COURSE BROCHURE

Retail Banking Excellence

A foundation course for branch and retail banking staff that combines product knowledge, understanding customer needs, responsible selling and service that builds trust.

Code	HT-BNK-106
Category	Banking & Investment
Duration	1 week
Level	Beginner

Introduction

Bank customers compare every experience with the best they meet in digital apps. Even so, branch staff remain the most important point of trust when a financial decision affects a customer's life and family.

Objectives

- Understand retail products, their features, fees and risks to the customer
- Uncover a customer's financial needs with structured questions
- Propose suitable solutions to customer needs in a consultative way
- Apply the principles of fair treatment and customer protection in sales and service
- Resolve banking complaints and turn them into a chance to build loyalty

Who should attend

- Branch customer service staff and tellers
- Retail product sales officers
- New branch managers and their assistants
- Banking contact center agents

Skills you will develop

- Retail banking product knowledge
- Consultative selling
- Customer protection and disclosure
- Building long-term customer relationships

Learning Outcomes

- Prepare a short guide comparing retail products by features and costs
- Hold a complete needs-discovery conversation with a customer and summarize the results
- Explain the total cost of a finance product to a customer in plain language before signing
- Set a personal plan to grow a customer portfolio over three months

Course Outline

Day 1: The World of Retail Banking

- The bank's role in customers' lives and its retail income sources

- The customer journey across branch and digital channels
- Professional conduct and customer confidentiality

Day 2: Retail Products

- Current and savings accounts and term deposits
- Cards, payment methods and protecting customers who use them
- Personal, auto and home finance and the basics of customer eligibility

Day 3: Understanding Customers and Consultative Selling

- Customer segments and their needs at different life stages
- Needs-discovery questions and active listening
- Presenting the solution and answering objections

Day 4: Fair Treatment and Customer Protection

- Financial consumer protection principles and disclosure of costs
- Product suitability and avoiding mis-selling
- Serving older customers and customers with disabilities

Day 5: Loyalty and Portfolio Growth

- Handling banking complaints under the bank's procedures
- Needs-based cross-selling and tracking customer satisfaction
- Applied project: a plan to grow a fictional branch's customer portfolio, with a consultative sales conversation scored by peers

Training methodology

Role plays between staff and customers with varied personalities and situations
Comparing disclosure documents for fictional products and rewriting them in plain language
Analyzing typical customer complaints and drafting the right response
Scoring cards that peers use to assess sales conversations

Certification

Participants receive a Harbor Training Center certificate of attendance on completing the course.

Upcoming dates

City	Dates	Language	Fee
Istanbul	25 – 29 January 2027	AR	EUR 4,800
Dubai	1 – 5 February 2027	EN	EUR 4,500
London	8 – 12 February 2027	AR	EUR 5,700
Amsterdam	15 – 19 February 2027	EN	EUR 5,500
Online	22 – 26 February 2027	AR	EUR 1,800
Istanbul	26 – 30 July 2027	EN	EUR 4,800
Dubai	2 – 6 August 2027	AR	EUR 4,500
London	9 – 13 August 2027	EN	EUR 5,700
Amsterdam	16 – 20 August 2027	AR	EUR 5,500
Online	23 – 27 August 2027	EN	EUR 1,800

Fees are per participant.

Contact us

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To register and for details, scan the code or visit:

https://harbor4training.com/en/courses/retail-banking-excellence