目标：有一个可以交出去的初形

做好这些工作需要具备的关键的能力有哪些

投资银行内审的位置

周日目标：准备好每一条写的是什么，以及面试内容

**A199058: Structured products WPB HBCN – New Product Approval and Remote Advised Sales Journey**

*M: Customer Education Not Always performed for Customers without knowledge and Experience Prior to Sales*

The WPB sales team has not implemented adequate controls to confirm the effectiveness of customer education by sales staff, when customers declare they have no knowledge and experience of structured products prior to sales.

Instead of providing customers the necessary product education, sales staff advised customers to re-visit their K&E. Customers later changed their answers on knowledge of structured products from “no” to “yes”.

**A198962: Wealth Management Investment Products Sales, WPB HBCN**

*M: Insufficient Customer Eligibility Checks for Private Fund(PF) Sales against Investors Existing Investment Profile*

WPB China Customer Value Management(CVM) team does not consistently verify customer eligibility for PF product sales. As a result, PF sales to potentially ineligible customers may not be detected.

MAP: system enhancement – enhance system controls for SFP(strategic financial planning) to auto-check the qualified investor proofs.

**A173530: Processes and controls audit of HSBC wealth and personal banking, wealth product management, sales and operations – Hong Kong**

M: Deficiencies in application of Global incentive framework(GIF)

Retail distribution does not always determine RMs’ performance ratings and calculate incentives in line with the GIF. Further, the documented rationale does not always justify incentives that exceed incentive pay parameters and performance ratings.

Specifically:

* 26 of 30(87%) sampled incentive payments didn’t have sufficient rationale for exceeding GIF payment parameters.
* Data analysis indicates 1518 of 4078(37%) staff incentives exceeded the pay parameters
* 18% RMs rated Top/Strong for their “Customer” KPI, had unperformed 3 out of 5 underlying KPIs. 37% RM rated as Good or Inconsistent achieving at least four of the five KPIs

Security dealing licenses

CPWP: 香港注册私人财富管理师

SLA: service level agreement

* Fuzzy matching analysis for loan company

Payment: payment sanction scanning(WOLF) comments, characters; L1&L2 comment the same

Comments with referenct to open source, white list, linkedin&facebook should not be used as data points

Credit card

Account

IRIS - Review key phases and tests in Regulatory Compliance Risk Assurance(RCRA) which is a second line of defense function and undertakes risk based on testing of the RC risk and control activities;

Review status

MAP example RCRA