

● Relationship Management - Commercial

Context of change and impact on job tasks

Some mature Small and Medium Enterprise (SME) and mid-sized corporate clients are expected to be starting on their sustainability journey and would in turn require Corporate Banks to offer tailored sustainable finance products and advisory services. Thus, the job role holder will need to include sustainability considerations throughout the client's end-to-end lifecycle.

This job role holder is expected to acquire a comprehensive level of understanding of sustainable finance products and sustainability trends in non-financial industries and their client's sustainability needs to be able to provide appropriate sustainability-related advisory services to clients, recommend suitable tailored sustainable finance products and ensure effective execution of those tailored products (e.g. credit memo preparation, sustainability-related document collection and management).

When acquiring clients and managing the credit portfolio of clients, RMs need to understand and incorporate sustainability data, metrics and other relevant indicators (e.g. carbon footprint, physical and transition risk, natural capital management) as well as sustainability-related developments in the non-financial industry landscape in order to assess sustainability-related performance, opportunities and risks for both the clients and the bank itself.

Additionally, RMs will need to support the process of monitoring credit risk to identify sustainability risks (e.g. physical risk, transition risk, greenwashing risk) that could lead to credit default.

Time horizon of impact: Immediate

Impact on key job tasks

● High augmentation ● Moderate augmentation ● Low augmentation

Critical work function	Additional key job task	Impact on job task
Provide ongoing credit analysis and support	<ul style="list-style-type: none"> Include sustainability data, metrics and other relevant indicators (e.g. sustainability ratings, carbon footprint, sustainability integration score, avoided emissions, natural resource conservation, community development) within the credit memo for sustainable finance products Conduct assessments to ensure existing corporate borrowers' alignment with the sustainability terms within sustainable finance products 	●
Support client onboarding	<ul style="list-style-type: none"> Assist with client on-boarding and compliance checks in adherence to relevant sustainability regulations and standards Manage client relations and ensure proper collection of sustainability-related documentation (e.g. Global Reporting Initiative (GRI) Standards, B Corp Certification, Carbon Neutral Certification, Leadership in Energy and Environmental Design (LEED) certification, Forest Stewardship Council (FSC) Certification, Fair Trade Certification) when sustainability due diligence is being performed on the client by the Know Your Customer (KYC) team 	●
Support acquisition and management of clients	<ul style="list-style-type: none"> Assist in sustainability-related market intelligence information gathering (e.g. industry developments, regulations and standards, technological advancements) Understand the client's sustainability strategy, ambitions, agenda and plans in order to appropriately respond to client queries related to sustainability-related issues such as climate change and natural capital management as well as the features of sustainable finance products 	●
Acquire and manage clients	<ul style="list-style-type: none"> Develop market segmentation strategies to identify prospects interested in sustainable finance products Respond to client queries on credit, deposits, products, and operational issues for sustainable finance products 	●

● Relationship Management - Commercial

● High augmentation ● Moderate augmentation ● Low augmentation

Critical work function	Additional key job task	Impact on job task
Advise clients on recommended products, services and solutions	<ul style="list-style-type: none">Demonstrate an understanding of the client's sustainability needs in order to achieve their sustainability agenda and provide tailored advice, ideas and solutions further facilitating the client's sustainability journeyKeep abreast with trends and developments in the field of sustainability (e.g. climate change, natural capital management) as well as sustainability-related advancements in non-financial industries	●

SF TSCs needed

• Climate Change Management	L3	L4	L5
• Natural Capital Management	L3	L4	L5
• Non-Financial Industry Sustainability Developments	L3	L4	L5
• Sustainable Lending Instruments and Structuring	L3	L4	L5

● Relationship Management - Corporate and Large Multi-National Companies (MNCs)

Context of change and impact on job tasks

As Corporate and Large Multi-National Companies (MNCs) continue implementing their sustainability strategies, Corporate Banks are expected to continue incorporating sustainability considerations into their operations and offering bespoke sustainability solutions and advisory services. Thus, the job role holder will be responsible for understanding the client’s sustainability agenda and providing appropriate loan and investment recommendations.

This job role holder is expected to acquire a comprehensive level of understanding of sustainable finance products, sustainability trends in non-financial industries and their client’s sustainability needs to be able to provide appropriate sustainability-related advisory services to clients, propose suitable bespoke sustainable finance products and ensure effective execution of those bespoke products (e.g. credit memo preparation).

When acquiring clients and managing the credit portfolio of clients, RMs need to understand and incorporate sustainability data, metrics and other relevant indicators (e.g. physical and transition risk, natural capital management) as well as sustainability-related developments in the non-financial industry landscape in order to assess sustainability performance, opportunities and risks for both the clients and the bank itself.

Additionally, RMs specifically serving MNCs would need to have an understanding of structuring of sustainable lending instruments in order to support the product teams during structuring and ensure their alignment to the client’s sustainability needs.

Time horizon of impact: Immediate

Impact on key job tasks

● High augmentation ● Moderate augmentation ● Low augmentation

Critical work function	Additional key job task	Impact on job task
Acquire and manage clients	<ul style="list-style-type: none">Develop market segmentation strategies to identify prospects interested in sustainable finance productsKeep abreast of relevant sustainability regulations and standards relevant to the due diligence process in order to effectively collaborate and execute due diligence with the Know Your Customer (KYC) teams during onboarding	●
Support acquisition and management of clients	<ul style="list-style-type: none">Assist in sustainability-related market intelligence information gathering (e.g. industry developments, regulations and standards, technological advancements)Understand the client's sustainability strategy, ambitions, agenda and plans in order to appropriately respond to client queries related to sustainability issues such as climate change and natural capital management as well as the features of sustainable finance products	●
Support client onboarding	<ul style="list-style-type: none">Assist with client on-boarding and compliance checks in adherence to relevant sustainability regulations and standardsManage client relations and ensure proper collection of sustainability documentation (e.g. Global Reporting Initiative (GRI) Standards, B Corp Certification, Carbon Neutral Certification, Leadership in Energy and Environmental Design (LEED) certification, Forest Stewardship Council (FSC) Certification, Fair Trade Certification) when sustainability due diligence is being performed on the client by the Know Your Customer (KYC) team	●

● Relationship Management - Corporate and Large Multi-National Companies (MNC)

● High augmentation ● Moderate augmentation ● Low augmentation

Critical work function	Additional key job task	Impact on job task
Advise clients on recommended products, services and solutions	<ul style="list-style-type: none">Demonstrate an understanding of the client's sustainability needs in order to achieve their sustainability agenda and provide tailored advice, ideas and solutions further facilitating the client's sustainability journey (e.g. corporate banks advising clients on loans for retrofitting of brown commercial buildings, transition to energy efficient technologies, asset heavy initiatives in agriculture such as vertical farming)Understand and oversee the product structuring process of sustainable financing instruments in order to ensure alignment with client sustainability needs	●
Provide ongoing credit analysis and support	<ul style="list-style-type: none">Include sustainability data, metrics and other relevant indicators (e.g. sustainability ratings, carbon footprint, sustainability integration score, avoided emissions, natural resource conservation, community development) within the credit memo for sustainable finance productsConduct assessments to ensure existing corporate borrowers' alignment with the sustainability terms within sustainable finance products	●

SF TSCs needed

• Climate Change Management	L3	L4	L5
• Natural Capital Management	L3	L4	L5
• Non-Financial Industry Sustainability Developments	L3	L4	L5
• Sustainable Lending Instruments and Structuring	L3	L4	L5

● Relationship Management - Small and Medium Enterprises (SME)

Context of change and impact on job tasks

Some Small and Medium Enterprise (SME) clients are expected to be starting on their sustainability journey and would in turn require Corporate Banks to offer readily available sustainable finance products and sustainability-related advisory services. Thus, the job role holder will be expanded to include sustainability considerations throughout the client’s end-to-end lifecycle.

This job role holder is expected to acquire a basic level of understanding of sustainable finance products and their client’s sustainability needs to be able to provide sustainability-related advisory services to clients, recommend suitable sustainable finance products and ensure effective execution of those products (e.g. credit memo preparation, sustainability-related document collection and management).

When acquiring clients and managing the credit portfolio of clients, RMs need to understand and incorporate sustainability data, metrics and other relevant indicators (e.g. carbon footprint, physical and transition risk, natural capital management) as well as sustainability-related developments in the non-financial industry landscape in order to assess sustainability performance, opportunities and risks for both the clients and the bank itself.

Additionally, when onboarding new clients and managing existing clients, RMs will need to support the sustainability due diligence according to the process established by the bank. This includes acquiring and interpreting the necessary sustainability documentation.

Time horizon of impact: Immediate

Impact on key job tasks

● High augmentation ● Moderate augmentation ● Low augmentation

Critical work function	Additional key job task	Impact on job task
Provide ongoing support to clients	<ul style="list-style-type: none">Include sustainability data, metrics and other relevant indicators (e.g. sustainability ratings, carbon footprint, sustainability integration score, avoided emissions, natural resource conservation, community development) within the credit memo for sustainable finance productsConduct assessments to ensure existing corporate borrowers' alignment with the sustainability terms within sustainable finance products	●
Support / Facilitate client onboarding	<ul style="list-style-type: none">Assist with client on-boarding and compliance checks in adherence to relevant sustainability regulations and standardsManage client relations and ensure proper collection of sustainability documentation (e.g. Global Reporting Initiative (GRI) Standards, B Corp Certification, Carbon Neutral Certification, Leadership in Energy and Environmental Design (LEED) certification, Forest Stewardship Council (FSC) Certification, Fair Trade Certification) when sustainability due diligence is being performed on the client by the Know Your Customer (KYC) team	●
Support acquisition and management of clients	<ul style="list-style-type: none">Assist in sustainability-related market intelligence information gathering (e.g. industry developments, regulations and standards, technological advancements)Understand the client's sustainability strategy, ambitions, agenda and plans in order to respond to client queries on credit, deposits, products and operational issues for sustainable finance products	●
Perform mass sales acquisition	<ul style="list-style-type: none">Cross-sell suitable sustainable finance products to SMEs as solutions meeting their sustainability needsEnsure that the managed client portfolios meet bank’s sustainability agenda	●

● Relationship Management - Small and Medium Enterprises (SME)

SF TSCs needed

• Climate Change Management	L3	L4	L5
• Natural Capital Management	L3	L4	L5
• Non-Financial Industry Sustainability Developments	L3	L4	L5
• Sustainable Lending Instruments and Structuring	L3	L4	L5

● Relationship Manager - Private Banking

Context of change and impact on job tasks

Private banking clients are increasingly interested in investing towards sustainable initiatives. Private Banking Relationship Manager (RM) will need to provide recommendations to meet client's sustainability agenda, along with managing the internal processes and risk management from prospecting to potential exit.

When identifying new clients, RMs will need to conduct preliminary sustainability risk assessment to determine if prospect’s existing portfolio meets bank’s sustainability commitments and targets.

When advising customers on products, services and investment strategies, RMs will need to consider client’s investment objectives and sustainability preferences and incorporate them with the bank’s sustainability commitments. In order to engage clients effectively, RMs will need to be equipped with knowledge of opportunities and risks when supporting climate change adaptation and mitigation, carbon markets related funds and natural capital investments. RMs may leverage profiling tools which incorporate sustainability preferences and the client’s risk appetite when providing recommendations hence would need to understand the framework behind the tool. RMs also need to keep abreast of key international and regional sustainability developments in the non-financial industries and explain how they might impact client’s investments.

Additionally, RMs will need to have a clear understanding of sustainable finance products available and may need to work with product specialist and sustainability / sector experts to support the development of robust investment strategies for clients.

As sustainability policies continue to evolve, RMs would need to keep abreast of updates to the bank’s credit and operational risk policies due to sustainability considerations and monitor client’s profile and escalate conflicts (e.g. capital allocation) accordingly.

Time horizon of impact: Immediate

Impact on key job tasks

● High augmentation ● Moderate augmentation ● Low augmentation

Critical work function	Additional key job task	Impact on job task
Acquire and manage portfolio of customers	<ul style="list-style-type: none">Conduct preliminary sustainability risk assessment to determine if prospect's portfolio meets bank's sustainability commitments and targets when identifying new clientsWork with product specialist to customise sustainable finance product solutions to meet client's needsKeep abreast of credit and operational risk policies updates, including updates due to sustainability risks, to manage and minimise losses	●
Advise customers on products, services and investment strategies	<ul style="list-style-type: none">Determine service offerings based on client's investment objectives and sustainability preferences (e.g. focus on either environmental, social or governance, sustainability-neutral, responsible investing, sustainable investing, thematic investing, impact first investing and philanthropy)Incorporate considerations for bank's sustainability commitments and targetsIncorporate key sustainability trends in the financial and non-financial industries when providing financial adviceConsider opportunities and risks when supporting climate change adaptation and mitigation, carbon markets related funds and natural capital investments	●
Manage customer lifecycle end-to-end	<ul style="list-style-type: none">Escalate conflicts (e.g. capital allocation) which are misaligned to client's sustainability preferences and bank's sustainability commitments and targets	●

● Relationship Manager - Private Banking

SF TSCs needed

• Carbon Markets and Decarbonisation Strategies Management	L3	L4	L5
• Climate Change Management	L3	L4	L5
• Natural Capital Management	L3	L4	L5
• Non-Financial Industry Sustainability Developments	L3	L4	L5
• Sustainability Stewardship Development	L3	L4	L5
• Sustainable Investment Management	L3	L4	L5