

Career Exploration Guide for Financial Services

Career Exploration Guide

In today's world, the open employment market is becoming increasingly competitive, and for persons with disabilities, finding suitable employment opportunities can be particularly challenging. In response to this, there is a growing need for initiatives that aim to bridge the gap between persons with disabilities and the open job market and enable them to explore potential career opportunities. This objective is also in line with the EMP2030 target employment rate of 40%.

The current Singapore SkillsFuture (SSG) Skills Framework is designed for persons without disabilities, and our 'Career Exploration Guide' has been developed by referencing and adapting the SSG SFw Critical Core Skills (CCS) and aligning them with the Enabling Skills and Competencies Framework (Persons with Disabilities). Furthermore, the 'Career Exploration Guide' also offers a list of potential workplace challenges and corresponding accommodations that can assist individuals with disabilities in their employment.

By doing so, we hope to provide persons with disabilities with a more comprehensive and relevant skills framework to support their **job search and career development**.

Development of the Career Exploration Guide

The 'Career Exploration Guide' was designed to address the disparity in employment rates among persons with disabilities. This guide highlights the key soft skills and possible challenges and accommodations required for typical roles across different sectors, to better align the interests and abilities of persons with disabilities.

The following 35 sectors have been identified to be prevalent and emerging sectors:

• Accountancy	• Aerospace	• Air Transport	• Arts	• Biopharmaceuticals Manufacturing	• Built Environment	• Design
• Early Childhood	• Electronics	• Energy & Chemicals	• Energy & Power	• Engineering Services	• Environmental Services	• Financial Services
• Food Manufacturing	• Food Services	• Healthcare	• Hotel and Accommodation Services	• Human Resources	• Infocomm Technology	• Intellectual Property
• Landscape and Urban Farming	• Logistics	• Marine and Offshore	• Media	• Precision Engineering	• Public Transport	• Retail
• Sea Transport	• Security	• Social Services	• Tourism	• Training and Adult Education	• Wholesale Trade	• Workplace Safety and Health



a. Essential soft skills for work readiness

- ▶ The essential soft skills have been adapted with reference to the SSG SFw Critical Core Skills (CCS)
- ▶ Subsequently, it was aligned and mapped back to the Enabling Skills and Competencies Framework (Persons with Disabilities) specifically designed for individuals with disabilities

b. List of possible challenges and accommodations

- ▶ The list of possible challenges and accommodations was listed down based on the domain of functioning (e.g., mobility)
- ▶ Sector-specific examples were incorporated

Challenges and Accommodations Categories

 Challenges
 Accommodations

Workplace Accessibility

Challenges relating to physical barriers and limitations that hinder the accessibility of the workplace (e.g., Inaccessible entrances, narrow doorways, or lack of ramps)

Accessing and Processing Information and/or Objects

Challenges relating to barriers in obtaining, comprehending or understanding information or interacting with objects in the workplace

Workplace Navigation and Travel

Challenges relating to navigating/travelling to/moving around the workplace (e.g., wayfinding, signage and orientation in the workplace)

Social Interaction

Challenges relating to forming relationships, communicating, and connecting with others (e.g., unable to read nonverbal cues, interpret social norms, expectations, and maintain eye contact)

Environmental Stimuli

Challenges relating to one's working environment causing a sensory overload (e.g., bright lights and noises)

Nature of Job and Tasks

Challenges relating to difficulties specific to the nature of the job or work tasks in effectively performing one's job responsibilities (e.g., physically demanding tasks)

Attentiveness and Concentration

Challenges relating to difficulties in maintaining focus, attention and concentration in the workplace

Workplace Accessibility Accommodations

Modification made to the physical environment of the workplace for individuals with disabilities

Job Task Accommodations

Adjustments made to the specific tasks to enable individuals with disabilities to perform their job effectively

Job Coaching and Scheduling Accommodations

Provide support and guidance to individuals with disabilities in their job roles (e.g., mentorship, modification to work schedule)

Communication Accommodations

Modification to communication methods to ensure effective interaction with individuals with disabilities (e.g., sign language interpreters, captioning)

Sensory Accommodations

Modification to the work environment to minimise sensory distractions or provide sensory support (e.g., noise-cancelling headphones)

Technological Assistance

Use of technology to support individuals with disabilities in their work (e.g., assistive technology, software)

Organisational Culture

Adjustments and initiatives made within the workplace that foster an inclusive and supportive environment for all employees

How to Read the Career Exploration Guide – Essential Soft Skills for Work Readiness

Functional Track: Beverage Service

Job Level: Managerial ★★

- Barista Supervisor/ Senior Barista
- Bartender Supervisor
- Wine Specialist/ Demi Sommelier
- Head Barista
- Head Bartender
- Head Sommelier/ Sommelier
- Group Beverage Manager

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Physical, Mental and Emotional Health	Manage Emotions	a. Use appropriate regulation or self-management strategies to address triggers of uncomfortable emotions encountered on a daily basis or within the work environment
Communication and Self-Advocacy	Build Conversation Skills	a. Respond appropriately to tone and body language of others (i.e., facial expression, body posture and hand gestures) in informal and formal conversations at different activities b. Use a variety of communication tools/channels appropriately at different activities (i.e., verbal, email, Whatsapp)
	Communicate One's Needs	a. Express one's requests (e.g., needs and wants); and views (e.g., thoughts and feelings) appropriately at different settings b. Understand the difference between healthy communication and unhealthy communication
Relate with Others	Interact in Groups	a. Observe appropriate social boundaries at different settings (e.g., interacting with friends, co-workers, customers)
	Work and Collaborate in Teams	a. Generate solutions to challenges faced in the team b. Contribute to a positive and cooperative environment in the team through coordinated problem-solving c. Use collaborative communication tools to accomplish group tasks (i.e., Google Drive, Microsoft Teams, Popplet, Padlet, Whatsapp)
	Demonstrate Service Orientation	a. Demonstrate an understanding of the organisation's service mission and culture of service excellence b. Provide positive experiences for customers including pre- and post-service (i.e., providing timely response to customer complaints/feedback/comments)
	Manage Conflicts	a. Conduct conflict resolution planning b. Assess effectiveness of conflict resolution strategies c. Adapt from previous conflict resolution strategies for various contexts
Career Preparation and Development	Demonstrate Appropriate Behaviour and Conduct	a. Explore areas of strengths and growth based on the feedback received to further improve behaviour b. Self-reflect and self-correct one's behaviour at different settings
	Set Goals and Fulfil Responsibilities	a. Refine the goals and action plan b. Display self-motivation in completing a task (i.e., show enthusiasm, perform self-check to spot efforts and correct errors)
	Initiate Career Exploration	a. Effectively communicate one's brand through resume and online profiles such as LinkedIn b. Know the potential skills gaps and competencies and develop them to be work ready
	Demonstrate Leadership Skills	a. "Walk-the-talk" and demonstrate good leadership traits to other colleagues in the workplace

Functional Track

Name of the functional track

Job Level

Job roles listed here are based on job level

Essential Soft Skills

The competencies are listed based on job levels to ensure their relevance to specific job levels

How to Read the Career Exploration Guide – Possible Challenges & Accommodations

Mobility - Challenges and Accommodations

LIST OF POSSIBLE WORK CHALLENGES

Workplace Accessibility

- a. Difficulties with getting around the F&B outlet/kitchen in larger mobility aids (e.g., wheelchairs)

Workplace Navigation and Travel

- a. Difficulties with commuting to-and-from work (e.g., inaccessible transportation or long-distance travel to work)

LIST OF POSSIBLE ACCOMMODATIONS

Job Task Accommodations

- a. Allow periodic breaks for toileting and repositioning

Technological Assistance

- a. Install devices and programmes that allow alternative access to computers (e.g. Trackballs, key guards, compact keyboard to allow accessibility to the point-of-sale system)
- b. Provide enhanced motorised wheelchairs (e.g. An elevating wheelchair enables the wheelchair user to extend their reach and retrieve items from higher shelves)
- c. Use of Assisted Travel Mobile Application (e.g. The "AllGoEasy" free platform helps wheelchair users to plan their journeys and find out if their destination is wheelchair accessible)

Workplace Accessibility Accommodations

- a. Provide wheelchair-accessible workstations (e.g. Set up kitchen amenities at a height accessible from a wheelchair)
- b. Make a slip-stop mat available
- c. Place utility and equipment controls within easy reach from a seated position (e.g. Handling a cold food holder or blast freezer)
- d. Provide and/or arrange transportation to work
- e. Ensure accessibility of premises (e.g. Install ramps, portable ramps, automatic doors, clear and accessible walkway) within the working area (e.g. Kitchen or dining area)
- f. Provide height-adjustable desks or tables for persons who cannot work comfortably at an existing desk
- g. Install height-adjustable tables for motorised wheelchairs
- h. Adjust shelving units to be at wheelchair-accessible height

FOOD SERVICES

Possible Challenges and Accommodations
 Brief description of possible work challenges and accommodations that can be taken for the sector

How to Read the Career Exploration Guide – Supporting Resources

Supporting Resources



For Persons with disabilities



For Employers

Target Audience
Available supporting resources for different stakeholder groups: Persons with Disabilities and Employers

Assistive Technology Fund (ATF)
[SG Enable | Assistive Technology Fund \(ATF\)](#)

The Assistive Technology Fund (ATF) is a valuable resource for Singaporeans with disabilities, designed to empower and support their journey towards independent living. With subsidies covering up to 90% of costs for essential assistive devices, capped at \$40,000, the ATF is committed to enhancing the quality of life for persons with disabilities. Whether it's for acquiring new technology, replacing old equipment, or making necessary upgrades, the ATF stands as a beacon of hope, ensuring that financial constraints do not hinder access to tools that facilitate autonomy in daily activities. If you or someone you know could benefit from this program, consider the ATF as your partner in navigating the path to independence and self-reliance.

Enabling Employment Credit (EEC)
[Ministry of Manpower | Enabling Employment Credit \(EEC\)](#)

The Enabling Employment Credit (EEC) is a government initiative designed to encourage employers to hire Persons with Disabilities (PwDs). Firms employing PwDs who have been out of work for at least 6 months will receive enhanced support. This is in addition to the existing wage offset for all PwD employees earning below \$4,000/month. With the EEC, employers can become champions of diversity and inclusion, contributing to a workforce that recognizes the talents and potential of about 10,000 PwDs annually. This credit serves as a resource for employers to not only enrich their teams but also to make a positive impact on the community by supporting the employment of PwDs.

Link to the Resource
Click on the link to find out more about the resource

Description
Description to understand what the initiative/resource is about

Summary of Sector and Functional Tracks

FINANCIAL SERVICES

- a. [Sales, After Sales, Distribution and Relationship Management](#)
- b. [Trading and Execution](#)
- c. [Product Solutions and Management](#)
- d. [Operations](#)
- e. [Digital and Data Analytics](#)
- f. [Risk, Compliance and Legal](#)

Note:

1. We understand that besides the challenges already stated, the following barriers could potentially hinder persons with disabilities despite accommodations:
 - a. Lack of an inclusive workplace culture
 - b. Lack of awareness on how to interact with or manage persons with disabilities
 - c. Lack of knowledge on how to conduct job redesign - Employers can refer to the Enabling Skills and Competencies Framework (Employers) for guidance on the relevant skills to mitigate them.
2. The implementation of accommodations and the presence of essential soft skills required is not a key assurance of employment for persons with disabilities

Functional Track: Sales, After Sales, Distribution and Relationship Management

Job Level: Entry ★

 [Return to summary of sectors](#)

<ul style="list-style-type: none"> Financial Planner/Insurance Agent/Bancassurance Specialist 	<ul style="list-style-type: none"> Business Development Executive/Distribution Executive/Channel Executive/Partnerships and Affinity Management Executive 	<ul style="list-style-type: none"> Broker/Business Development Executive - Brokers 	<ul style="list-style-type: none"> Customer Service Officer/Bank Teller 	<ul style="list-style-type: none"> Assistant Relationship Manager - Retail Banking/Personal Banking Executive 	<ul style="list-style-type: none"> Assistant Relationship Manager - Private Banking 	<ul style="list-style-type: none"> Assistant Relationship Manager/Relationship Associate
<ul style="list-style-type: none"> Investment Counsellor Assistant 	<ul style="list-style-type: none"> Product Origination and Structuring Analyst 	<ul style="list-style-type: none"> Client Implementation Analyst 	<ul style="list-style-type: none"> Client Service Officer/Client Support Service Officer 	<ul style="list-style-type: none"> Client Executive/Account Management Executive 	<ul style="list-style-type: none"> Placement Executive 	<ul style="list-style-type: none"> Claims Liaison Executive

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Physical, Mental and Emotional Health	Manage Emotions	<ul style="list-style-type: none"> a. Explore regulation or self-management strategies that can be applied to manage workplace triggers or performance of work tasks (i.e., taking deep breaths, counting to 20) b. Identify triggers which may result in uncomfortable emotions (e.g., anxiety, embarrassment, anger, sadness) c. Understand one's emotions and adopt techniques to manage the triggers such that one can better respond in a constructive manner
Relate with Others	Interact in Groups	<ul style="list-style-type: none"> a. Participate in basic social interaction activities with others at different settings (i.e., saying 'thank you', greeting colleagues) b. Show care and consideration when interacting with others at different settings (i.e., giving words of encouragement, asking 'How are you?')
	Work and Collaborate in Teams	<ul style="list-style-type: none"> a. Show appreciation for diverse strengths of team members b. fulfil one's own role and responsibilities in the team towards achieving team goals c. Provide assistance and support needed by team members
	Demonstrate Service Orientation	<ul style="list-style-type: none"> a. Provide service in a polite and friendly manner b. Show good product/service knowledge to meet others' needs and expectations
	Manage Conflicts	<ul style="list-style-type: none"> a. Apply conflict resolution techniques b. Apply effective communication techniques in a conflict c. Manage one's emotions in a conflict
Career Preparation and Development	Demonstrate Appropriate Behaviour and Conduct	<ul style="list-style-type: none"> a. Differentiate appropriate and inappropriate behaviours in different settings b. Appropriate behaviours include: good manners, practise care and courtesy, use appropriate vocalisation and gesture, personal space, turn-taking, etc. c. Inappropriate behaviours include: using phone excessively while at work, raising voice at colleagues or customers, etc. d. Display appropriate behaviours at different settings e. Discuss the consequences of inappropriate behaviours

Functional Track: Sales, After Sales, Distribution and Relationship Management

Job Level: Entry ★

 [Return to summary of sectors](#)

<ul style="list-style-type: none"> Financial Planner/Insurance Agent/Bancassurance Specialist 	<ul style="list-style-type: none"> Business Development Executive/Distribution Executive/Channel Executive/Partnerships and Affinity Management Executive 	<ul style="list-style-type: none"> Broker/Business Development Executive - Brokers 	<ul style="list-style-type: none"> Customer Service Officer/Bank Teller 	<ul style="list-style-type: none"> Assistant Relationship Manager - Retail Banking/Personal Banking Executive 	<ul style="list-style-type: none"> Assistant Relationship Manager - Private Banking 	<ul style="list-style-type: none"> Assistant Relationship Manager/Relationship Associate
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ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Communication and Self-Advocacy	Communicate One's Needs	<ul style="list-style-type: none"> a. Identify different types of communication (including verbal and non-verbal communication) b. Practise basic requests which could be made at different settings (e.g., communicate if one is unwell, request to repeat instructions, ask to be provided with additional time to complete tasks)
	Build Conversation Skills	<ul style="list-style-type: none"> a. Initiate informal conversation during participation at different settings b. Ask questions to seek clarity about task expectations during different activities c. Use appropriate pace, tone, volume and body language to communicate at different settings d. Listen for key information during different activities e. Observe how body language is used by others at different activities to convey meaning f. Observe turn-taking in conversations at different settings
Adaptability	Develop Problem-Solving Skills	<ul style="list-style-type: none"> a. Discuss possible causes and solutions to problems encountered at different settings b. Generate solutions to solve problems at different activities, independently or with help from others

Functional Track: Sales, After Sales, Distribution and Relationship Management

Job Level: Managerial★★

 [Return to summary of sectors](#)

• Agency Manager/ Team Lead	• Business Development/ Distribution Manager	• Business Development Manager (Brokers)	• Branch/ Customer Service Manager	• Sales and Distribution Specialist/ Coverage Officer	• Product Specialist/ Product Sales Specialist	• Claims Liaison Manager
• Investment Counsellor	• Product Origination and Structuring	• Client Implementation Manager	• Client Service /Client Support Service Manager	• Client Support Manager/Account Manager	• Placement/ Business Manager	
• Relationship Manager - Commercial	• Relationship Manager - Corporate and Large Multi-National Companies	• Relationship Manager - Financial Institutions and Non-Bank Financial Institutions	• Relationship Manager - Private Banking	• Relationship Manager - Retail Banking / Personal Banking Manager	• Relationship Manager - Small and Medium Enterprises	

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Physical, Emotional and Mental Health	Manage Emotions	a. Use appropriate regulation or self-management strategies to address triggers of uncomfortable emotions encountered on a daily basis or within the work environment
Relate with Others	Work and Collaborate in Teams	a. Generate solutions to challenges faced in the team b. Contribute to a positive and cooperative environment in the team through coordinated problem-solving c. Use collaborative communication tools to accomplish group tasks (i.e., Google Drive, Microsoft Teams, Popplet, Padlet, WhatsApp)
	Interact in Groups	a. Observe appropriate social boundaries at different settings (e.g., interacting with friends, co-workers, customers)
	Manage Conflicts	a. Conduct conflict resolution planning b. Assess effectiveness of conflict resolution strategies c. Adapt from previous conflict resolution strategies for various contexts
	Demonstrate Service Orientation	a. Demonstrate an understanding of the organisation's service mission and culture of service excellence b. Provide positive experiences for customers including pre- and post-service (i.e., providing timely response to customer complaints/feedback/comments)
Communication and Self-Advocacy	Communicate One's Needs	a. Express one's requests (e.g., needs and wants) and views (e.g., thoughts and feelings) appropriately at different settings b. Understand the difference between healthy communication and unhealthy communication
Career Preparation and Development	Demonstrate Appropriate Behaviour and Conduct	a. Acknowledge feedback, including compliments on one's behaviour at different settings, appropriately b. Respond appropriately to feedback (i.e., from Job Coach or teacher) to correct one's inappropriate action or behaviour

Functional Track: Sales, After Sales, Distribution and Relationship Management

Job Level: Managerial★★

 [Return to summary of sectors](#)

• Agency Manager/ Team Lead	• Business Development/ Distribution Manager	• Business Development Manager (Brokers)	• Branch/ Customer Service Manager	• Sales and Distribution Specialist/ Coverage Officer	• Product Specialist/ Product Sales Specialist	• Claims Liaison Manager
• Investment Counsellor	• Product Origination and Structuring	• Client Implementation Manager	• Client Service /Client Support Service Manager	• Client Support Manager/Account Manager	• Placement/ Business Manager	
• Relationship Manager - Commercial	• Relationship Manager - Corporate and Large Multi-National Companies	• Relationship Manager - Financial Institutions and Non-Bank Financial Institutions	• Relationship Manager - Private Banking	• Relationship Manager - Retail Banking / Personal Banking Manager	• Relationship Manager - Small and Medium Enterprises	

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Adaptability	Develop Problem-solving Skills	<ul style="list-style-type: none"> a. Evaluate possible solutions to problems by comparing the pros and cons b. Demonstrate resilience in overcoming problems c. Reflect on the effectiveness of the solutions to the problems as part of improving one's problem-solving process
Communication and Self-Advocacy	Build Conversation Skills	<ul style="list-style-type: none"> a. Respond appropriately to tone and body language of others (i.e., facial expression, body posture and hand gestures) in informal and formal conversations at different activities b. Use a variety of communication tools/channels appropriately at different activities (i.e., verbal, email, WhatsApp)

Functional Track: Sales, After Sales, Distribution and Relationship Management

Job Level: Executive ★★★

 [Return to summary of sectors](#)

• Agency Director/ Segment Lead	• Head of Business Development/ Distribution	• Head of Partnerships and Affinity Management	• Head of Business Development (Brokers)	• Head of Branch Management/ Customer Service	• Head of Placement / Business/ Claims Liaison Management	• Head of Sales and Distribution/Head of Coverage
• Head of Product Desk/Head of Product Sales	• Investment Counsellor Team Lead	• Head of Product Origination and Structuring	• Head of Client Implementation	• Head of Client Service/Client Support Service Director	• Head of Client Management/Head of Account Management	
• Relationship Management Director - Commercial	• Relationship Management Director - Corporate and Large Multi-National Companies	• Relationship Management Director - Financial Institutions and Non-Bank Financial Institutions	• Relationship Management Director - Private Banking	• Relationship Management Director - Retail Banking / Personal Banking Manager	• Relationship Management Director - Small and Medium Enterprises	

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Relate with Others	Interact in Groups	a. Establish and maintain positive social relationships with different people at different settings (e.g., friends, co-workers, customers)
	Manage Conflicts	a. Conduct conflict resolution planning b. Assess effectiveness of conflict resolution strategies c. Adapt from previous conflict resolution strategies for various contexts
	Work and Collaborate in Teams	a. Generate solutions to challenges faced in the team b. Contribute to a positive and cooperative environment in the team through coordinated problem-solving c. Use collaborative communication tools to accomplish group tasks (i.e., Google Drive, Microsoft Teams, Popplet, Padlet, WhatsApp)
Communication and Self-Advocacy	Communicate One's Needs	a. Identify the appropriate channel and the appropriate person(s) at different settings, to communicate one's requests and views at different activities (e.g., channels could include relevant personnel online / physical form, helpdesk)
	Practise Negotiation	a. Utilise negotiation strategies in various situations and contexts b. Employ non-verbal communication strategies (e.g., direct eye contact, indicating understanding) c. Adapt initial negotiation pitch when necessary d. Engage in workplace negotiations
	Build Conversation Skills	a. Engage different people in informal and formal conversations at different activities (i.e., social exchanges vs. work-related discussions)

Functional Track: Sales, After Sales, Distribution and Relationship Management

Job Level: Executive ★★★

 [Return to summary of sectors](#)

• Agency Director/ Segment Lead	• Head of Business Development/ Distribution	• Head of Partnerships and Affinity Management	• Head of Business Development (Brokers)	• Head of Branch Management/ Customer Service	• Head of Placement / Business/ Claims Liaison Management	• Head of Sales and Distribution/ Head of Coverage
• Head of Product Desk/ Head of Product Sales	• Investment Counsellor Team Lead	• Head of Product Origination and Structuring	• Head of Client Implementation	• Head of Client Service/ Client Support Service Director	• Head of Client Management/ Head of Account Management	
• Relationship Management Director - Commercial	• Relationship Management Director - Corporate and Large Multi-National Companies	• Relationship Management Director - Financial Institutions and Non-Bank Financial Institutions	• Relationship Management Director - Private Banking	• Relationship Management Director - Retail Banking / Personal Banking Manager	• Relationship Management Director - Small and Medium Enterprises	

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Career Preparation and Development	Set Goals and Fulfil Responsibilities	a. Refine the goals and action plan b. Display self-motivation in completing a task (i.e., show enthusiasm, perform self-check to spot efforts and correct errors)
	Demonstrate Leadership Skills	a. "Walk-the-talk" and demonstrate good leadership traits to other colleagues in the workplace
	Initiate Career Exploration	a. Effectively communicate one's brand through resume and online profiles such as LinkedIn b. Know the potential skills gaps and competencies and develop them to be work ready

- Trader
- Execution Trader
- Quantitative Trader

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Relate with Others	Interact in Groups	a. Establish and maintain positive social relationships with different people at different settings (e.g., friends, co-workers, customers)
	Work and Collaborate in Teams	a. Generate solutions to challenges faced in the team b. Contribute to a positive and cooperative environment in the team through coordinated problem-solving c. Use collaborative communication tools to accomplish group tasks (i.e., Google Drive, Microsoft Teams, Popplet, Padlet, WhatsApp)
	Manage Conflicts	a. Conduct conflict resolution planning b. Assess effectiveness of conflict resolution strategies c. Adapt from previous conflict resolution strategies for various contexts
Communication and Self-Advocacy	Build Conversation Skills	a. Engage different people in informal and formal conversations at different activities (i.e., social exchanges vs. work-related discussions)
Adaptability	Develop Problem-solving Skills	a. Evaluate possible solutions to problems by comparing the pros and cons b. Demonstrate resilience in overcoming problems c. Reflect on the effectiveness of the solutions to the problems as part of improving one's problem-solving process
Numeracy and Language Literacy	Understand Numeracy	a. Read and interpret data from basic modes of data representation e.g., tables and bar graphs
	Understand Written Communication (Language and Literacy)	a. Apply reading skills to demonstrate comprehension of more complex texts b. Apply spelling skills and learner strategies for writing accurately and consistently in internationally acceptable English (standard English) c. Communicate concisely (e.g., reducing paragraph and sentence length) d. Adapt formality to the writing context (e.g., at workplace)
	Understand Grammar and Vocabulary (Language and Literacy)	a. Spot and address own language mistakes to develop greater control in the use of language for speaking, writing and representing b. Use appropriate language structures learnt previously to convey thoughts and opinions in interactions and communication with others c. Continue to develop rich vocabulary knowledge by examining how words are formed, how words relate to one another and how words are used in context

- Trader
- Execution Trader
- Quantitative Trader

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Digital Literacy	Avoid Phishing Scams	<ul style="list-style-type: none"> a. Know what to do if one accidentally provided personal/banking details b. Know how to identify and prevent organisation assets from cyber attack
	Understand the Internet and Social Media	<ul style="list-style-type: none"> a. Demonstrate caution when interacting with others online b. Seek help when someone makes one feel uncomfortable or distressed online c. Demonstrate social media etiquette (e.g., think before posting, respect others, avoid vulgarities and insulting words)
	Avoid Fake News Online	<ul style="list-style-type: none"> a. Evaluate the sources and play a part to stop the spread of false information b. Verify information with other sources when unsure of its credibility
	Use Technology Responsibly	<ul style="list-style-type: none"> a. Evaluate and choose the best strategies for managing screen time b. Avoid undesirable and unsafe online content

Functional Track: Trading and Execution

Job Level: Executive ★★★

 [Return to summary of sectors](#)

- Head of Trading Desk / Head of Trading Floor / Head of Dealing / Head of Execution

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Relate with Others	Interact in Groups	a. Establish and maintain positive social relationships with different people at different settings (e.g., friends, co-workers, customers)
	Manage Conflicts	a. Conduct conflict resolution planning b. Assess effectiveness of conflict resolution strategies c. Adapt from previous conflict resolution strategies for various contexts
	Work and Collaborate in Teams	a. Generate solutions to challenges faced in the team b. Contribute to a positive and cooperative environment in the team through coordinated problem-solving c. Use collaborative communication tools to accomplish group tasks (i.e., Google Drive, Microsoft Teams, Popplet, Padlet, WhatsApp)
Communication and Self-Advocacy	Communicate One's Needs	a. Identify the appropriate channel and the appropriate person(s) at different settings, to communicate one's requests and views at different activities (e.g., channels could include relevant personnel online / physical form, helpdesk)
	Build Conversation Skills	a. Engage different people in informal and formal conversations at different activities (i.e., social exchanges vs. work-related discussions)
Career Preparation and Development	Set Goals and Fulfil Responsibilities	a. Refine the goals and action plan b. Display self-motivation in completing a task (i.e., show enthusiasm, perform self-check to spot efforts and correct errors)
	Demonstrate Leadership Skills	a. "Walk-the-talk" and demonstrate good leadership traits to other colleagues in the workplace
	Initiate Career Exploration	a. Effectively communicate one's brand through resume and online profiles such as LinkedIn b. Know the potential skills gaps and competencies and develop them to be work ready

- Head of Trading Desk / Head of Trading Floor / Head of Dealing / Head of Execution

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Digital Literacy	Avoid Phishing Scams	<ul style="list-style-type: none"> a. Know what to do if one accidentally provided personal/banking details b. Know how to identify and prevent organisation assets from cyber attack
	Understand the Internet and Social Media	<ul style="list-style-type: none"> a. Demonstrate caution when interacting with others online b. Seek help when someone makes one feel uncomfortable or distressed online c. Demonstrate social media etiquette (e.g., think before posting, respect others, avoid vulgarities and insulting words)
	Avoid Fake News Online	<ul style="list-style-type: none"> a. Evaluate the sources and play a part to stop the spread of false information b. Verify information with other sources when unsure of its credibility
	Use Technology Responsibly	<ul style="list-style-type: none"> a. Evaluate and choose the best strategies for managing screen time b. Avoid undesirable and unsafe online content

Functional Track: Product Solutions and Management

Job Level: Entry ★

 [Return to summary of sectors](#)

• Client Portfolio Analyst	• Portfolio Analyst/Investment Analyst/Fund Management Assistant	• Segment Executive	• Product Analyst	• Product Development Analyst	• Product Marketing Executive
• Economist	• Research Analyst	• Reserving Actuarial Executive	• Pricing Actuarial Executive	• Assistant Wealth Planner	• Trust Administrator

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA		
FINANCIAL SERVICES Physical, Mental and Emotional Health	Manage Emotions	<ul style="list-style-type: none"> a. Explore regulation or self-management strategies that can be applied to manage workplace triggers or performance of work tasks (i.e., taking deep breaths, counting to 20) b. Identify triggers which may result in uncomfortable emotions (e.g., anxiety, embarrassment, anger, sadness) c. Understand one's emotions and adopt techniques to manage the triggers such that one can better respond in a constructive manner 	
	Relate with Others	Interact in Groups	<ul style="list-style-type: none"> a. Participate in basic social interaction activities with others at different settings (i.e., saying 'thank you', greeting colleagues) b. Show care and consideration when interacting with others at different settings (i.e., giving words of encouragement, asking 'How are you?')
		Work and Collaborate in Teams	<ul style="list-style-type: none"> a. Show appreciation for diverse strengths of team members b. fulfil one's own role and responsibilities in the team towards achieving team goals c. Provide assistance and support needed by team members
		Demonstrate Service Orientation	<ul style="list-style-type: none"> a. Provide service in a polite and friendly manner b. Show good product/service knowledge to meet others' needs and expectations
	Manage Conflicts	<ul style="list-style-type: none"> a. Apply conflict resolution techniques b. Apply effective communication techniques in a conflict c. Manage one's emotions in a conflict 	

Functional Track: Product Solutions and Management

Job Level: Entry ★

 [Return to summary of sectors](#)

• Client Portfolio Analyst	• Portfolio Analyst/Investment Analyst/Fund Management Assistant	• Segment Executive	• Product Analyst	• Product Development Analyst	• Product Marketing Executive
• Economist	• Research Analyst	• Reserving Actuarial Executive	• Pricing Actuarial Executive	• Assistant Wealth Planner	• Trust Administrator

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Career Preparation and Development	Demonstrate Appropriate Behaviour and Conduct	<ul style="list-style-type: none"> a. Differentiate appropriate and inappropriate behaviours in different settings b. Appropriate behaviours include: good manners, practise care and courtesy, use appropriate vocalisation and gesture, personal space, turn-taking, etc. c. Inappropriate behaviours include: using phone excessively while at work, raising voice at colleagues or customers, etc. d. Display appropriate behaviours at different settings e. Discuss the consequences of inappropriate behaviours
Communication and Self-Advocacy	Communicate One's Needs	<ul style="list-style-type: none"> a. Identify different types of communication (including verbal and non-verbal communication) b. Practise basic requests which could be made at different settings (e.g., communicate if one is unwell, request to repeat instructions, ask to be provided with additional time to complete tasks)
	Build Conversation Skills	<ul style="list-style-type: none"> a. Initiate informal conversation during participation at different settings b. Ask questions to seek clarity about task expectations during different activities c. Use appropriate pace, tone, volume and body language to communicate at different settings d. Listen for key information during different activities e. Observe how body language is used by others at different activities to convey meaning f. Observe turn-taking in conversations at different settings
Adaptability	Develop Problem-Solving Skills	<ul style="list-style-type: none"> a. Discuss possible causes and solutions to problems encountered at different settings b. Generate solutions to solve problems at different activities, independently or with help from others

Functional Track: Product Solutions and Management

Job Level: Managerial★★

 [Return to summary of sectors](#)

• Client Portfolio Manager	• Portfolio Manager/Investment Manager/Fund Manager	• Segment Manager	• Product Manager	• Product Development Manager
• Product Marketing Manager	• Senior Economist	• Reserving and Pricing Actuarial Manager	• Wealth Planner	• Trust Manager

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Physical, Emotional and Mental Health	Manage Emotions	a. Use appropriate regulation or self-management strategies to address triggers of uncomfortable emotions encountered on a daily basis or within the work environment
	Work and Collaborate in Teams	a. Generate solutions to challenges faced in the team b. Contribute to a positive and cooperative environment in the team through coordinated problem-solving c. Use collaborative communication tools to accomplish group tasks (i.e., Google Drive, Microsoft Teams, Popplet, Padlet, WhatsApp)
		Interact in Groups
Communication and Self-Advocacy	Manage Conflicts	a. Conduct conflict resolution planning b. Assess effectiveness of conflict resolution strategies c. Adapt from previous conflict resolution strategies for various contexts
	Build Conversation Skills	a. Respond appropriately to tone and body language of others (i.e., facial expression, body posture and hand gestures) in informal and formal conversations at different activities b. Use a variety of communication tools/channels appropriately at different activities (i.e., verbal, email, WhatsApp)
Career Preparation and Development	Communicate One's Needs	a. Express one's requests (e.g., needs and wants) and views (e.g., thoughts and feelings) appropriately at different settings b. Understand the difference between healthy communication and unhealthy communication
	Demonstrate Appropriate Behaviour and Conduct	a. Acknowledge feedback, including compliments on one's behaviour at different settings, appropriately b. Respond appropriately to feedback (i.e., from Job Coach or teacher) to correct one's inappropriate action or behaviour
Adaptability	Develop Problem-solving Skills	a. Evaluate possible solutions to problems by comparing the pros and cons b. Demonstrate resilience in overcoming problems c. Reflect on the effectiveness of the solutions to the problems as part of improving one's problem-solving process

Functional Track: Product Solutions and Management

Job Level: Executive ★★★

 [Return to summary of sectors](#)

• Head of Portfolio Management	• Head of Segments	• Head of Product Management	• Head of Product Marketing
• Head of Strategy/Head of Investment Strategy	• Head of Reserving and Pricing Actuarial	• Head of Wealth Planning/Director of Wealth Planning	• Head of Trust Administration

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Relate with Others	Interact in Groups	a. Establish and maintain positive social relationships with different people at different settings (e.g., friends, co-workers, customers)
	Work and Collaborate in Teams	a. Generate solutions to challenges faced in the team b. Contribute to a positive and cooperative environment in the team through coordinated problem-solving c. Use collaborative communication tools to accomplish group tasks (i.e., Google Drive, Microsoft Teams, Popplet, Padlet, WhatsApp)
Communication and Self-Advocacy	Communicate One's Needs	a. Identify the appropriate channel and the appropriate person(s) at different settings, to communicate one's requests and views at different activities (e.g., channels could include relevant personnel online / physical form, helpdesk)
	Practise Negotiation	a. Utilise negotiation strategies in various situations and contexts b. Employ non-verbal communication strategies (e.g., direct eye contact, indicating understanding) c. Adapt initial negotiation pitch when necessary d. Engage in workplace negotiations
	Build Conversation Skills	a. Engage different people in informal and formal conversations at different activities (i.e., social exchanges vs. work-related discussions)
Career Preparation and Development	Set Goals and Fulfil Responsibilities	a. Refine the goals and action plan b. Display self-motivation in completing a task (i.e., show enthusiasm, perform self-check to spot efforts and correct errors)
	Demonstrate Leadership Skills	a. "Walk-the-talk" and demonstrate good leadership traits to other colleagues in the workplace
	Initiate Career Exploration	a. Effectively communicate one's brand through resume and online profiles such as LinkedIn b. Know the potential skills gaps and competencies and develop them to be work ready

Functional Track: Operations

Job Level: Entry ★

 [Return to summary of sectors](#)

• Underwriting Executive	• Claims Appraiser/Claims Examiner/Claims Executive	• Account Operations Analyst	• Credit and Lending Operations Analyst	• Transaction Banking Operations Analyst	• Treasury Operations Analyst/Market Operations Analyst	• Operations Risk and Control Analyst
• Client Investment Performance and Reporting Analyst	• Know Your Customer/Customer Due Diligence Analyst					

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
FINANCIAL SERVICES Physical, Mental and Emotional Health	Manage Emotions	<ul style="list-style-type: none"> a. Explore regulation or self-management strategies that can be applied to manage workplace triggers or performance of work tasks (i.e., taking deep breaths, counting to 20) b. Identify triggers which may result in uncomfortable emotions (e.g., anxiety, embarrassment, anger, sadness) c. Understand one's emotions and adopt techniques to manage the triggers such that one can better respond in a constructive manner
	Interact in Groups	<ul style="list-style-type: none"> a. Participate in basic social interaction activities with others at different settings (i.e., saying 'thank you', greeting colleagues) b. Show care and consideration when interacting with others at different settings (i.e., giving words of encouragement, asking 'How are you?')
	Work and Collaborate in Teams	<ul style="list-style-type: none"> a. Show appreciation for diverse strengths of team members b. fulfil one's own role and responsibilities in the team towards achieving team goals c. Provide assistance and support needed by team members
	Manage Conflicts	<ul style="list-style-type: none"> a. Apply conflict resolution techniques b. Apply effective communication techniques in a conflict c. Manage one's emotions in a conflict

Functional Track: Operations

Job Level: Entry ★

 [Return to summary of sectors](#)

• Underwriting Executive	• Claims Appraiser/Claims Examiner/Claims Executive	• Account Operations Analyst	• Credit and Lending Operations Analyst	• Transaction Banking Operations Analyst	• Treasury Operations Analyst/Market Operations Analyst	• Operations Risk and Control Analyst
• Client Investment Performance and Reporting Analyst	• Know Your Customer/Customer Due Diligence Analyst					

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Career Preparation and Development	Demonstrate Appropriate Behaviour and Conduct	<ul style="list-style-type: none"> a. Differentiate appropriate and inappropriate behaviours in different settings b. Appropriate behaviours include: good manners, practise care and courtesy, use appropriate vocalisation and gesture, personal space, turn-taking, etc. c. Inappropriate behaviours include: using phone excessively while at work, raising voice at colleagues or customers, etc. d. Display appropriate behaviours at different settings e. Discuss the consequences of inappropriate behaviours
Communication and Self-Advocacy	Communicate One's Needs	<ul style="list-style-type: none"> a. Identify different types of communication (including verbal and non-verbal communication) b. Practise basic requests which could be made at different settings (e.g., communicate if one is unwell, request to repeat instructions, ask to be provided with additional time to complete tasks)
	Build Conversation Skills	<ul style="list-style-type: none"> a. Initiate informal conversation during participation at different settings b. Ask questions to seek clarity about task expectations during different activities c. Use appropriate pace, tone, volume and body language to communicate at different settings d. Listen for key information during different activities e. Observe how body language is used by others at different activities to convey meaning f. Observe turn-taking in conversations at different settings
Adaptability	Develop Problem-Solving Skills	<ul style="list-style-type: none"> a. Discuss possible causes and solutions to problems encountered at different settings b. Generate solutions to solve problems at different activities, independently or with help from others

Functional Track: Operations

Job Level: Managerial★★

 [Return to summary of sectors](#)

• Underwriting Manager	• Claims Manager	• Account Operations Manager	• Credit and Lending Operations Manager
• Transaction Banking Operations Manager	• Treasury Operations Manager/Market Operations Manager	• Operations Risk and Control Manager	• Know Your Customer/Customer Due Diligence Manager

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA		
FINANCIAL SERVICES	Physical, Emotional and Mental Health	Manage Emotions	a. Use appropriate regulation or self-management strategies to address triggers of uncomfortable emotions encountered on a daily basis or within the work environment
	Relate with Others	Work and Collaborate in Teams	a. Generate solutions to challenges faced in the team b. Contribute to a positive and cooperative environment in the team through coordinated problem-solving c. Use collaborative communication tools to accomplish group tasks (i.e., Google Drive, Microsoft Teams, Popplet, Padlet, WhatsApp)
		Interact in Groups	a. Observe appropriate social boundaries at different settings (e.g., interacting with friends, co-workers, customers)
		Manage Conflicts	a. Conduct conflict resolution planning b. Assess effectiveness of conflict resolution strategies c. Adapt from previous conflict resolution strategies for various contexts
Communication and Self-Advocacy	Build Conversation Skills	a. Respond appropriately to tone and body language of others (i.e., facial expression, body posture and hand gestures) in informal and formal conversations at different activities b. Use a variety of communication tools/channels appropriately at different activities (i.e., verbal, email, WhatsApp)	
	Communicate One's Needs	a. Express one's requests (e.g., needs and wants) and views (e.g., thoughts and feelings) appropriately at different settings b. Understand the difference between healthy communication and unhealthy communication	
Career Preparation and Development	Demonstrate Appropriate Behaviour and Conduct	a. Acknowledge feedback, including compliments on one's behaviour at different settings, appropriately b. Respond appropriately to feedback (i.e., from Job Coach or teacher) to correct one's inappropriate action or behaviour	
Adaptability	Develop Problem-solving Skills	a. Evaluate possible solutions to problems by comparing the pros and cons b. Demonstrate resilience in overcoming problems c. Reflect on the effectiveness of the solutions to the problems as part of improving one's problem-solving process	

Functional Track: Operations

Job Level: Managerial★★

 [Return to summary of sectors](#)

• Underwriting Manager	• Claims Manager	• Account Operations Manager	• Credit and Lending Operations Manager
• Transaction Banking Operations Manager	• Treasury Operations Manager/Market Operations Manager	• Operations Risk and Control Manager	• Know Your Customer/Customer Due Diligence Manager

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Digital Literacy	Avoid Phishing Scams	<ul style="list-style-type: none"> a. Know what to do if one accidentally provided personal/banking details b. Know how to identify and prevent organisation assets from cyber attack
	Understand the Internet and Social Media	<ul style="list-style-type: none"> a. Demonstrate caution when interacting with others online b. Seek help when someone makes one feel uncomfortable or distressed online c. Demonstrate social media etiquette (e.g., think before posting, respect others, avoid vulgarities and insulting words)
	Avoid Fake News Online	<ul style="list-style-type: none"> a. Evaluate the sources and play a part to stop the spread of false information b. Verify information with other sources when unsure of its credibility
	Use Technology Responsibly	<ul style="list-style-type: none"> a. Evaluate and choose the best strategies for managing screen time b. Avoid undesirable and unsafe online content

Functional Track: Operations

Job Level: Executive ★★★

 [Return to summary of sectors](#)

• Head of Underwriting	• Head of Claims	• Head of Operations	• Head of Operations Risk and Control	• Head of Client Investment Performance and Reporting	• Head of Know Your Customer / Customer Due Diligence / Head of Client Lifecycle
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ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Relate with Others	Interact in Groups	a. Establish and maintain positive social relationships with different people at different settings (e.g., friends, co-workers, customers)
	Work and Collaborate in Teams	a. Generate solutions to challenges faced in the team b. Contribute to a positive and cooperative environment in the team through coordinated problem-solving c. Use collaborative communication tools to accomplish group tasks (i.e., Google Drive, Microsoft Teams, Popplet, Padlet, WhatsApp)
Career Preparation and Development	Set Goals and Fulfil Responsibilities	a. Refine the goals and action plan b. Display self-motivation in completing a task (i.e., show enthusiasm, perform self-check to spot efforts and correct errors)
	Demonstrate Leadership Skills	a. "Walk-the-talk" and demonstrate good leadership traits to other colleagues in the workplace
	Initiate Career Exploration	a. Effectively communicate one's brand through resume and online profiles such as LinkedIn b. Know the potential skills gaps and competencies and develop them to be work ready

Job Level: Entry ★

 [Return to summary of sectors](#)

• Digital Transformation Executive	• Business Process Improvement Executive	• Innovation Executive	• Customer Experience Executive/User Experience Executive	• Data Analyst	• Data Engineer
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ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Physical, Mental and Emotional Health	Manage Emotions	<ul style="list-style-type: none"> a. Explore regulation or self-management strategies that can be applied to manage workplace triggers or performance of work tasks (i.e., taking deep breaths, counting to 20) b. Identify triggers which may result in uncomfortable emotions (e.g., anxiety, embarrassment, anger, sadness) c. Understand one's emotions and adopt techniques to manage the triggers such that one can better respond in a constructive manner
Relate with Others	Interact in Groups	<ul style="list-style-type: none"> a. Participate in basic social interaction activities with others at different settings (i.e., saying 'thank you', greeting colleagues) b. Show care and consideration when interacting with others at different settings (i.e., giving words of encouragement, asking 'How are you?')
	Work and Collaborate in Teams	<ul style="list-style-type: none"> a. Show appreciation for diverse strengths of team members b. fulfil one's own role and responsibilities in the team towards achieving team goals c. Provide assistance and support needed by team members
	Manage Conflicts	<ul style="list-style-type: none"> a. Apply conflict resolution techniques b. Apply effective communication techniques in a conflict c. Manage one's emotions in a conflict
Career Preparation and Development	Demonstrate Appropriate Behaviour and Conduct	<ul style="list-style-type: none"> a. Differentiate appropriate and inappropriate behaviours in different settings b. Appropriate behaviours include: good manners, practise care and courtesy, use appropriate vocalisation and gesture, personal space, turn-taking, etc. c. Inappropriate behaviours include: using phone excessively while at work, raising voice at colleagues or customers, etc. d. Display appropriate behaviours at different settings e. Discuss the consequences of inappropriate behaviours

Job Level: Entry ★

 [Return to summary of sectors](#)

• Digital Transformation Executive	• Business Process Improvement Executive	• Innovation Executive	• Customer Experience Executive/User Experience Executive	• Data Analyst	• Data Engineer
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ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Communication and Self-Advocacy	Communicate One's Needs	<ul style="list-style-type: none"> a. Identify different types of communication (including verbal and non-verbal communication) b. Identify the difference between healthy communication and unhealthy communication c. Practise basic requests which could be made at different settings (e.g., communicate if one is unwell, request to repeat instructions, ask to be provided with additional time to complete tasks)
	Build Conversation Skills	<ul style="list-style-type: none"> a. Initiate informal conversation during participation at different settings b. Ask questions to seek clarity about task expectations during different activities c. Use appropriate pace, tone, volume and body language to communicate at different settings d. Listen for key information during different activities e. Observe how body language is used by others at different activities to convey meaning f. Observe turn-taking in conversations at different settings
Adaptability	Develop Problem-Solving Skills	<ul style="list-style-type: none"> a. Evaluate possible solutions to work problems by comparing the pros and cons b. Demonstrate resilience in overcoming problems c. Reflect on the effectiveness of the solutions to the problems at the work activities as part of improving one's problem-solving process
Digital Literacy	Avoid Phishing Scams	<ul style="list-style-type: none"> a. Know what to do if one accidentally provided personal/banking details b. Know how to identify and prevent organisation assets from cyber attack
	Understand the Internet and Social Media	<ul style="list-style-type: none"> a. Demonstrate caution when interacting with others online b. Seek help when someone makes one feel uncomfortable or distressed online c. Demonstrate social media etiquette (e.g., think before posting, respect others, avoid vulgarities and insulting words)
	Avoid Fake News Online	<ul style="list-style-type: none"> a. Evaluate the sources and play a part to stop the spread of false information b. Verify information with other sources when unsure of its credibility
	Use Technology Responsibly	<ul style="list-style-type: none"> a. Evaluate and choose the best strategies for managing screen time b. Avoid undesirable and unsafe online content

• Digital Transformation Manager

• Innovation and Process Excellence Manager

• Customer Experience Manager/User Experience Manager

• Data Scientist

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Relate with Others	Work and Collaborate in Teams	<ul style="list-style-type: none"> a. Generate solutions to challenges faced in the team b. Contribute to a positive and cooperative environment in the team through coordinated problem-solving c. Use collaborative communication tools to accomplish group tasks (i.e., Google Drive, Microsoft Teams, Popplet, Padlet, WhatsApp)
	Interact in Groups	<ul style="list-style-type: none"> a. Observe appropriate social boundaries at different settings (e.g., interacting with friends, co-workers, customers)
	Manage Conflicts	<ul style="list-style-type: none"> a. Conduct conflict resolution planning b. Assess effectiveness of conflict resolution strategies c. Adapt from previous conflict resolution strategies for various contexts
Communication and Self-Advocacy	Build Conversation Skills	<ul style="list-style-type: none"> a. Respond appropriately to tone and body language of others (i.e., facial expression, body posture and hand gestures) in informal and formal conversations at different activities b. Use a variety of communication tools/channels appropriately at different activities (i.e., verbal, email, WhatsApp)
	Communicate One's Needs	<ul style="list-style-type: none"> a. Express one's requests (e.g., needs and wants) and views (e.g., thoughts and feelings) appropriately at different settings
Career Preparation and Development	Set Goals and Fulfil Responsibilities	<ul style="list-style-type: none"> a. Refine the goals and action plan b. Display self-motivation in completing a task (i.e., show enthusiasm, perform self-check to spot efforts and correct errors)
	Demonstrate Leadership Skills	<ul style="list-style-type: none"> a. "Walk-the-talk" and demonstrate good leadership traits to other employees in the workplace
	Initiate Career Exploration	<ul style="list-style-type: none"> a. Effectively communicate one's brand through resume and online profiles such as LinkedIn b. Know the potential skills gaps and competencies and develop them to be work ready
Adaptability	Develop Problem-solving Skills	<ul style="list-style-type: none"> a. Evaluate possible solutions to work problems by comparing the pros and cons b. Demonstrate resilience in overcoming problems c. Reflect on the effectiveness of the solutions to the problems at the work activities as part of improving one's problem-solving process

Job Level: Managerial★★

 [Return to summary of sectors](#)

• Digital Transformation Manager

• Innovation and Process Excellence Manager

• Customer Experience Manager/User Experience Manager

• Data Scientist

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Digital Literacy	Avoid Phishing Scams	<ul style="list-style-type: none"> a. Know what to do if one accidentally provided personal/banking details b. Know how to identify and prevent organisation assets from cyber attack
	Understand the Internet and Social Media	<ul style="list-style-type: none"> a. Demonstrate caution when interacting with others online b. Seek help when someone makes one feel uncomfortable or distressed online c. Demonstrate social media etiquette (e.g., think before posting, respect others, avoid vulgarities and insulting words)
	Avoid Fake News Online	<ul style="list-style-type: none"> a. Evaluate the sources and play a part to stop the spread of false information b. Verify information with other sources when unsure of its credibility
	Use Technology Responsibly	<ul style="list-style-type: none"> a. Evaluate and choose the best strategies for managing screen time b. Avoid undesirable and unsafe online content

Job Level: Executive ★★★

 [Return to summary of sectors](#)

• Head of Digital Transformation

• Head of Innovation and Process Excellence

• Head of Customer Experience/Head of User Experience

• Head of Data Analytics

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Relate with Others	Interact in Groups	a. Establish and maintain positive social relationships with different people at different settings (e.g., friends, co-workers, customers)
	Work and Collaborate in Teams	a. Generate solutions to challenges faced in the team b. Contribute to a positive and cooperative environment in the team through coordinated problem-solving c. Use collaborative communication tools to accomplish group tasks (i.e., Google Drive, Microsoft Teams, Popplet, Padlet, WhatsApp)
Career Preparation and Development	Set Goals and Fulfil Responsibilities	a. Refine the goals and action plan b. Display self-motivation in completing a task (i.e., show enthusiasm, perform self-check to spot efforts and correct errors)
	Demonstrate Leadership Skills	a. "Walk-the-talk" and demonstrate good leadership traits to other colleagues in the workplace
	Initiate Career Exploration	a. Effectively communicate one's brand through resume and online profiles such as LinkedIn b. Know the potential skills gaps and competencies and develop them to be work ready

Functional Track: Risk, Compliance and Legal

Job Level: Entry ★

 [Return to summary of sectors](#)

• Operational Risk Assistant	• Compliance Analyst	• Paralegal/ Legal Executive	• Operational Risk Analyst	• Credit Risk Analyst	• Market and Liquidity Risk Analyst
• Legal Counsel	• Risk Analytics Analyst/Compliance Analytics Analyst	• Compliance Advisory Executive	• Monitoring Surveillance and Testing Executive	• Financial Crime Compliance Executive	• Technology, Information and Cyber-Security Risk Analyst

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Physical, Mental and Emotional Health	Manage Emotions	<ul style="list-style-type: none"> a. Explore regulation or self-management strategies that can be applied to manage workplace triggers or performance of work tasks (i.e., taking deep breaths, counting to 20) b. Identify triggers which may result in uncomfortable emotions (e.g., anxiety, embarrassment, anger, sadness) c. Understand one's emotions and adopt techniques to manage the triggers such that one can better respond in a constructive manner
	Interact in Groups	<ul style="list-style-type: none"> a. Participate in basic social interaction activities with others at different settings (i.e., saying 'thank you', greeting colleagues) b. Show care and consideration when interacting with others at different settings (i.e., giving words of encouragement, asking 'How are you?')
	Work and Collaborate in Teams	<ul style="list-style-type: none"> a. Show appreciation for diverse strengths of team members b. fulfil one's own role and responsibilities in the team towards achieving team goals c. Provide assistance and support needed by team members
Relate with Others	Manage Conflicts	<ul style="list-style-type: none"> a. Apply conflict resolution techniques b. Apply effective communication techniques in a conflict c. Manage one's emotions in a conflict
	Demonstrate Appropriate Behaviour and Conduct	<ul style="list-style-type: none"> a. Differentiate appropriate and inappropriate behaviours in different settings b. Appropriate behaviours include: good manners, practise care and courtesy, use appropriate vocalisation and gesture, personal space, turn-taking, etc. c. Inappropriate behaviours include: using phone excessively while at work, raising voice at colleagues or customers, etc. d. Display appropriate behaviours at different settings e. Discuss the consequences of inappropriate behaviours
Career Preparation and Development		

Functional Track: Risk, Compliance and Legal

Job Level: Entry ★

 [Return to summary of sectors](#)

• Operational Risk Assistant	• Compliance Analyst	• Paralegal/ Legal Executive	• Operational Risk Analyst	• Credit Risk Analyst	• Market and Liquidity Risk Analyst
• Legal Counsel	• Risk Analytics Analyst/Compliance Analytics Analyst	• Compliance Advisory Executive	• Monitoring Surveillance and Testing Executive	• Financial Crime Compliance Executive	• Technology, Information and Cyber-Security Risk Analyst

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Communication and Self-Advocacy	Communicate One's Needs	<ul style="list-style-type: none"> a. Identify different types of communication (including verbal and non-verbal communication) b. Identify the difference between healthy communication and unhealthy communication c. Practise basic requests which could be made at different settings (e.g., communicate if one is unwell, request to repeat instructions, ask to be provided with additional time to complete tasks)
	Build Conversation Skills	<ul style="list-style-type: none"> a. Initiate informal conversation during participation at different settings b. Ask questions to seek clarity about task expectations during different activities c. Use appropriate pace, tone, volume and body language to communicate at different settings d. Listen for key information during different activities e. Observe how body language is used by others at different activities to convey meaning f. Observe turn-taking in conversations at different settings
Adaptability	Develop Problem-Solving Skills	<ul style="list-style-type: none"> a. Discuss possible causes and solutions to problems encountered at different settings b. Generate solutions to solve problems at different activities, independently or with help from others

Functional Track: Risk, Compliance and Legal

Job Level: Entry ★

 [Return to summary of sectors](#)

• Operational Risk Assistant	• Compliance Analyst	• Paralegal/ Legal Executive	• Operational Risk Analyst	• Credit Risk Analyst	• Market and Liquidity Risk Analyst
• Legal Counsel	• Risk Analytics Analyst/Compliance Analytics Analyst	• Compliance Advisory Executive	• Monitoring Surveillance and Testing Executive	• Financial Crime Compliance Executive	• Technology, Information and Cyber-Security Risk Analyst

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Digital Literacy	Avoid Phishing Scams	<ul style="list-style-type: none"> a. Know the different avenues (e.g., Anti-Scam helpline) for scam-related advice and to report scams b. Know how to prevent the scams (e.g., hoaxes and phishing scams) c. Identification of the common phishing scams and how to spot them (e.g., impersonation scams - do not click on any attachment linked in a message)
	Use the Phone/ Other Electronic Devices	<ul style="list-style-type: none"> a. Know how to read up on news and search for information online
	Understand the Internet and Social Media	<ul style="list-style-type: none"> a. Develop and practise a plan to stay safe when using the Internet, cell phones and social media b. Take appropriate steps to protect one's digital footprint c. Know how to create posts to connect and chat with friends d. Adopt different approaches for different social media platforms (e.g., Facebook, Instagram, Twitter etc.)
	Avoid Fake News Online	<ul style="list-style-type: none"> a. Avoid falsehoods and fake news by referring to credible sources (e.g., official government websites, reputable news agencies)
	Use Technology Responsibly	<ul style="list-style-type: none"> a. Use strategies to regulate use of electronic devices (e.g., monitor screen time) b. Know when and where to get help in managing usage of electronic devices c. Recognise online content that is undesirable or unsafe (e.g., dark web, pornography sites)

Job Level: Managerial★★

 [Return to summary of sectors](#)

• Operational Risk Manager	• Risk Strategy Manager	• Credit Risk Manager	• Market and Liquidity Risk Manager	• Technology, Information and Cyber-Security Risk Manager
• Risk Analytics Manager/Compliance Analytics Manager	• Compliance Advisory Manager	• Monitoring, Surveillance and Testing Manager	• Financial Crime Compliance Manager	

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Relate with Others	Work and Collaborate in Teams	a. Generate solutions to challenges faced in the team b. Contribute to a positive and cooperative environment in the team through coordinated problem-solving c. Use collaborative communication tools to accomplish group tasks (i.e., Google Drive, Microsoft Teams, Popplet, Padlet, WhatsApp)
	Interact in Groups	a. Observe appropriate social boundaries at different settings (e.g., interacting with friends, co-workers, customers)
	Manage Conflicts	a. Conduct conflict resolution planning b. Assess effectiveness of conflict resolution strategies c. Adapt from previous conflict resolution strategies for various contexts
Communication and Self-Advocacy	Build Conversation Skills	a. Respond appropriately to tone and body language of others (i.e., facial expression, body posture and hand gestures) in informal and formal conversations at different activities b. Use a variety of communication tools/channels appropriately at different activities (i.e., verbal, email, WhatsApp)
	Communicate One's Needs	a. Express one's requests (e.g., needs and wants) and views (e.g., thoughts and feelings) appropriately at different settings b. Understand the difference between healthy communication and unhealthy communication
Adaptability	Develop Problem-solving Skills	a. Evaluate possible solutions to problems by comparing the pros and cons b. Demonstrate resilience in overcoming problems c. Reflect on the effectiveness of the solutions to the problems as part of improving one's problem-solving process

Job Level: Managerial★★

 [Return to summary of sectors](#)

• Operational Risk Manager	• Risk Strategy Manager	• Credit Risk Manager	• Market and Liquidity Risk Manager	• Technology, Information and Cyber-Security Risk Manager
• Risk Analytics Manager/Compliance Analytics Manager	• Compliance Advisory Manager	• Monitoring, Surveillance and Testing Manager	• Financial Crime Compliance Manager	

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Numeracy and Language Literacy	Understand Numeracy	a. Read and interpret data from basic modes of data representation e.g., tables and bar graphs
	Understand Written Communication (Language and Literacy)	a. Apply reading skills to demonstrate comprehension of more complex texts b. Apply spelling skills and learner strategies for writing accurately and consistently in internationally acceptable English (standard English) c. Communicate concisely (e.g., reducing paragraph and sentence length) d. Adapt formality to the writing context (e.g., at workplace)
	Understand Grammar and Vocabulary (Language and Literacy)	a. Spot and address own language mistakes to develop greater control in the use of language for speaking, writing and representing b. Use appropriate language structures learnt previously to convey thoughts and opinions in interactions and communication with others c. Continue to develop rich vocabulary knowledge by examining how words are formed, how words relate to one another and how words are used in context

Functional Track: Risk, Compliance and Legal

Job Level: Executive ★★★

 [Return to summary of sectors](#)

• Head of Risk Strategy	• Head of Operational Risk Management	• Head of Credit Risk Management	• Head of Market and Liquidity Risk Management	• Head of Technology, Information and Cyber Security Risk Management
• Head of Risk Analytics/Head of Compliance Analytics	• Head of Compliance	• Head of Financial Crime Compliance	• Head of Legal	

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Physical, Emotional and Mental Health	Maintain Positive Outlook	a. Divide long-term goals (that appear to be overwhelming or difficult) into smaller manageable milestones b. Engage in different ways of creating a positive and happy environment for oneself c. Take time to do some self-reflection, or use appropriate regulation and focus on events/activities that bring about positive emotions
	Manage Emotions	a. Use appropriate regulation or self-management strategies to address triggers of uncomfortable emotions encountered on a daily basis or within the work environment
Relate with Others	Interact in Groups	a. Establish and maintain positive social relationships with different people at different settings (e.g., friends, co-workers, customers)
	Work and Collaborate in Teams	a. Generate solutions to challenges faced in the team b. Contribute to a positive and cooperative environment in the team through coordinated problem-solving c. Use collaborative communication tools to accomplish group tasks (i.e., Google Drive, Microsoft Teams, Popplet, Padlet, WhatsApp)
Communication and Self-advocacy	Build Conversation Skills	a. Engage different people in informal and formal conversations at different activities (i.e., social exchanges vs. work-related discussions)
	Practise Self-advocacy	a. Identify the appropriate channel and the appropriate person(s) at different settings, to communicate one's requests and views at different activities (e.g., channels could include relevant personnel online / physical form, helpdesk)
Career Preparation and Development	Set Goals and Fulfil Responsibilities	a. Refine the goals and action plan b. Display self-motivation in completing a task (i.e., show enthusiasm, perform self-check to spot efforts and correct errors)
	Demonstrate Leadership Skills	a. "Walk-the-talk" and demonstrate good leadership traits to other colleagues in the workplace
	Demonstrate Appropriate Behaviour and Conduct	a. Acknowledge feedback, including compliments on one's behaviour at different settings, appropriately b. Respond appropriately to feedback (i.e., from Job Coach or teacher) to correct one's inappropriate action or behaviour
	Initiate Career Exploration	a. Effectively communicate one's brand through resume and online profiles such as LinkedIn b. Know the potential skills gaps and competencies and develop them to be work ready

Functional Track: Risk, Compliance and Legal

Job Level: Executive ★★★

 [Return to summary of sectors](#)

• Head of Risk Strategy	• Head of Operational Risk Management	• Head of Credit Risk Management	• Head of Market and Liquidity Risk Management	• Head of Technology, Information and Cyber Security Risk Management
• Head of Risk Analytics/Head of Compliance Analytics	• Head of Compliance	• Head of Financial Crime Compliance	• Head of Legal	

ESSENTIAL SOFT SKILLS

DOMAINS	SUB-COMPETENCY AREA	
Adaptability	Practise Negotiation	<ul style="list-style-type: none"> a. Utilise negotiation strategies in various situations and contexts b. Employ non-verbal communication strategies (e.g., direct eye contact, indicating understanding) c. Adapt initial negotiation pitch when necessary d. Engage in workplace negotiations
	Practise Time Management	<ul style="list-style-type: none"> a. Implement tools and systems to manage time more effectively b. Use routine and modify the schedule to meet changing demands
	Cope with Challenging Situations	<ul style="list-style-type: none"> a. Maintain a positive and confident outlook even when faced with various challenging situations b. Recognise symptoms of stress/ burnout early and take concrete measures to prevent them from happening (e.g., disconnecting from work)

LIST OF POSSIBLE WORK CHALLENGES

Workplace Accessibility

- a. Difficulties with getting around the workplace in larger mobility aids (e.g., Wheelchairs, canes)

Workplace Navigation and Travel

- a. Difficulties with commuting to-and-from work (e.g., Inaccessible transportation or long-distance travel to work)

Nature of Job and Tasks

- a. Challenges in managing workload, work pace and remuneration expectations of colleagues and clients (e.g. if colleagues view accommodations as special treatments or unfair distributions of tasks, if clients request for lower fees)
- b. Difficulties in initiating career exploration and one's organisational fit (e.g. confidence in applying for roles)

Social Interaction

- a. Challenges in maintaining client relationships and managing their expectations regarding the speed and quality of work

LIST OF POSSIBLE ACCOMMODATIONS

Job Task Accommodations

- a. Provide height-adjustable desks or tables for persons who cannot work comfortably at an existing desk
- b. Place office supplies and frequently used materials on the most accessible shelves or drawers for those who cannot reach upper and lower shelves and drawers
- c. Allow for periodic breaks for toileting and repositioning

Technological Assistance

- a. Install devices and programmes that allow alternative access to computers (e.g., Trackballs, key guards, compact keyboard)
- b. Provide enhanced motorised wheelchairs (e.g., An elevating wheelchair enables the wheelchair user to extend their reach and retrieve items from higher shelves)
- c. Use of Assisted Travel Mobile Application (e.g., The "AllGoEasy" free platform helps wheelchair users to plan their journeys and find out if their destination is wheelchair accessible)

Workplace Accessibility Accommodations

- a. Provide/Arrange transportation to-and-from work
- b. Ensure accessibility of premises (e.g., Install ramps, portable ramps, automatic doors, clear and accessible walkway, special flooring, lower tables) within the office or meeting site
- c. Allocate workspaces near to office machines (e.g., Printers) or entrances/exits

LIST OF POSSIBLE WORK CHALLENGES

LIST OF POSSIBLE ACCOMMODATIONS

Organisational culture

- a. Communicate and advocate for disability inclusiveness to external stakeholders (e.g. set, negotiate, and manage client expectations, discuss any concerns and adjust plans as necessary to align with client expectations)
- b. Promote an inclusive culture among employees/co-workers to facilitate relationships among all employees* (e.g. incorporating inclusion-related values and competencies into employees, educating colleagues on reasons for accommodations so that they are not seen as special treatment or unfair distribution of tasks)
- c. Facilitate accessible and diverse staff bonding activities and office social events (e.g., providing alternative activities or modifications to physical events, ensuring venues are accessible)
- d. Providing accessible and more flexible recruitment opportunities (e.g. holding interviews in disability-friendly locations)

Note:

Please refer to the Enabling Skills and Competencies Framework for Employers, Competency Domain "Inclusive Workplace Culture" for skills related to creating an inclusive and supportive workplace culture for persons with disabilities.

LIST OF POSSIBLE WORK CHALLENGES

Nature of Job and Tasks

- a. Difficulties with/unable to manipulate objects (e.g. Turn pages, write with a pen or pencil)
- b. Difficulties typing on a keyboard or retrieving work-related documents (e.g. Financial records, customer portfolios)

Workplace Navigation and Travel

- a. Difficulties with navigating through work environment entry points (e.g. Opening heavy office doors and manipulating doorknobs)

Nature of Job and Tasks

- a. Challenges in managing workload, work pace and remuneration expectations of colleagues and clients (e.g. if colleagues view accommodations as special treatments or unfair distributions of tasks, if clients request for lower fees)
- b. Difficulties in initiating career exploration and one's organisational fit (e.g. confidence in applying for roles)

Social Interaction

- a. Challenges in maintaining client relationships and managing their expectations regarding the speed and quality of work

LIST OF POSSIBLE ACCOMMODATIONS

Job Task Accommodations

- a. Provide page turners and book holders for a person who cannot manipulate paper
- b. Provide writing aids for a person who cannot grip a writing tool (e.g. Ergonomic rubber grip for pen)
- c. Keyguard (hard plastic add-on for the computer keyboard with holes for each key to avoid striking unwanted keys due to involuntary muscle contractions)
- d. Provide the use of single-action levers instead of knobs (e.g. Doors within the office or bank)

Technological Assistance

- a. Provide voice-activated speaker phones with large buttons, an automatic dialing system and voice mail system, and/or headsets
- b. Provide alternative access for computers (e.g. Speech recognition, morse code entry, trackballs, key guards, alternative keyboards, and/or mouth sticks)
- c. Provide switch buttons to navigate and select icons on the computer screen (can be configured for other software and commands)
- d. Provide accessible switches or power controls by using adhesive Velcro to securely attach the switches or controls to surfaces
- e. Provide reading systems (e.g. scanner, computer, monitor, and sound card), Optical Character Recognition (OCR) software, and a reading and filing program

LIST OF POSSIBLE WORK CHALLENGES

LIST OF POSSIBLE ACCOMMODATIONS

Organisational culture

- a. Communicate and advocate for disability inclusiveness to external stakeholders (e.g. set, negotiate, and manage client expectations, discuss any concerns and adjust plans as necessary to align with client expectations)
- b. Promote an inclusive culture among employees/co-workers to facilitate relationships among all employees* (e.g. incorporating inclusion-related values and competencies into employees, educating colleagues on reasons for accommodations so that they are not seen as special treatment or unfair distribution of tasks)
- c. Facilitate accessible and diverse staff bonding activities and office social events (e.g., providing alternative activities or modifications to physical events, ensuring venues are accessible)
- d. Providing accessible and more flexible recruitment opportunities

Note:

LIST OF POSSIBLE WORK CHALLENGES

Accessing and Processing Information and/or Objects

- a. Difficulties in accessing computer information, and/or writing notes (e.g., Retrieving digital financial records)
- b. Difficulties with using a telephone in terms of accessing buttons and visual displays
- c. Difficulties in accessing printed text (e.g., Font size, style, colour, contrast, overall text legibility)

Social Interaction

- a. Difficulties in non-verbal communications (e.g., Body language, hand gestures, and eye contact that might indicate the satisfaction/displeasure of the client or supervisor/co-workers)
- b. Challenges in maintaining client relationships and managing their expectations regarding the speed and quality of work

Workplace Navigation and Travel

- a. Difficulties with workplace navigation (e.g., Reading signage, noticing obstacles that may be in one's path)
- b. Difficulties with commuting to-and-from work (e.g., Inaccessible transportation or long-distance travel to work)

Nature of Job and Tasks

- a. Challenges in managing workload, work pace and remuneration expectations of colleagues and clients (e.g. if colleagues view accommodations as special treatments or unfair distributions of tasks, if clients request for lower fees)
- b. Difficulties in initiating career exploration and one's organisational fit (e.g. confidence in applying for roles)

LIST OF POSSIBLE ACCOMMODATIONS

Job Task Accommodations

- a. Provide accessible reading/training/meeting materials in advance for employees to review (e.g. Auditory version of documents, braille formatted document, large print, tactile graphic document)
- b. Provide auditory versions to enable ease of documenting client design details
- c. Use overlay to increase colour contrast between printed text and document background (e.g. colour paper, acetate sheet)

Technological Assistance

- a. Provide assistive technology for computer use (e.g. Text-to-speech software, screen reader software, screen magnifier, large-font keyboards, Microsoft Reader, verbal presentation queues)
- b. Use of assisted Visual Mobile applications (e.g. Take a photo of the surroundings/objects and use crowdsourcing and image recognition to identify objects/surroundings)
- c. Provide assistive technology for note-taking (e.g. Digital recorder, speech dictation software, braille stylus/braille slate, braille printer, scribe/notetaker)
- d. Provide assistive technology for using a telephone (e.g. Telephone light sensor, talking telephone console indicators and message displays, smartphone screen reading)

Workplace Accessibility Accommodations

- a. Avoid placing items along the common walkway as it may disorientate employees' cognitive mapping of the space
- b. Familiarise employee with the amenities within the company and around the building such as the facilities and floor plan by orientating and walking with them
- c. Allow a service animal and/or mobility aid (e.g. Cane), detectable warning surfaces
- d. Provide tactile map of evacuation and common routes
- e. Provide a well-lit working environment
- f. Provide/Arrange transportation to-and-from work

LIST OF POSSIBLE WORK CHALLENGES

LIST OF POSSIBLE ACCOMMODATIONS

Communication Accommodations

- a. Use specific and descriptive language (e.g. instead of saying "there is a kerb", say "there is a kerb on your right")

Job Coaching and Scheduling Accommodations

- a. Engage job coaches/on-site mentors and designate a consistent buddy to support on job tasks and workplace navigation
- b. Provide flexible schedule (e.g. Remote working, longer travelling time)

Sensory Accommodations

- a. Provide the use of anti-glare screen protectors to reduce screen glare

Organisational culture

- a. Communicate and advocate for disability inclusiveness to external stakeholders (e.g. set, negotiate, and manage client expectations, discuss any concerns and adjust plans as necessary to align with client expectations)
- b. Promote an inclusive culture among employees/co-workers to facilitate relationships among all employees* (e.g. incorporating inclusion-related values and competencies into employees, educating colleagues on reasons for accommodations so that they are not seen as special treatment or unfair distribution of tasks)
- c. Facilitate accessible and diverse staff bonding activities and office social events (e.g., providing alternative activities or modifications to physical events, ensuring venues are accessible)
- d. Providing accessible and more flexible recruitment opportunities (e.g. making job advertisements and postings screen-reader compatible, using clear and inclusive language)

Note:

LIST OF POSSIBLE WORK CHALLENGES

Social Interaction

- a. Difficulties in communicating effectively with co-workers and/or clients who may have limited experience working with persons with hearing disability (e.g., Liaising with clients for financial planning)
- b. Challenges in maintaining client relationships and managing their expectations regarding the speed and quality of work

Accessing and Processing Information and/or Objects

- a. Difficulties in fully capturing all of the discussion pointers raised during presentations and meetings (e.g., Meetings to discuss the bank's product positioning)

Nature of Job and Tasks

- a. Challenges in managing workload, work pace and remuneration expectations of colleagues and clients (e.g. if colleagues view accommodations as special treatments or unfair distributions of tasks, if clients request for lower fees)
- b. Difficulties in initiating career exploration and one's organisational fit (e.g. confidence in applying for roles)

LIST OF POSSIBLE ACCOMMODATIONS

Communication Accommodations

- a. Encourage and send employees/co-workers to undergo a sign language course to facilitate communication
- b. Provide conducive meeting environments (e.g., Good lighting, quiet meeting rooms, visual access to the speaker)
- c. Educate staff to speak one at a time, maintain eye contact and not cover their mouth when speaking
- d. Sit in a round table setting to facilitate lip-reading
- e. Conduct ground discussions in a quiet room to avoid distractions and minimise noise
- f. Provide any written materials such as meeting agendas, course or training outlines before meetings and meeting notes afterwards
- g. Provide and engage sign interpreters

Technological Assistance

- a. Use of personal assistive technology (e.g., Hearing aids, visual communication aids to communicate face-to-face with co-workers or clients)
- b. Provide the use of live transcribing applications for communication (e.g., Closed captioning of videos and voice-to-text systems)
- c. Provide the use of Assisted Hearing Mobile Applications to record and recognise sounds/respond to environment signals
- d. Use of instant messaging software (e.g., WhatsApp) for communication
- e. Provide the use of Wireless microphone and receivers for those with hearing aids to hear better and not be affected by ambient environment noise
- f. Provide the use of alerting devices that use vibrating or visual indicators (e.g., Flashing lights)
- g. Install hearing induction loop system in common areas (e.g., Meeting room, event halls)

Sensory Accommodations

- a. Provide hearing protection for those who need to work in a noisy environment (e.g., Earmuffs that attenuate sound as the noise level rises)

LIST OF POSSIBLE WORK CHALLENGES

LIST OF POSSIBLE ACCOMMODATIONS

Organisational culture

- a. Communicate and advocate for disability inclusiveness to external stakeholders (e.g. set, negotiate, and manage client expectations, discuss any concerns and adjust plans as necessary to align with client expectations)
- b. Promote an inclusive culture among employees/co-workers to facilitate relationships among all employees* (e.g. incorporating inclusion-related values and competencies into employees, educating colleagues on reasons for accommodations so that they are not seen as special treatment or unfair distribution of tasks)
- c. Facilitate accessible and diverse staff bonding activities and office social events (e.g., providing alternative activities or modifications to physical events, ensuring venues are accessible)
- d. Providing accessible and more flexible recruitment opportunities (e.g. alternative application methods such as written interviews or including sign language interpreters, instead of face-to-face)

Note:

LIST OF POSSIBLE WORK CHALLENGES

Social Interaction

- a. Difficulties with communication due to the lack of social skills (e.g., Presenting portfolio-related information to clients due to shyness, intimidation, behaviour disorders, or low self-esteem)
- b. Challenges in maintaining client relationships and managing their expectations regarding the speed and quality of work

Workplace Navigation and Travel

- a. Difficulties with commuting to-and-from work (e.g., Inaccessible transportation or long-distance travel to work)

Accessing and Processing Information and/or Objects

- a. Difficulties in absorbing complex and large amounts of information (e.g., Collecting and understanding the information needed to deliver financial advice to customers)

Nature of Job and Tasks

- a. Challenges in managing workload, work pace and remuneration expectations of colleagues and clients (e.g. if colleagues view accommodations as special treatments or unfair distributions of tasks, if clients request for lower fees)
- b. Difficulties in initiating career exploration and one's organisational fit (e.g. confidence in applying for roles)

LIST OF POSSIBLE ACCOMMODATIONS

Communication Accommodations

- a. Speak directly to the individual and make eye contact
- b. Speak in clear short sentences and use simple words
- c. Ask only one question at a time and allow plenty of time for a response

Job Coaching and Scheduling Accommodations

- a. Engage job coaches/on-site mentors and designate a consistent buddy to support communication and job tasks (e.g. Communicating with customers or clients)
- b. Provide videos and visual aids, or conduct role plays, to demonstrate appropriate workplace behaviour (e.g. Liaising with stakeholders across departments or when handling the queries of customers)

Job Task Accommodations

- a. Provide the use of checklists or step-by-step pictorial manual to simplify Standard Operating Procedures (e.g. The standardised procedures when handling customer queries relating to bank account opening)
- b. Provide frequent intermittent breaks for employees who may need conditioning and building up of stamina over time
- c. Use timer or time management application to help employee keep track of time
- d. Provide additional training time or retraining if needed, to reinforce learning
- e. Break information up and represent it in other visual forms (e.g. Infographics, pictorial representations, and simplified diagrams)

Sensory Accommodations

- a. Provide a quiet room for individuals to calm down and reduce sensory overload

Workplace Accessibility Accommodations

- a. Provide/Arrange transportation to-and-from work

LIST OF POSSIBLE WORK CHALLENGES

LIST OF POSSIBLE ACCOMMODATIONS

Organisational culture

- a. Communicate and advocate for disability inclusiveness to external stakeholders (e.g. set, negotiate, and manage client expectations, discuss any concerns and adjust plans as necessary to align with client expectations)
- b. Promote an inclusive culture among employees/co-workers to facilitate relationships among all employees* (e.g. incorporating inclusion-related values and competencies into employees, educating colleagues on reasons for accommodations so that they are not seen as special treatment or unfair distribution of tasks)
- c. Facilitate accessible and diverse staff bonding activities and office social events (e.g., providing alternative activities or modifications to physical events, ensuring venues are accessible)
- d. Providing accessible and more flexible recruitment opportunities (e.g. being flexible in structure of interviews, instead of fast-paced, back-and-forth conversational styles in interviews)

Note:

Please refer to the Enabling Skills and Competencies Framework for Employers, Competency Domain "Inclusive Workplace Culture" for skills related to creating an inclusive and supportive workplace culture for persons with disabilities.

LIST OF POSSIBLE WORK CHALLENGES

Accessing and Processing Information and/or Objects

- a. Difficulties in absorbing complex and large amounts of information (e.g., Collecting and understanding the information needed to deliver financial advice to customers)

Attentiveness and Concentration

- a. Difficulty in time management and in organising/planning/prioritising (e.g., Planning the required Know-Your-Customer due diligence steps)
- b. Difficulties in sustaining attention or concentrating on a task for extended periods of time (e.g., Processing customer requests for account opening throughout the day)

Environmental stimuli

- a. Sensitivity to lights and noise within the workplace (e.g., Environmental sounds)

Nature of Job and Tasks

- a. Difficulties in adapting to non-routine tasks and/or changes in work schedule (e.g., Meeting clients outside office of hours to discuss and implement financial plans)

Social Interaction

- a. Difficulties with communication due to the lack of social skills (e.g., Presenting portfolio-related information to clients due to shyness, intimidation, behaviour disorders, or low self-esteem)
- b. Challenges in maintaining client relationships and managing their expectations regarding the speed and quality of work

Nature of Job and Tasks

- a. Challenges in managing workload, work pace and remuneration expectations of colleagues and clients (e.g. if colleagues view accommodations as special treatments or unfair distributions of tasks, if clients request for lower fees)
- b. Difficulties in initiating career exploration and one's organisational fit (e.g. confidence in applying for roles)

LIST OF POSSIBLE ACCOMMODATIONS

Communication Accommodations

- a. Allow written response in place of verbal response for those who prefer this communication method
- b. Speak directly to the individual and make eye contact
- c. Speak in clear short sentences and use simple words
- d. Ask only one question at a time and allow plenty of time for a response

Job Coaching and Scheduling Accommodations

- a. Engage job coaches/on-site mentors and designate a consistent buddy to support communication and job tasks (e.g. Communicating with customers or clients)
- b. Provide flexible working arrangements (e.g. flexible working hours, remote work, reduced hours and scaled-down job roles based on mutual agreement and suitability for the person with disability)

Job Task Accommodations

- a. Avoid changing processes too often or abruptly. If there are any changes, explain the changes in a clear and direct way
- b. Provide and assist in checklists, calendars and planners to keep them on tasks (e.g. Checklists depicting the standardised procedures when handling customer queries)
- c. Separate tasks based on priority and assign new tasks only when the previous one is completed
- d. Break information up and represent it in other visual forms (e.g. Infographics, pictorial representations, and simplified diagrams)

LIST OF POSSIBLE WORK CHALLENGES

Workplace Navigation and Travel

- a. Difficulties with commuting to-and-from work (e.g., Inaccessible transportation or long-distance travel to work)

LIST OF POSSIBLE ACCOMMODATIONS

Sensory Accommodations

- a. Provide a quiet room for individuals to calm down and reduce sensory overload
- b. Avoid installing strong or colourful lighting that may cause sensory overload
- c. Allow employees' workstation to be positioned away from high human traffic or background noises (e.g. Walkways of the office) if the person with disability requests for it
- d. Install anti-glare filters for fluorescent lights to allow them to more closely resemble natural sunlight
- e. 6. Provide environmental sound machines, noise-cancelling headsets and/or use sound control products such as carpeting to reduce background noises

Technological Assistance

- a. provide the use of voice recorders to capture instructions and information

Workplace Accessibility Accommodations

- a. Provide/Arrange transportation to-and-from work

Organisational culture

- a. Communicate and advocate for disability inclusiveness to external stakeholders (e.g. set, negotiate, and manage client expectations, discuss any concerns and adjust plans as necessary to align with client expectations)
- b. Promote an inclusive culture among employees/co-workers to facilitate relationships among all employees* (e.g. incorporating inclusion-related values and competencies into employees, educating colleagues on reasons for accommodations so that they are not seen as special treatment or unfair distribution of tasks)
- c. Facilitate accessible and diverse staff bonding activities and office social events (e.g., providing alternative activities or modifications to physical events, ensuring venues are accessible)
- d. Providing accessible and more flexible recruitment opportunities (e.g. being flexible in structure of interviews, instead of fast-paced, back-and-forth conversational styles in interviews)

Note:

Please refer to the Enabling Skills and Competencies Framework for Employers, Competency Domain "Inclusive Workplace Culture" for skills related to creating an inclusive and supportive workplace culture for persons with disabilities.



For Persons with disabilities

Assistive Technology Fund (ATF)

[SG Enable | Assistive Technology Fund \(ATF\)](#)

The Assistive Technology Fund (ATF) is a valuable resource for Singaporeans with disabilities, designed to empower and support their journey towards independent living. With subsidies covering up to 90% of costs for essential assistive devices, capped at \$40,000, the ATF is committed to enhancing the quality of life for persons with disabilities. Whether it's for acquiring new technology, replacing old equipment, or making necessary upgrades, the ATF stands as a beacon of hope, ensuring that financial constraints do not hinder access to tools that facilitate autonomy in daily activities. If you or someone you know could benefit from this program, consider the ATF as your partner in navigating the path to independence and self-reliance.



For Employers

Enabling Employment Credit (EEC)

[Ministry of Manpower | Enabling Employment Credit \(EEC\)](#)

The Enabling Employment Credit (EEC) is a government initiative designed to encourage employers to hire Persons with Disabilities (PwDs). Firms employing PwDs who have been out of work for at least 6 months will receive enhanced support. This is in addition to the existing wage offset for all PwD employees earning below \$4,000/month. With the EEC, employers can become champions of diversity and inclusion, contributing to a workforce that recognizes the talents and potential of about 10,000 PwDs annually. This credit serves as a resource for employers to not only enrich their teams but also to make a positive impact on the community by supporting the employment of PwDs.



For Employers

Employment Support Programme

[SG Enable | Employment Support for Employers to hire PwDs](#)

The Employment Support Programme for PwDs, backed by Workforce Singapore and SkillsFuture Singapore and administered by SG Enable, offers employers subsidies, grants, and services to aid in hiring and integrating Persons with Disabilities into their workforce. Employers benefit from up to 90% course fee subsidies, job redesign grants capped at \$20,000, and a year of complimentary recruitment and job support services, enhancing workplace inclusivity and leveraging the unique talents of PwDs. This programme is also aligned with the SkillsFuture Enterprise Credit scheme for additional financial support.

Open Door Programme (ODP)

[MSF, WSG | Open Door Policy \(ODP\)](#)

The Open Door Programme (ODP), funded by the Ministry of Social and Family Development and Workforce Singapore, and managed by SG Enable, is a key resource for employers to support the employment of persons with disabilities. It offers grants for job redesign, training subsidies, and recruitment services, helping employers to create an inclusive workplace that values diversity and nurtures talent among persons with disabilities.

Job Accommodation Network (JAN)

[Job Accommodation Network](#)

The Job Accommodation Network (JAN) offers guidance on creating inclusive workplaces through accommodations. It provides comprehensive A to Z listings by disability, limitation, function, and topic, with practical solutions like equipment modification, job restructuring, and policy adjustments. Employers can use JAN as a starting point to foster a supportive environment and ensure the success of their employees with disabilities.