



## General role profiles certification system client advisor bank

### Program: Wealth Management Advisor CWMA

Functional	Professional	Methodical
<p>Carries <b>client responsibility</b> in one of the following client segments or in a related client segment of the bank</p> <ul style="list-style-type: none"> <li>• Asset management / mandates</li> <li>• Wealth Management (International)</li> <li>• Private Banking</li> <li>• Specialized investment consulting</li> <li>• HNWI / UHNWI</li> </ul> <p>Has a client book in the respective client segment, participates in such a book or works as an independent specialist for clients and is in direct contact with them.</p>	<p>Has knowledge on <b>products and services</b> in accordance with the scope and characteristic of</p> <ul style="list-style-type: none"> <li>• Program Wealth Management Advisor</li> <li>• Body of Knowledge CWMA</li> </ul>	<p>Disposes of proven <b>skills and competences in client advisory</b> in one of the following client segments or in a related client segment of the bank</p> <ul style="list-style-type: none"> <li>• Asset management / mandates</li> <li>• Wealth Management</li> <li>• Private Banking</li> <li>• Specialized investment consulting</li> <li>• HNWI / UHNWI</li> </ul>

### Program: Advisor Affluent Clients

Functional	Professional	Methodical
<p>Carries <b>client responsibility</b> in one of the following client segments or in a related client segment of the bank</p> <ul style="list-style-type: none"> <li>• Affluent clients</li> <li>• Affluent Banking</li> <li>• Investment clients</li> <li>• Investment advisory</li> </ul> <p>Has a client book in the respective client segment, participates in such a book or works as an independent specialist for clients and is in direct contact with them.</p>	<p>Has knowledge on <b>products and services</b> in accordance with the scope and characteristic of</p> <ul style="list-style-type: none"> <li>• Program Advisor Affluent Clients</li> <li>• Body of Knowledge Affluent Clients</li> </ul>	<p>Disposes of proven <b>skills and competences in client advisory</b> in one of the following client segments or in a related client segment of the bank</p> <ul style="list-style-type: none"> <li>• Affluent clients</li> <li>• Affluent Banking</li> <li>• Investment clients</li> <li>• Investment advisory</li> </ul>



**Swiss Association for Quality**

**Program: Corporate Banker CCoB**

Functional	Professional	Methodical
<p>Carries <b>client responsibility</b> in one of the following client segments or in a related client segment of the bank</p> <ul style="list-style-type: none"> <li>• Corporate and institutional key customers</li> <li>• Corporate- &amp; institutional Clients</li> <li>• Corporations (international intertwining)</li> <li>• Institutional clients</li> <li>• Commercial key customers</li> </ul> <p>Has a client book in the respective client segment, participates in such a book or works as an independent specialist for clients and is in direct contact with them.</p>	<p>Has knowledge on <b>products and services</b> in accordance with the scope and characteristic of</p> <ul style="list-style-type: none"> <li>• Program Corporate Banker</li> <li>• Body of Knowledge CCoB</li> </ul>	<p>Disposes of proven <b>skills and competences in client advisory</b> in one of the following client segments or in a related client segment of the bank</p> <ul style="list-style-type: none"> <li>• Corporate and institutional key customers</li> <li>• Corporate- &amp; institutional Clients</li> <li>• Corporations (international intertwining)</li> <li>• Institutional clients</li> <li>• Commercial key customers</li> </ul>

**Program: Advisor SME Clients**

Functional	Professional	Methodical
<p>Carries <b>client responsibility</b> in one of the following client segments or in a related client segment of the bank</p> <ul style="list-style-type: none"> <li>• SME clients</li> <li>• Business customers</li> <li>• Retail and commercial clients</li> <li>• Small corporate customers</li> <li>• Small commercial clients</li> </ul> <p>Has a client book in the respective client segment, participates in such a book or works as an independent specialist for clients and is in direct contact with them.</p>	<p>Has knowledge on <b>products and services</b> in accordance with the scope and characteristic of</p> <ul style="list-style-type: none"> <li>• Program Advisor SME Clients</li> <li>• Body of Knowledge SME Clients</li> </ul>	<p>Disposes of proven <b>skills and competences in client advisory</b> in one of the following client segments or in a related client segment of the bank</p> <ul style="list-style-type: none"> <li>• SME clients</li> <li>• Business customers</li> <li>• Retail and commercial clients</li> <li>• Small corporate customers</li> <li>• Small commercial clients</li> </ul>



**Swiss Association for Quality**

**Program: Advisor Individual Clients**

Functional	Professional	Methodical
<p>Carries <b>client responsibility</b> in one of the following client segments or in a related client segment of the bank</p> <ul style="list-style-type: none"> <li>• Individual clients</li> <li>• Higher segment retail banking</li> <li>• Investment / Mortgage advisory private persons</li> <li>• Loan and mortgage advisory</li> <li>• Standardized investment advisory</li> <li>• Clients with medial assets</li> </ul> <p>Has a client book in the respective client segment, participates in such a book or works as an independent specialist for clients and is in direct contact with them.</p>	<p>Has knowledge on <b>products and services</b> in accordance with the scope and characteristic of</p> <ul style="list-style-type: none"> <li>• Program Advisor Individual Clients</li> <li>• Body of Knowledge Individual Clients</li> </ul>	<p>Disposes of proven <b>skills and competences in client advisory</b> in one of the following client segments or in a related client segment of the bank</p> <ul style="list-style-type: none"> <li>• Individual clients</li> <li>• Higher segment retail banking</li> <li>• Investment / Mortgage advisory private persons</li> <li>• Loan and mortgage advisory</li> <li>• Standardized investment advisory</li> <li>• Clients with medial assets</li> </ul>

**Program: Advisor Private Clients**

Functional	Professional	Methodical
<p>Carries <b>client responsibility</b> in one of the following client segments or in a related client segment of the bank</p> <ul style="list-style-type: none"> <li>• Private clients</li> <li>• Account holders, payment &amp; savings</li> <li>• Lower retail segment</li> <li>• Retail clients Basis</li> <li>• Small customers</li> </ul> <p>Has a client book in the respective client segment, participates in such a book or works as an independent specialist for clients and is in direct contact with them.</p>	<p>Has knowledge on <b>products and services</b> in accordance with the scope and characteristic of</p> <ul style="list-style-type: none"> <li>• Program Advisor Private Clients</li> <li>• Body of Knowledge Private Clients</li> </ul>	<p>Disposes of proven <b>skills and competences in client advisory</b> in one of the following client segments or in a related client segment of the bank</p> <ul style="list-style-type: none"> <li>• Private clients</li> <li>• Account holders, payment &amp; savings</li> <li>• Lower retail segment</li> <li>• Retail clients Basis</li> <li>• Small customers</li> </ul>