QUEST Professional Center

PROFESSIONAL TRAINING COURSE

Course No. 1555

Private Banking Products & Services Training Course

WEALTH MANAGEMENT & PRIVATE BANKING
FINANCE, INVESTMENT & BANKING

DURATION
5 Days

DELIVERY
Classroom

Course Overview

The Private Banking Products & Services Training Course provides a comprehensive professional framework for understanding, structuring, positioning, and delivering sophisticated banking solutions for high-net-worth and affluent clients. The course examines the role of private banking within modern financial institutions and develops the capabilities required to connect client needs with appropriate banking, investment, financing, liquidity, and wealth management solutions.

Private banking clients typically require a broader range of services than traditional retail or commercial banking customers. Their requirements may include tailored deposit and liquidity solutions, investment products, credit facilities, structured financing, foreign exchange services, wealth management solutions, and specialized advisory support. This course enables participants to understand how these products and services work together and how they can be structured around the client's overall financial position, objectives, risk profile, and liquidity requirements.

The programme focuses on the practical management of private banking products throughout the client relationship. Participants examine how to assess client needs, identify suitable product opportunities, evaluate risks and benefits, structure personalized solutions, and communicate recommendations effectively. Particular attention is given to balancing commercial objectives with client suitability, responsible product positioning, regulatory considerations, risk management, and long-term relationship value.

The course also explores how private banking institutions can integrate traditional banking services with investment and wealth management capabilities. Participants develop a broader understanding of portfolio-related services, lending against eligible assets, liquidity management, foreign exchange, wealth structuring considerations, and tailored financing solutions. The emphasis is on creating coordinated client solutions rather than presenting individual products in isolation.

Through practical case studies, product analysis, client scenarios, and solution-design exercises, the Private Banking Products & Services Training Course helps participants strengthen their ability to identify client opportunities and develop appropriate private banking solutions. The programme is designed to support banks and financial institutions seeking to enhance private banking capabilities, improve client service quality, strengthen relationship management, and create more disciplined approaches to product selection and client solution development.

Objectives

- Analyze the structure and strategic role of private banking products and services within a modern financial institution during the course.
- Evaluate the financial needs, objectives, liquidity requirements, and risk considerations of private banking clients.
- Develop client profiles that support the identification and prioritization of appropriate private banking solutions.
- Assess deposit, liquidity, investment, financing, foreign exchange, and wealth management products according to client requirements.
- Apply product suitability principles when matching private banking products and services with defined client needs.
- Design integrated private banking solutions that combine multiple products while maintaining clear alignment with client objectives.
- Evaluate the benefits, risks, costs, and key considerations associated with different private banking products.
- Strengthen the ability to identify cross-product opportunities while maintaining a client-centered approach.
- Apply structured approaches to presenting and communicating private banking solutions to sophisticated clients.
- Assess credit, liquidity, market, operational, and product-related risks associated with private banking services.
- Develop approaches for monitoring client relationships, product utilization, and changing financial requirements.
- Prepare and present an integrated private banking solution for a defined client profile by the end of the course.

Who Should Attend

The Private Banking Products & Services Training Course is designed for professionals working in private banking, wealth management, retail banking, investment services, and financial advisory functions. It is particularly suitable for Private Bankers, Relationship Managers, Wealth Managers, Client Advisers, Investment Advisers, Portfolio Managers, Product Managers, Private Banking Specialists, Financial Advisers, and professionals responsible for developing or delivering solutions to affluent and high-net-worth clients.

The programme is also relevant to professionals working in credit, treasury, investment products, asset management, risk management, compliance, and customer experience who support private banking activities. It is especially valuable for professionals who need to understand how banking, investment, financing, liquidity, and wealth management products can be integrated into broader client solutions.

Senior managers, Private Banking Heads, Wealth Management Managers, Relationship Management Leaders, Product Directors, Investment Services Managers, Credit Managers, and executives responsible for private banking strategy can also benefit from the programme. It supports decision makers seeking to strengthen product capabilities, improve client-centric solution development, enhance relationship management, and establish stronger coordination between private banking, investment, credit, treasury, risk, and compliance functions.

Learning Outcomes

- Explain the structure and strategic purpose of major private banking products and services.
- Analyze the financial profile, objectives, liquidity needs, and risk considerations of private banking clients.
- Identify suitable banking and wealth management solutions based on specific client requirements.
- Evaluate deposit, cash management, investment, financing, foreign exchange, and wealth management products.
- Assess the benefits, risks, costs, and suitability considerations associated with private banking products.
- Design integrated solutions that combine multiple private banking products around defined client objectives.
- Identify appropriate lending and financing opportunities while considering credit quality, collateral, liquidity, and repayment considerations.
- Evaluate investment-related services and their relationship with broader private banking solutions.
- Apply professional approaches to product positioning and client communication.
- Recognize key risk, compliance, suitability, and governance considerations affecting private banking products.

- Develop strategies for identifying additional client needs without compromising a client-centered advisory approach.
- Present a comprehensive private banking solution that demonstrates alignment between products, services, client objectives, and risk considerations.

Course Outline

DAY 01

Private Banking Fundamentals and Client Needs Analysis

- The role and evolution of private banking
- Private banking versus retail banking and commercial banking
- Characteristics of affluent and high-net-worth clients
- Understanding complex client financial requirements
- Client segmentation and relationship value
- Analyzing assets, liabilities, income, liquidity, and financial objectives
- Identifying short-, medium-, and long-term client needs
- Assessing client risk profiles and investment preferences
- Understanding the private banking value proposition
- Building a comprehensive private banking client profile

PRACTICAL APPLICATION

Analyze a high-net-worth client case and identify key banking, investment, financing, and liquidity requirements

DAY 02

Core Private Banking Products and Liquidity Solutions

- Private banking deposit products and account structures
- Cash management and liquidity solutions
- Current accounts, savings solutions, and term deposits
- Foreign currency accounts and multicurrency banking
- Foreign exchange services for private banking clients

DAY 02 — CONTINUED

- International payments and cross-border banking considerations
- Liquidity planning and short-term cash requirements
- Evaluating product pricing, fees, and client value
- Matching liquidity products with client objectives
- Coordinating banking products with broader wealth management strategies

PRACTICAL APPLICATION

Develop a liquidity and banking solution for a high-net-worth client with multiple currency and cash flow requirements

DAY 03

Investment, Wealth Management, and Financing Solutions

- Investment products and services within private banking
- Investment advisory and portfolio management services
- Equities, fixed income, funds, and structured investment solutions
- Asset allocation and portfolio diversification
- Wealth management services and integrated investment solutions
- Private banking credit and lending products
- Secured lending and lending against eligible investment assets
- Real estate and specialized financing considerations
- Credit assessment and collateral considerations
- Balancing investment objectives with financing requirements

PRACTICAL APPLICATION

Design an integrated investment and financing solution for a private banking client

DAY 04

Product Suitability, Risk Management, and Client Solution Design

- Principles of product suitability and responsible product positioning
- Matching products with client objectives and risk profiles
- Assessing product risks and potential client impacts
- Market, credit, liquidity, operational, and concentration risks
- Understanding leverage and financing-related risks
- Evaluating costs, fees, and product complexity
- Risk considerations in investment and structured solutions
- Compliance and governance considerations in private banking
- Identifying changing client needs and product opportunities
- Developing integrated client solutions across banking functions

> **PRACTICAL APPLICATION**
> Review a complex private banking case and assess product suitability, risks, and solution alternatives

DAY 05

Relationship Management and Integrated Private Banking Solutions

- Building long-term relationships with private banking clients
- Understanding client life-cycle and changing financial requirements
- Identifying additional client needs through structured relationship reviews
- Cross-product relationship development and responsible opportunity identification
- Communicating sophisticated products clearly and professionally
- Coordinating private banking, investment, credit, treasury, risk, and compliance teams
- Monitoring client portfolios, product utilization, and relationship performance
- Reviewing the effectiveness of private banking solutions
- Developing a client-centered private banking service model

DAY 05 — CONTINUED

- Creating integrated solutions that combine banking, investment, financing, and wealth management services

FINAL WORKSHOP

Develop and present a complete private banking solution covering client analysis, banking products, liquidity, investments, financing, risk considerations, suitability, and relationship management

Register or Request More Information

Course page: https://quest-training.com/courses/private-banking-products-services-training-course
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