving employees' careers, maximizing their performance, and growing the business. Understanding differences and diversity amongst others and dealing with their concerns and needs to ensure a positive working environment as well as a successful employee experience.



- Shows ability to take control of own work and asks others to help where needed.
- Shows ability to take the initiative to assist and help teammates to meet their goals.
- Participates actively and effectively with teammates to meet unites' goals.
- Shows ability to understand teammates' strength areas.
- Shows ability to takes lead to manage conflicts between teammates.



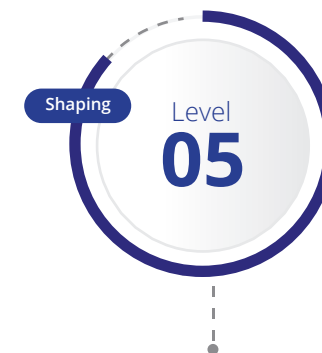
- Takes the lead in small groups and manages to achieve the assigned goals.
- Understands team members' various personalities and treat them accordingly.
- Manages conflicts and mediate disagreements between others.
- Applies various leadership skills to manage others and maximize their performance.



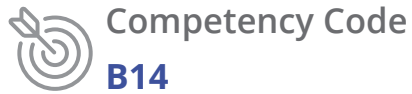
- Supports people's career plans and development opportunities in line with set organizational strategies.
- Supports others to recognizes their skills and abilities to boost own career and performance.
- Recognizes different perspectives among others and utilize them to meet mutual goals.
- Deals with disagreements that affect productivity.



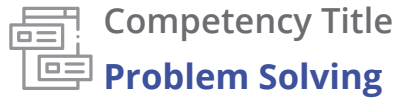
- Encourages others to share knowledge and skills to build strong teams characteristics.
- Fosters an environment of trust, openness and hard work and focuses on enhancing contributions.
- Encourages others to make efforts in improving their leadership skills.
- Encourages teams' input in decision-making while showing appreciation for their efforts.



- Champions a culture of appreciation and awareness of efforts across the organization.
- Demonstrates consistently high standards of leadership.
- Produces a culture of appreciating diversity and inclusion's benefits.
- Mentors other on how to manage effectively with conflicts.
- Optimizes diversity of ideas and abilities to promote organizational strategies.



Competency Code
B14



Competency Title
Problem Solving



Competency Type
Behavioral



Competency Descriptor

Understanding problems and deciding on a suitable type of decision to take and develop lessons learned process. Engaging in cognitive processing in order to understand and find solutions to a problematic situation, where the approach and facts of finding the solution that helps self and others in decision-making is well researched.



- Seeks to understand the problem by gathering all relevant information.
- Identifies the suitable solution to redundant problems.
- Shows ability to solve basic problems encountered in the workplace.
- Identifies causes and effects of own problems.
- Solves problems using different methods and tools.



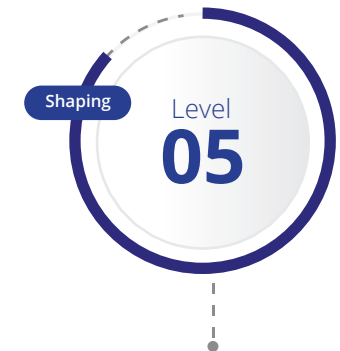
- Demonstrates ability to analyze a wide range of information to have a full understanding of a problem.
- Analyzes the root cause of the problem and suggest suitable solutions.
- Seeks to propose the applicable solutions to suit an identified problem.
- Practices new and innovative ways of solving problems.
- Utilizes team members' inputs and feedback regarding solving problems.



- Analyzes complex problems and evaluates options for better solutions.
- Employs work groups in solving problems to avoid any overlooked issues.
- Tests proposed solutions for effectiveness in addressing problems.
- Seeks multiple perspectives to attain better understanding of complex issues.
- Shows ability to support others in understanding the problem and its causes.



- Develops innovative strategies to address potential problems.
- Encourages engagements to increase effectiveness and inputs to solve complex problems.
- Ensures that every identified problem has a feasible solution.
- Employs diverse perspectives in producing strategies that effectively addresses complex problems.
- Guides others to analyze and solve complex problems using different methods.



- Promotes solving problems using modern trends and techniques across the organization.
- Discusses the problems with stakeholders to verify the suitability and feasibility of the solutions.
- Develops and establishes a process to guide others on previous situations or lessons learned.
- Promotes defined approaches to help identifying and solving problems across the organization.
- Supports business leaders in resolving complex disagreements in the best interests of the organization.



Competency Code
B15



Competency Title
Self-Development



Competency Type
Behavioral



Competency Descriptor

Improving self-knowledge, developing self-character and skills, and showing growth and development to maintain success in relation to personal interests and to professional career development. Learning from previous failures and adopting new ideas to handle future situations. Assessing own skills and qualities and determine own learning style.



- Shows willingness to develop own skills and ability and pursues available opportunities.
- Identifies current ability and needs to improve knowledge and skills.
- Organizes and manages own learning and development plan by setting continues learning goals.
- Shows openness to learn or change in order to adapt new skills that meet role's needs.
- Undergoes continuous involvement of abilities and character through gaining knowledge and skills.



- Thrives to be up-to-date within professions to keep up with new trends.
- Identifies cause and effect of failure tasks to improve accordingly.
- Seeks to produce a development plan on improvement areas of profession.
- Shares knowledge with others to boost productivity.
- Recognizes skill gaps and seizes learning opportunity to enhance further.




- Compares own abilities against performance to determine areas for development.
- Applies gained knowledge, abilities and skills to perform efficiently at workplace.
- Actively engages in collaborative learning to discuss learning with others and improve self-knowledge.
- Seeks ways to improve efficiency and productivity that reflects self-led efforts.
- Analyzes the capability of others and leverages their skills.



- Provides others with new methods to increase their knowledge and skills.
- Proactively guides colleagues to assess and enhance their progress and advancement to improve knowledge and skills.
- Consistently reviews direct reports on appraisals to identify areas requiring future development.
- Models a character of self-mastery to inspire others.
- Reflects challenges as advantage of learning and growth and urges others to do the same.



- Consistently inspires others to develop their self-responsibility and grow self-knowledge.
- Establishes learning and development work plan with others through different methods that supports the organization's strategic plan.
- Promotes the benefits of attaining professional qualifications and training to improve the organizational productivity.
- Models an environment that promotes organizational learning and aligns with the strategy.
- Establishes a mindset of self-development and encourages others to implement it.

 Competency Code
B16

 Competency Title
Strategic Thinking

 Competency Type
Behavioral

 **Competency Descriptor**

Seeing things as a whole, identifying long term priorities, and translating elements together into logical plans to meet the organization's objectives. Conceptualizing and formulating business objectives to create a robust plan through analysing trends, resources and the potentials of the organization. Solving complex problems involving a combination of convergent and rational approaches to add the greatest value.



- Understands vision, mission and value of the organization.
- Identifies the organizational objectives and its alignment to own work.
- Shows awareness of setting long-term goals and the purpose of them.
- Shows ability to link different elements and knowledge of the organization to meet aimed goals.



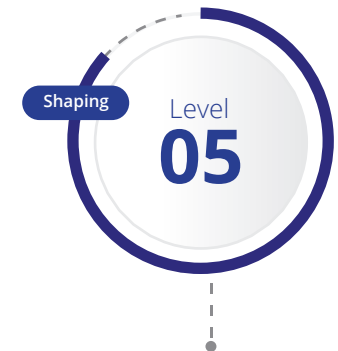
- Recognizes the importance of determining the key elements for achieving strategic goals.
- Aligns own actions and priority with the Organization's objectives.
- Recognizes current trends and issues to contribute in solving future problems.
- Identifies the connections of critical causes for multiple issues.



- Demonstrates the ability to develop short-term goals that support long-term goals.
- Demonstrates ability to set improvement plans based on the organization's strategy.
- Proactively seeks to solve problems taking into account organizational goals.
- Provides solutions and ideas with consideration of the large context.
- Produces plans that can effectively and positively impact others in the department.



- Demonstrates a futuristic approach and strategic vision in handling business activities and work related issues.
- Anticipates emerging short-term trends that may affect the organizational objectives.
- Contributes in formulating the organization's strategy and convert it into work plans.
- Develops activities that help in developing strategic thinking among others.
- Guides others to provide value and employ alternative ways of achieving goals.
- Uses strategic direction to transform strategic goals it into plans and objectives.



- Uses the strategic thinking skill to contribute in setting the business objectives and articulating the organization's vision.
- Adopts new working approaches that readily accommodate and implement the organization's strategy.
- Models high level of effectiveness in anticipating complexity and produce mitigation and prevention plans.
- Advise stakeholders on best way to employ innovation and differentiated thought to achieve long-term goals and realize the organization's vision.
- Builds a culture of strategic thinking and encourages others to practice it.



Competency Code
B17



Competency Title
Teamwork



Competency Type
Behavioral



Competency Descriptor

Working collaboratively and optimistically with others towards aimed objectives. Participating in building teams based on required skills and responsibilities. Providing input to value the contribution of team members. Defining the group identity that is characterized by trust, pride, and commitment.



- Shows ability to share ideas, thoughts and information to support the teamwork.
- Recognizes the activities that contribute to the overall team output.
- Takes part in carrying out the group activities to achieve mutual goals.
- Commits to participate in building team spirit through cooperative and collaborative effort.
- Shows ability to present empathy and respect towards teammates.
- Shows ability to identify the impact and objectives of the common goal.

- Encourages sharing ideas and promotes mutual efforts with others.
- Encourages cross-functional teamwork and sharing experiences.
- Applies empathy and respect when carrying out activities.
- Demonstrates transparency and honesty in communicating with team members.
- Actively participates with team members in handling challenges to meet common goal.

- Accepts different styles of management and values perspectives and contributions.
- Shares ideas and experiences to encourage knowledge sharing among team members.
- Proactively contributes with team members to generate positive energy.
- Demonstrates ability of working with teammates from different backgrounds towards shared goals.
- Introduces ideas and engages in challenging team activities.

- Delegates key responsibilities to members based on abilities and skills.
- Leads team members to increase collaboration and cooperation to achieve the common goal.
- Effectively solves conflicts across functional teams and takes the necessary actions to avoid any further conflicts.
- Boosts sharing ideas and information to increase the teamwork dynamics.
- Ensures to provide team member with the appropriate encouragement and appreciation.
- Produces group creativity techniques to advance teamwork culture.

- Evaluates the performance of team members and share approaches to fulfill gaps.
- Delegates authority to appropriate team members to raise responsibility and confidence among others.
- Fosters a culture of valuing teamwork among the organization.

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