



**EXEMPLAR**

**WRITTEN ASSESSMENT- PAPER 1**

**MARKING MEMORANDUM**

**CANDIDATE INFORMATION**

|                          |  |  |  |  |  |  |  |  |  |  |  |  |  |
|--------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|
| CANDIDATE NAME           |  |  |  |  |  |  |  |  |  |  |  |  |  |
| CANDIDATE ID NUMBER      |  |  |  |  |  |  |  |  |  |  |  |  |  |
| EISA REGISTRATION NUMBER |  |  |  |  |  |  |  |  |  |  |  |  |  |
| DATE OF ASSESSMENT       |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ASSESSMENT CENTRE        |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ASSESSMENT CENTRE NUMBER |  |  |  |  |  |  |  |  |  |  |  |  |  |

**QUALIFICATION INFORMATION**

|                          |                                       |
|--------------------------|---------------------------------------|
| QUALIFICATION TITLE      | Bank Customer Services Clerk          |
| SAQA ID                  | 101710                                |
| NQF LEVEL                | 4                                     |
| CREDITS                  | 51                                    |
| DURATION                 | Total Duration: 3 hours (180 minutes) |
| OPEN BOOK OR CLOSED BOOK | Closed book                           |
| TOTAL MARKS              | Total Marks: 100                      |
| PASS MARK                | Written Assessment<br>60% = 60 marks  |
| DATE OF EISA             |                                       |

|                               |  |                                   |  |
|-------------------------------|--|-----------------------------------|--|
| <b>Assessor Name</b>          |  | <b>Assessor Signature</b>         |  |
| <b>Moderator Name</b>         |  | <b>Moderator Signature</b>        |  |
| <b>Candidate Overall Mark</b> |  | <b>Candidate Competency NYC/C</b> |  |

## GENERAL EISA RULES

- a) Candidates are required to answer in the spaces provided in this paper. You can request for additional writing paper from the invigilator, if necessary.
- b) If you have used additional paper, make sure it is stapled to the answer sheet and you must also label appropriately, including putting your name and EISA registration number on it.
- c) Candidates can ONLY use a **BLACK PEN** for their answers.
- d) Candidates to ensure that their **NAMES, SURNAMES** and **EISA registration numbers** appear on the front of their EISA booklet.
- e) This is a closed-book examination. Therefore, no other materials or belongings are to be brought into the assessment centre. Should you bring any other materials or belongings into the assessment centre, you will be required to leave such at the front of the assessment centre examination room. The assessment centre will not be held liable for any loss or damage to property brought into the assessment centre examination room.
- f) All EISA booklets must be handed back to the invigilator intact. No paper may be torn off from the EISA booklet. The removal of EISA booklets from the examination room is prohibited.
- g) Candidates may use a calculator in this EISA.
- h) Unless this is an online examination where access to a computer will be made available to you, the use of any communication devices, including smart watches, cell phones, tablets, iPads, headphones and laptops, are prohibited.
- i) All cell phones are to be switched off for the duration of the EISA.
- j) The invigilator will not assist you with the explanation of questions related to the EISA.
- k) Candidates are prohibited from conversing in any manner with other students.
- l) Candidates may not leave the examination venue within one hour of the start of the examination and in the last 10 minutes of the allotted examination period.
- m) Candidates who are found to be disruptive and unruly in the assessment centre will be requested to leave the assessment centre by the invigilator.

**I HEREBY CONFIRM THAT I HAVE READ THE ABOVE EISA RULES AND DECLARE THAT I UNDERSTAND AND ACCEPT THE RULES**

---

**CANDIDATE SIGNATURE**

---

**DATE**

**CANDIDATE INSTRUCTIONS**

1. You have **180 minutes (3 Hours) in total** to complete the paper.
2. Candidates must complete all questions in this EISA.
3. Read ALL the instructions carefully and take particular note of what is required.
4. Should you require additional space to complete your answer, please request additional paper from your invigilator. Ensure that you indicate your name, surname and EISA registration number at the top of the additional paper. Also ensure that the question number is clearly marked on your additional paper.
5. Number the answers correctly according to the numbering system used in this question paper.
6. Use the mark allocation and nature of each question to determine the length and depth of an answer.
7. Pay special attention to spelling and sentence construction.
8. Write neatly and legibly.

## WRITTEN QUESTIONS

**1.1 INSTRUCTION: Please read the specific workplace scenario and then answer all the questions in this section based on the situation described in the scenario.**

Bongi, a Bank Customer Services Clerk, is assisting Mr. Naidoo, an elderly customer who primarily speaks isiZulu, although the standard bank communication used by Bongi is in complex English. Mr. Naidoo is furious because his account was unexpectedly frozen after a large transaction of R44950.99 flagged the system (due to a complex FICA verification and reporting requirement update glitch). He is loudly complaining about the "incompetence" of the bank, using aggressive body language, and struggling to understand Bongi's explanation of the verification documents needed. The prolonged, loud interaction is starting to draw attention from other customers and distract Bongi's colleagues. A few moments later the manager confirms with the compliance and IT Department that the FICA limit for reporting and flagging transactions is R49999.99.

### **1.1.1 Communication with diverse people and barriers of communication**

a) In the scenario, Bongi attempts to explain FICA verification requirements in complex English, but Mr. Naidoo primarily speaks isiZulu and struggles to grasp the technical terminology. Identify the two primary barriers to communication being demonstrated here and then clearly illustrate referencing the given scenario and the actions you would take. (2 Marks)

1. Noise and Distraction
2. Linguistic Barrier
3. Emotional Barrier
4. Technical Jargon/Language Barrier

### **Select the two correct options**

- a. 1 and 3
- b. 2 and 4
- c. 1 and 2
- d. 3 and 4

|          |          |          |          |
|----------|----------|----------|----------|
| <b>A</b> | <b>B</b> | <b>C</b> | <b>D</b> |
|----------|----------|----------|----------|

|  |   |  |  |
|--|---|--|--|
|  | ✓ |  |  |
|--|---|--|--|

### **Explanation**

*Mr. Naidoo primarily speaks isiZulu, while Bongi communicates in complex English — creating a linguistic barrier.*

*Bongi's use of technical FICA terminology causes a language/jargon barrier, making it hard for Mr. Naidoo to understand.*

*Action: Bongi should simplify her language, avoid jargon, and, if possible, use a translator or basic isiZulu greetings to build rapport and ensure understanding.*

b) With reference to the scenario provided briefly explain the importance of observing people diversity (such as language, age, and culture) in relation to communication when Bongi interacts with customers like Mr. Naidoo. (3 Marks)

- *Diversity awareness helps the clerk communicate clearly and respectfully with customers of different languages, ages, and cultures.*
- *It fosters trust and inclusivity, ensuring customers feel valued and understood.*
- *Adapting communication style (e.g., tone, pace, language choice) prevents misunderstanding and enhances customer satisfaction.*

1.1.2 Emotional intelligence regarding interactions between colleagues and customers

a) Match the action Bongi should take while dealing with the visibly angry Mr. Naidoo to the correct component of Emotional Intelligence (EI). (Write the letter next to the corresponding number). (3 Marks)

| <b>EI Component</b>           | <b>Action Bongi Should Take</b>                                                                                           | <b>EI</b> | <b>Answer (Action)</b> |
|-------------------------------|---------------------------------------------------------------------------------------------------------------------------|-----------|------------------------|
| 1. Self-management            | A. Taking a moment to breathe deeply and consciously controlling the urge to argue back when Mr. Naidoo insults the bank. |           |                        |
| 2. Social awareness / Empathy | B. Accurately reading Mr. Naidoo's aggressive body language and tone to understand the depth of his frustration.          |           |                        |
| 3. Relationship Management    | C. Recognising that her pulse is quickening and she is starting to feel personally offended by the customer's comments.   |           |                        |

| <b><i>EI Component</i></b>                  | <b><i>Action Bongi Should Take</i></b>                                | <b><i>EI (Answer)</i></b> |
|---------------------------------------------|-----------------------------------------------------------------------|---------------------------|
| <b><i>1. Self-management</i></b>            | <b><i>A. Taking a moment to breathe and control urge to argue</i></b> | <b><i>A</i></b>           |
| <b><i>2. Social awareness / Empathy</i></b> | <b><i>B. Reading Mr. Naidoo's body language</i></b>                   | <b><i>B</i></b>           |
| <b><i>3. Relationship management</i></b>    | <b><i>C. Recognising she feels offended and controlling it</i></b>    | <b><i>C</i></b>           |

- b)** Describe two specific ways which demonstrate that high Emotional Intelligence could positively impact her work environment, beyond resolving Mr. Naidoo's specific query. (2 Marks)

- *Promotes calm, respectful interactions — reducing workplace tension.*
- *Builds stronger teamwork and customer relationships, improving service quality and branch reputation.*

### 1.1.3 Interactions and management of difficult customers

- a)** Given that Mr. Naidoo is shouting loudly about the bank's incompetence. Outline three immediate principles Bongi should apply to defuse or calm the situation respectfully and firmly, as she manages this difficult customer interaction. (Marks 3)

- *Stay calm and polite, maintaining professional tone despite provocation.*
- *Listen actively — allow the customer to express concerns without interruption.*
- *Acknowledge feelings ("I understand this is frustrating") and offer help or refer to a manager if necessary.*

- b)** When managing a difficult customer, Bongi should ensure her body language is appropriate to the communication tasks at hand. Which option represents appropriate non-verbal communication when a customer is highly agitated? (2 Marks)

- Avoiding eye contact and shuffling papers to show you are busy.
- Using aggressive hand gestures to assert authority.
- Maintaining calm posture, moderate eye contact, and avoiding crossing arms (demonstrate appropriate body language techniques).
- Stepping back significantly to increase the physical distance, showing avoidance.

| A | B | C | D |
|---|---|---|---|
|   |   | ✓ |   |

*Explanation: This shows openness, empathy, and professionalism, helping to de-escalate the customer's anger.*

### 1.1.4 Conflict management

- a)** In a customer service environment like banking, the "Avoiding" style of conflict management is usually preferred when dealing with a customer complaint, as it prevents escalation. (2 Marks)

**True or False? (1 Mark)**

| True <input checked="" type="checkbox"/> | False <input type="checkbox"/> |
|------------------------------------------|--------------------------------|
|                                          | X                              |

**Justification (1 Mark)**

*Avoiding conflict may temporarily prevent escalation but does not resolve the issue or meet customer needs. In banking, a collaborative or problem-solving approach is more appropriate.*

**b)** Assume Bongi applies problem-solving techniques but determines that the complexity of Mr. Naidoo's FICA/account freezing issue exceeds her prescribed limit of authority. Explain the formal procedure she must follow in terms of escalation to ensure the problem is resolved. (3 Marks)

- Politely inform the customer that the issue requires higher-level intervention.*
- Document all relevant details (transaction, time, issue summary).*
- Refer or escalate to the branch manager or compliance officer via the formal internal process (ticket/log system).*
- Follow up to ensure resolution and feedback to the customer.*

## **1.2 Various identification types and the authenticity features**

Ms. Thandi approaches the Bank Customer Services Clerk (BCSC), Sipho, in the branch queue. She has two distinct needs:

1. She informs Sipho that she needs to stop a monthly insurance premium payment that is scheduled to be deducted tomorrow, as she has recently changed providers.
2. She then points to an advertising brochure and asks Sipho to briefly explain the difference between her current Transaction Account and the advertised Savings Account product, specifically regarding how she earns money from the account.

Sipho must clearly communicate the correct terminology and explain the key features and benefits of the banking products.

1.2.1 Apply knowledge of the different types of products and services that include features and benefits.

- a) Read the statement below regarding Ms. Thandi's first request and determine if it is True or False and provide some justification.

When Ms. Thandi refers to stopping the recurring insurance premium that a third party is authorised to collect, the correct internal banking terminology for this instruction is setting a Stop Order. (2 Marks)

| True <input checked="" type="checkbox"/> | False <input checked="" type="checkbox"/> |
|------------------------------------------|-------------------------------------------|
|                                          | x                                         |

### **Justification**

*A Stop Order is initiated by the customer to make regular payments from their account. Here, Ms. Thandi wants to cancel a debit order, which is initiated by a third party. The correct term is cancelling a debit order, not a stop order.*

- b) Based on Ms. Thandi's request for product knowledge, outline one primary function, one specific benefit of a typical bank Savings Account (compared to a Transaction Account) and the difference between the two products which Sipho should explain to her.

| Component | Description/Explanation (3 Marks Total) |
|-----------|-----------------------------------------|
|-----------|-----------------------------------------|

|                               |  |
|-------------------------------|--|
| <b>1. Primary Function</b>    |  |
| <b>2. Key Feature/Benefit</b> |  |
| <b>3. Difference/Contrast</b> |  |

| <b>Component</b>        | <b>Description / Explanation</b>                                                                                                                         |
|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Primary Function</b> | <i>To encourage saving by keeping money securely while earning interest.</i>                                                                             |
| <b>Key Benefit</b>      | <i>Earns interest on the balance, helping money grow.</i>                                                                                                |
| <b>Difference</b>       | <i>A Savings Account limits withdrawals and earns interest; a Transaction Account is for daily transactions and usually earns little or no interest.</i> |

### 1.3 LEGAL AND TRANSACTIONAL KNOWLEDGE

#### 1.3.1 Regulatory Framework and the Code of Banking Practice

Ms. Theron approaches the Bank Customer Services Desk to complain that she was charged an unexpected fee for an early cancellation of a fixed deposit. She states the bank did not adequately disclose this cost beforehand. She mentions reading about the bank's commitment to "fairness and transparency."

- a) Which foundational South African regulatory objective, established under the Financial Sector Regulation Act (FSR Act) (often referred to as part of the Twin Peaks model), primarily mandates the Financial Sector Conduct Authority (FSCA) to protect Ms. Theron by promoting her fair treatment by the financial institution? (2 Marks)
- Financial Inclusion
  - Financial Integrity and Combating Financial Crime
  - Consumer protection and market conduct
  - Stability and soundness of financial institutions

| <b>A</b> | <b>B</b> | <b>C</b> | <b>D</b> |
|----------|----------|----------|----------|
|          |          | ✓        |          |

**Justification:**

*The FSCA's main mandate is to act as the **market conduct regulator** for all financial service providers, which also includes consumer protection.*

**b)** Based on the Code of Banking Practice (CoBP) and Ms. Theron's complaint, explain the core principle of Transparency that the bank commits to uphold. Describe one specific related duty the bank owes Ms. Theron regarding the announcement of fees or charges. (5 Marks)

- The Code of Banking Practice requires banks to clearly disclose all fees, charges, and terms before customers commit.*
- Transparency ensures customers can make informed decisions.*
- The bank owed Ms. Theron a duty to disclose the early termination fee upfront, using clear, understandable language and in written form.*
- Failure to disclose violates the CoBP and FSCA's fair treatment principle.*

**c)** Indicate whether the following statements regarding the South African financial regulatory environment are True (T) or False (F). (3 Marks)

| Statement                                                                                                                                                                        | True <input checked="" type="checkbox"/>  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|
|                                                                                                                                                                                  | False <input checked="" type="checkbox"/> |
| i. The Code of Banking Practice (CoBP) is voluntary but sets out minimum standards for service and conduct expected from the bank towards personal and small business customers. |                                           |
| ii. The Financial Intelligence Centre Act (FICA) primarily focuses on ensuring financial customers are treated fairly and receive adequate disclosure of product costs.          |                                           |
| iii. The Protection of Personal Information Act (POPI) is directly related to the bank's commitment to treating Ms. Theron's personal information as private and confidential.   |                                           |

| Statement                                                              | True / False                                          |
|------------------------------------------------------------------------|-------------------------------------------------------|
| <i>i. CoBP is voluntary but sets minimum service standards.</i>        | <i>True</i>                                           |
| <i>ii. FICA focuses on fair treatment and product cost disclosure.</i> | <i>False – FICA focuses on anti-money laundering.</i> |

|                                                   |      |
|---------------------------------------------------|------|
| iii. POPI protects client's personal information. | True |
|---------------------------------------------------|------|

### **1.3.2 Concepts and Limits of Contractual Capacity**

A young man, Mr. Sipho Ndlovu (age 17), attempts to open a new savings account. He informs you that he is earning money from selling crafts online. Later that day, Mrs. Zama Nkosi approaches your desk, exhibiting slurred speech and an inability to concentrate, requesting to sign documents to withdraw a large amount from her investment account.

- a) Define the concept of contractual capacity. Based on South African law, what is the legal age of majority for an individual to attain full legal capacity to contract? (4 Marks)
- Contractual capacity refers to a person's legal ability to enter binding contracts.*
  - In South Africa, the age of majority is 18 years, as per the Children's Act (No. 38 of 2005).*
- b) Based on the scenario, explain the bank's responsibility regarding Mr. Ndlovu (age 17) and Mrs. Nkosi (intoxicated) concerning contractual capacity. (4 Marks)
- Mr. Ndlovu (17): A minor lacks full capacity. The bank must obtain written consent from a parent/guardian to open the account.*
  - Mrs. Nkosi (intoxicated): Temporarily lacks capacity; the bank should not process transactions until she is sober and able to give valid consent.*
- c) Match the legal term regarding limitations of contractual capacity in Column A to its correct explanation in Column B. (2 Marks)

| Column A (Limitation)            | Column B (Explanation)                                                                                                           |
|----------------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| 1. Prodigal                      | i. Contracts concluded are generally invalid unless proven they were concluded during lucid intervals.                           |
| 2. Unrehabilitated Insolvent     | ii. A person unable to responsibly control their finances, requiring assistance from a court-appointed <i>curator-ad-litem</i> . |
| 3. Mentally Incapacitated Person | iii. Requires assistance from a court-appointed trustee due to limited contractual capacity.                                     |

**Select the option with the correct combination**

| Option | 1 (Prodigal) | 2 (Insolvent) | 3 (Mentally Incapacitated) |
|--------|--------------|---------------|----------------------------|
| A      | ii           | i             | iii                        |
| B      | iii          | ii            | i                          |
| C      | ii           | iii           | i✓                         |

**1.3.3 Identification Types, Authenticity Features, and Anomalies**

A new customer, Mr. X, presents a South African Identification Document (ID) to open an account. You immediately notice that the document feels unusually thin, and the photograph appears poorly laminated and slightly blurred, suggesting potential manipulation or fraud. He states he needs to open the account urgently.

- a) Give two key reasons why financial institutions are legally required to verify identification documents before opening an account. What mandatory preliminary step must you perform regarding Mr. X's document before processing his account opening request? (3 Marks)
- *To prevent fraud and money laundering (FICA compliance).*
  - *To verify true identity of clients for record-keeping.*
  - *Step: Take the ID for verification — scan or authenticate via internal FICA/KYC systems before opening account.*
- b) If, upon closer inspection, the document is determined to be fraudulent, which standard operating procedure must the Bank Customer Services Clerk follow regarding this anomaly? (2 Marks)
- Immediately return the document to Mr. X and advise him to obtain a legitimate replacement from the relevant government department.
  - Confiscate the document, notify Mr. X that the document is fraudulent, and instruct him to leave the premises quietly to prevent conflict.
  - Quietly follow established internal procedures for dealing with customers presenting fraudulent identification documents, typically involving escalating the matter internally to a supervisor or security personnel and following relevant contingency plans, such as those related to suspicious behavior.

- d. Complete the account opening process but immediately freeze the account to mitigate potential future risk to the bank.

| A | B | C | D |
|---|---|---|---|
|   |   | ✓ |   |

c) The Home Affairs Department intends to declare the old green barcoded ID book invalid at some point in the near future. The smart ID card will be sole recognised identity document. Which authentication features of the smart ID should bank service clerks be aware of? (5 marks)

- *Embedded microchip – contains the holder's personal and biometric data (fingerprints and photo) that can be electronically verified.*
- *Laser-engraved photograph – permanently etched into the card surface, making tampering difficult.*
- *Optically variable security features – such as holograms and colour-shifting elements that change appearance under light.*
- *Unique ID number and personal details – printed and digitally stored, allowing consistency checks against the Department of Home Affairs database.*
- *Polycarbonate material and tamper-proof design – ensures durability and prevents alteration or duplication.*

#### 1.3.4 Evaluation of Supporting Documents for Account Maintenance

Mrs. Dlamini requests a change of residential address on her bank account, a necessary step for compliance checks. She presents her driver's license (which still shows the old address) and a standard utility bill from the new residential location, dated three months ago.

- a) In terms of the Code of Banking Practice and relevant legislation (e.g., FICA), it is the customer's responsibility to inform the bank of any change in their contact details, including residential addresses, as and when it occurs. (2 Marks)

| True <input checked="" type="checkbox"/> | False <input type="checkbox"/> |
|------------------------------------------|--------------------------------|
| ✓                                        |                                |

|  |  |
|--|--|
|  |  |
|--|--|

### **Justification**

*Under FICA and CoBP, customers must promptly inform the bank of any change in personal or residential details.*

**b)** Evaluate the documents provided by Mrs. Dlamini based on standard FICA/KYC requirements for address verification. Is the documentation sufficient? If not, what specific action or documentation would you request from Mrs. Dlamini to fulfill the requirements for account maintenance? (3 Marks)

- *A utility bill within 3 months is acceptable; however, the driver's license showing old address is outdated.*
- *The provided utility bill (3 months old) is acceptable if still valid within the bank's FICA timeframe; if expired, request a more recent bill or lease agreement.*
- *If unclear, request proof of residence not older than 3 months for compliance.*

### **1.4 Ethical conduct and professionalism**

You are Sipho, a Bank Customer Services Clerk (BCSC) at the main branch. A high-net-worth client, Mrs. Zondo, approaches your desk to deposit a significant sum of money, explaining quietly that the funds are related to a large property acquisition. While processing the deposit, you notice a temporary colleague, Thandi, intently watching your screen. Later that afternoon, an individual calls the branch, identifying himself only as a "financial consultant" assisting "a new client named Zondo." He requests that you simply confirm the date and amount of any large deposits made to Mrs. Zondo's account in the last 24 hours, stating that this confirmation is needed for regulatory paperwork on his side.

#### **1.4.1 Applying Confidentiality Protocols**

**a)** What is the most appropriate and ethical initial action Sipho must take when dealing with the "financial consultant's" request for confirmation of Mrs. Zondo's transaction details? Justify (2 Marks)

- A. Request the consultant's name and contact information, and promise to call back once verification of their license is complete.

- B. Request that the consultant immediately fax a signed client confidentiality waiver (or consent form) from Mrs. Zondo to the bank.
- C. Confirm that a "Zondo" is a client of the bank but refuse to discuss transaction details, as client information is confidential.
- D. Decline to share any information, advise the consultant that all client transaction details are confidential, and refer them to the bank's formal procedures for requesting confidential client information

| A | B | C | D |
|---|---|---|---|
|   |   |   | ✓ |

**Justification:**

*Sipho should comply with the POPI Act, by not disclosing the customer's information without their consent.*

- b) Identify and briefly explain one consequence of unauthorised disclosure of client transaction information for the bank or the BCSC. (2 Marks)

*Breach of POPI Act and bank policy, resulting in disciplinary action, dismissal, or regulatory penalties for the bank.*

- c) Indicate whether the following statements are True (T) or False (F) regarding ethical conduct and confidentiality in the banking environment. (2 Marks)

| Statement                                                                                                                                                                         | True <input checked="" type="checkbox"/>  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|
|                                                                                                                                                                                   | False <input checked="" type="checkbox"/> |
| The Code of Banking Practice states that the bank will treat all personal information as private and confidential, but this duty ends once the individual is no longer a customer |                                           |
| Ethical behaviour in the banking environment includes components such as integrity, honesty, accountability, and time keeping                                                     |                                           |

| Statement                                    | True/False                                                                 |
|----------------------------------------------|----------------------------------------------------------------------------|
| <i>The duty ends once no longer a client</i> | <i>False – confidentiality continues even after the relationship ends.</i> |

|                                                                                       |             |
|---------------------------------------------------------------------------------------|-------------|
| <i>Ethical behaviour includes integrity, honesty, accountability, and timekeeping</i> | <i>True</i> |
|---------------------------------------------------------------------------------------|-------------|

- d) Match the ethical concept/lapse in Column A with the most accurate description of its application in the banking environment in Column B. (4 Marks)

| <b>Column A (Ethical Concept/Lapse)</b> | <b>Column B (Application in Banking)</b>                                                                                                    |
|-----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| i. Conflict of Interest                 | A. Failing to ensure that transactions are clearly recorded and traceable for verification purposes.                                        |
| ii. Accountability                      | B. Ignoring instructions to switch off your cell phone in the assessment centre during the External Integrated Summative Assessment (EISA). |
| iii. Confidentiality                    | C. Processing a service request for a close friend using preferential internal procedures that bypass normal security checks.               |
| iv. Respect for others/Diversity        | D. Maintaining the privacy of all personal and financial data related to clients and organisational processes.                              |

| <b>Concept</b>                 | <b>Application</b>                                      |
|--------------------------------|---------------------------------------------------------|
| <i>i. Conflict of Interest</i> | <i>C. Processing a friend's request preferentially</i>  |
| <i>ii. Accountability</i>      | <i>A. Failing to ensure transactions are traceable</i>  |
| <i>iii. Confidentiality</i>    | <i>D. Maintaining privacy of data</i>                   |
| <i>iv. Respect/Diversity</i>   | <i>B. Ignoring instructions or disrespecting others</i> |

### **1.5 Minimising risk in a banking environment**

Read the following scenario carefully and answer all questions based on the situation described, applying your knowledge of banking security protocols in South Africa.

You are Thandi, a Bank Customer Services Clerk at a busy branch in Johannesburg. It is 10:30 AM on a Monday, and the branch is moderately full. Your primary occupational tasks include communicating with customers and rendering banking services. You notice a customer at the ATM outside seems to be struggling, repeatedly entering their PIN. Suddenly, a much more serious situation unfolds inside the branch.

Two armed individuals, wearing masks, rush into the bank, shouting instructions and demanding cash from the tellers. They appear agitated.

### 1.5.1 Bank robberies and risks

- a) Indicate whether the following statements regarding bank robbery procedures and liability are True (T) or False (F). (2 Marks)

| Statement                                                                                                                                                       | True <input checked="" type="checkbox"/>  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|
|                                                                                                                                                                 | False <input checked="" type="checkbox"/> |
| If a customer is robbed inside the bank before depositing cash with a teller, the bank is generally liable for the loss of the money.                           |                                           |
| The Bank Customer Services Clerk's main responsibility during a robbery is to resist and alert the police immediately, even if it endangers staff or customers. |                                           |

| Statement                              | True/False |
|----------------------------------------|------------|
| If robbed before deposit → bank liable | False      |
| Clerk must resist robbers              | False      |

- b) Select the best course of action that aligns with the required response protocols for a Bank Customer Services Clerk during a bank robbery. Provide a motivation for the selected course of action. (3 Marks)
- Attempt to activate a silent alarm immediately, even if directly threatened by the robbers.
  - Comply with the instructions of the robbers to ensure the safety of self and others, while observing key details about the robbers for later reporting.
  - Engage the robbers in conversation to delay them and convince them to leave the premises.
  - Use body language techniques to signal distress to customers, encouraging them to flee

| A | B | C | D |
|---|---|---|---|
|   | ✓ |   |   |

## **Motivation**

*Safety of staff and customers is the top priority. Bongi should comply calmly, avoid sudden movements, and observe details (height, clothing, accents) for later reporting.*

- c) Identify two (2) immediate responsibilities of a Bank Customer Services Clerk once the robbers have left the premises and it is safe to act. (2 Marks)
- *Secure the premises and ensure everyone is safe.*
  - *Report to manager/security and record details while memory is fresh.*
- d) Briefly explain why maintaining the integrity of the scene after a robbery is critical. (3 Marks)
- *Preserves evidence for police investigation.*
  - *Prevents contamination or loss of forensic clues.*
  - *Ensures accurate reconstruction of the event for legal and insurance purposes.*

## **1.5.2 Emergency Situations**

Assume the robbery incident is over, but later that afternoon, a different emergency situation arises: the bank experiences a sudden, complete power outage, rendering all electronic platforms and systems non-operational.

- a) Match the type of bank emergency (Column A) with the appropriate action or context (Column B). (5 marks)

| <b>Column A:<br/>Emergency Type</b> | <b>Column B:<br/>Action or Context</b>                                                        |
|-------------------------------------|-----------------------------------------------------------------------------------------------|
| 1. Technology failure               | A. Requires adherence to evacuation procedures.                                               |
| 2. Unruly client behaviour          | B. A type of risk that requires management/defusion by staff.                                 |
| 3. Fire / Bomb Scare                | C. Prevents the use of the banking electronic platform.                                       |
| 4. Client falling very ill          | D. Requires compliance with safety legislation in banks.                                      |
| 5. Generic contingency planning     | E. A situation the clerk may encounter that is listed in the curriculum as an emergency type. |

|                 |           |           |           |           |           |
|-----------------|-----------|-----------|-----------|-----------|-----------|
| <b>Column A</b> | <b>1.</b> | <b>2.</b> | <b>3.</b> | <b>4.</b> | <b>5.</b> |
|-----------------|-----------|-----------|-----------|-----------|-----------|

|                 |  |  |  |  |  |
|-----------------|--|--|--|--|--|
| <b>Column B</b> |  |  |  |  |  |
|-----------------|--|--|--|--|--|

| <b>Column A</b>                 | <b>Column B</b> |
|---------------------------------|-----------------|
| 1. Technology failure           | C               |
| 2. Unruly client behaviour      | B               |
| 3. Fire / Bomb scare            | A               |
| 4. Client falling ill           | D               |
| 5. Generic contingency planning | E               |

- b)** The power outage is prolonged. Describe two (2) specific steps the Bank Customer Services Clerk should take to manage customers and the bank environment when the core electronic platform becomes non-operational. (2 Marks)
- *Calmly inform customers and explain the delay.*
  - *Suspend electronic transactions, secure cash, and follow the manual contingency plan (log all pending requests).*
- c)** Explain three (3) key responsibility a Bank Customer Services Clerk has regarding safety legislation during any major non-robbery emergency that necessitates evacuation. (3 Marks)
- *Follow emergency and safety protocols (e.g., alarm, exit routes).*
  - *Assist customers to evacuate calmly.*
  - *Account for all staff and customers and report to safety officers once outside.*

### 1.5.3 Suspicious Behaviour

While attending a long queue, you observe a customer loitering near the deposit slips counter. They are observing people using the ATM and seem to be counting cash withdrawn by others, rather than preparing their own transaction.

- a)** Choose the most appropriate acceptable method for a Bank Customer Services Clerk to deal with a customer exhibiting suspicious behaviour:
- Directly confront the individual, asking loudly, "Why are you counting other people's money?"

- b. Ignore the behaviour unless a customer complains, as intervention may escalate conflict.
- c. Inform the security personnel or supervisor immediately, describing the suspicious activity in detail.
- d. Ask the customer to produce identification documents and verify their account status, citing bank protocols.

| A | B | C | D |
|---|---|---|---|
|   |   | ✓ |   |

**b)** Identify two (2) examples of petty crimes that a Bank Customer Services Clerk should be aware of, which commonly occur in a bank environment (excluding serious crimes like armed robbery or high-level fraud). (2 Marks)

- *Pickpocketing or theft of personal items.*
- *Card swapping / shoulder surfing at ATMs.*

**c)** Explain the concept of 'profiling' or identifying suspicious behaviour in a banking context and describe one (1) preventative measure a clerk can take to mitigate the risk associated with suspicious behaviour. (3 Marks)

- *Profiling is the process of observing behaviour patterns (loitering, nervousness, repeated observation) to identify potential security risks.*
- *Preventative measure: Immediately notify security or use surveillance to monitor suspicious individuals and prevent crime.*

**d)** State whether each of the following statements is true or false. (3 marks)

i) A customer who frequently deposits just below the reporting threshold amount may be engaging in suspicious behaviour.

Answer: *True*

ii) Bank staff should ignore minor theft or fraud incidents because they are considered petty crimes and do not affect bank operations.

Answer: *False*

iii) A customer who refuses to provide identification or becomes defensive when asked routine verification questions may be showing signs of suspicious behaviour.

Answer: *True*

**TOTAL MARKS: 100**

**~END~**