


Selling Financial Products



A proven methodology for increasing sales of banking and financial services



Overview of our Training in “Selling Financial Products”




*“Thank you for the training.
I have increased my sales
as a result of attending”*

Selling Foreign Exchange Solutions
course - Global investment bank

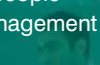
Marketing Strategy

- Positioning of banking products
- Analysing the product range
- Launching new financial offerings
- Marketing channels

Cold-Calling for Financial Services

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- Targeting clients
 - Preparing to cold-call
 - Writing pre-call letters
 - Handling the initial call
 - Overcoming call resistance

Managing Sales Teams

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- Motivating salespeople
 - Performance management
 - Agreeing targets

*“Unique trainer – he has
been senior on both the
buy-side and the sell-side”*

Winning the Hearts and Minds of
Corporate Finance Buyers course –
Canadian bank



Identifying Banking Client Needs

- Listening to your client
- Non-verbal communication
- Need Reinforcement Questions
- The Questioning Structure
- Uncovering sales opportunities

Relationship Management

- Getting the appointment
- Building the relationship
- The face to face meeting
- Gaining commitment
- When and how often to follow up
- Measuring the stability of the relationship

*“Best Selling Skills course
I have ever attended”*

Selling to High Net Worth Individuals
course – Swiss private bank

Closing the Deal

- Handling client resistance
- Objection-handling
- Appropriate closing techniques

Negotiating in the Financial Sector

- Negotiating basis points
- Negotiating fees and rates
- Key rules of negotiation

Presenting Financial Solutions

- Pitch-book presentations
- Effective presentation techniques
- Presenting at the highest level



Who We Are

DC Gardner Training is the leading global provider of tailored training services to the banking, financial and corporate sectors. Established in 1983, we have pioneered the delivery of high quality, customised financial training to hundreds of leading international clients.



Specialisation in Selling Skills Training

DC Gardner Training are world leaders in training on selling banking and financial services. Our tried and tested models are uniquely successful at ensuring that your salespeople sell more in the banking and financial sector.

We have delivered Selling Skills training for hundreds of banks and financial firms in nearly 100 countries. Research shows that our methods for teaching Selling Skills make a difference.



Our Trainers

Our trainers are market practitioners who have extensive experience selling into all the corporate and financial sectors. They have worked both on the buy-side and the sell-side.

Our Background

DC Gardner Training is part of the prestigious Euromoney Institutional Investor PLC group and this allows us to back up our Selling Skills training with the latest competitor and market analysis.

Our Specialisation

There is no such thing as a standard "Selling Skills course". Every bank, every department of a bank, has specific issues which need to be addressed. Our specialists can provide training in, for example:

- Selling Interest Rate and Foreign Exchange products on the telephone
- Selling Trade Finance Services in meetings
- Selling to High Net Worth Individuals
- Relationship Management for Corporate Bankers
- Winning the Hearts and Minds of Corporate Financial Buyers
- Selling Treasury Products
- Selling to Institutional Investors
- Increasing sales of accounting, insurance and professional services
- Managing a sales team



Our Results

The effectiveness of selling skills training can be measured in increased sales. DC Gardner Training would be pleased to work with you to design methods for measuring the effectiveness of your salespeople, in order to identify enhanced performance as a result of attending the training.

Who Should Attend?

Our tailored, in-house training courses are suitable for those new to selling financial services, but they are especially valid for those who are more experienced. There are many Selling Skills courses available on the market, but our specialisation in Selling Financial Services provides us with highly stimulating material of great benefit to seasoned bankers and financiers.

DC Gardner Training's uniquely successful approach to providing training on Selling Skills is based on our methodical approach to tailoring every course. The flow-chart below indicates how a typical project can run. We are very flexible in our approach.

Initial consultancy with client team:
Identification of strengths and weaknesses in selling

Interviews with sample delegates:
Analysis of key issues for enhancement of sales effectiveness

Market research:
Identification of competitive positioning of our client vis-à-vis competitors

Preparation of course materials:
Submission of course materials to client for approval

Psychometric Questionnaire:
Using Thomas International PPA DiSC profiling to measure

Training delivery:
Roll-out of initial training

Follow-up training:
Brief reminder sessions for participants, emphasising key points

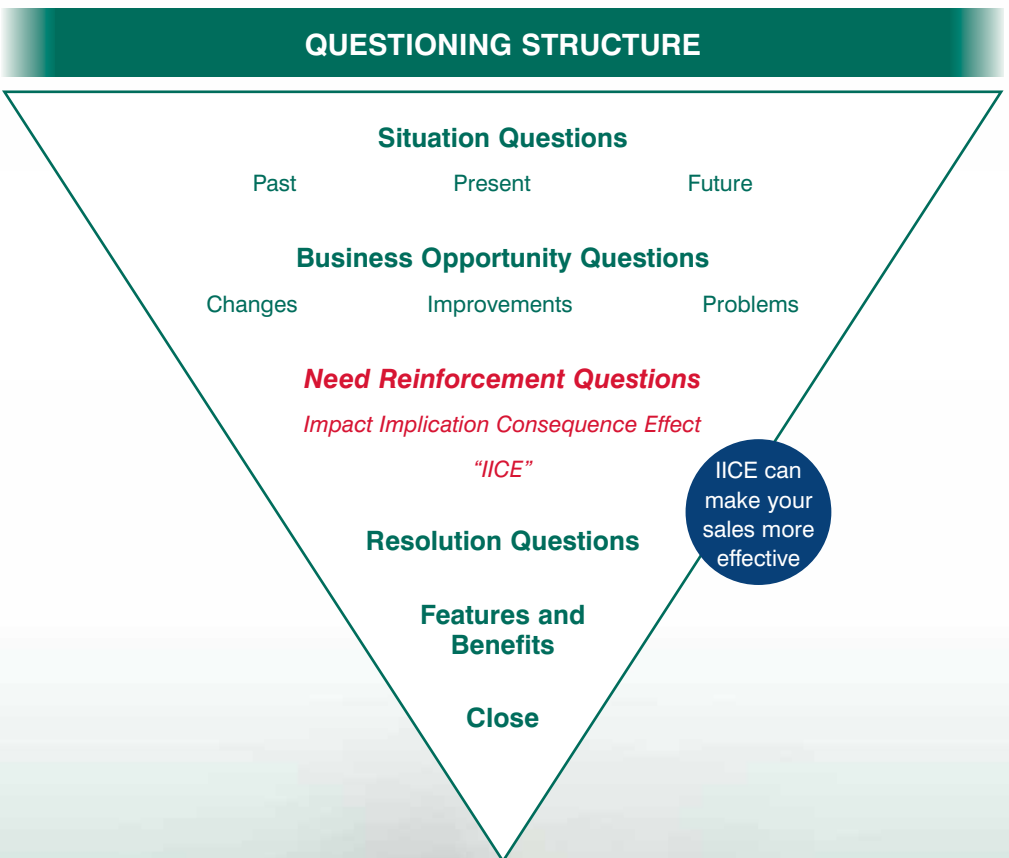
Post-course sales sheets:
Written reminders of key learning points

Measurement of sales:
Analysis of the success of the training – enhanced sales

Our Selling Skills Models

DC Gardner Training's approach to selling banking and financial services is based on several uniquely-successful selling skills models. Please find below one such model, the Questioning Structure.

Once you have identified what product the client genuinely needs to buy, before jumping in with a solution, you should get the client to tell you what the **Implication, Impact, Consequence** or **Effect** would be of solving their current problems, or indeed of not solving those problems. Once the client has told you this, you are able to say "So in principle, if I could offer you a solution to those problems, would you be interested?" And the client is unlikely to say no!



Our Methodology - Selling and Negotiation Skills

*“Excellent, logical methodology,
enthusiastically delivered”*

Selling Legal Services to Bankers course –
Global law firm

Why Selling Financial Services is Different

Financial Services are different from other products because of their special characteristics:

- **Abstract** - Banking and financial products cannot be touched
- **Complex** - Products like derivatives, documentary credits, or loan facilities require detailed explanation to corporate or institutional clients
- **Lengthy decision-process** - Banking and financial products are not bought lightly, or on impulse, and so they need to be sold in a special way



Tailored Training

We tailor our training to each sector of the market for financial products and services, whether it be Private Banking, Treasury Products or selling to corporate clients. To achieve this, our sector specialists illustrate the learning points with case studies, exercises and role plays.



*“A real privilege to be able to learn new
selling techniques after all these years”*

Selling Project Finance Services – Asian bank

Role Play Practice

Most bankers and financiers find the skills that we teach relatively easy to understand on an intellectual level. Putting the skills into practice and developing best-practice automatic reflexes is a different matter. That is why our courses typically involve several tailored role plays which are created specifically for the client. Each participant is filmed repeatedly on CCTV and detailed, individual feedback allows each participant to understand his or her own strengths and development areas when selling financial products.



Negotiating Good Terms and Conditions

By the end of our courses, most bankers feel extremely enthusiastic to try out the approach to selling financial products described during the training. But selling is one thing, selling profitably is quite another.

DC Gardner Training has developed best-practice negotiation skills training which, through practical negotiation games and exercises, teaches the key rules, such as:

- Aim high
- Set maximum and minimum objectives
- Trade, never give
- Never be afraid to walk away
- Keep searching for variables

High-octane role plays such as our world-renowned “Currency Game” ensure that the key learning points of the training are quickly assimilated.



Overview of our Training

As well as Sales training, DC Gardner Training are the market leaders in designing and delivering training in the following areas:

Credit Analysis

- Accounting concepts and developments
- Corporate credit analysis
- Credit portfolio risk management
- Bank and country risk analysis
- Analysis of non-bank financials
- Identifying creative accounting
- Financial modelling and forecasting
- Credit skills for capital markets
- Financial solutions for SMEs
- Structuring leveraged debt finance
- Retail banking

Asset Management and Private Banking

- Wealth management solutions
- Asset allocation
- Portfolio risk measurement and management
- Fund selection
- Exchange traded funds
- Hedge funds and alternative investments
- Technical analysis

Corporate Finance

- Company valuation
- Mergers and acquisitions
- Venture capital and MBOs
- Syndicated loans
- Corporate restructuring
- IPOs
- Valuing banks and financial institutions

Management Training

- Senior management development programme
- Managing people for the first time
- Presenting and influencing at the highest level
- Team-building
- Time management
- Interviewing skills and performance appraisal
- Report-writing
- Letter-writing
- Executive coaching

Asset and Structured Finance Training

- Small, medium and big-ticket leasing
- Securitisation, CDOs and credit derivatives
- Airfinance
- Shipping finance and rail finance
- Commercial real estate finance
- Securitisation modelling
- Insurance
- Tax
- Islamic finance

Project and Trade Finance

- Project finance modelling
- PPP and PFI
- Use of derivatives in project finance
- Sector-specific project financing
- Managing problems in project finance
- Basic and advanced trade finance products
- Forfaiting and factoring
- Latest developments in export finance
- Developments in trade finance in emerging markets
- Commodity finance

Treasury, Capital Markets and Risk

- Risks in derivatives
- Fixed income and swaps
- Treasury risk management
- Asset and liability management
- Credit derivatives
- Asset securitisation and CDOs
- Commodity derivatives
- Fraud and money laundering
- Basel II
- Measuring and managing VaR
- Operational risk management



Sample clients

DC Gardner Training has over 20 years' experience in delivering training solutions designed to meet the requirements of Banks, Financial Institutions and Corporates worldwide.

Some of our clients:

- ABSA
- Alpha Bank
- Axa Investment Managers
- Bank BPH SA
- Bank of America
- Bank of China
- Bank of Kuwait and the Middle East
- Bank Pekao SA
- Bank Zachodni WBK SA
- BBVA Group
- BNP Paribas
- Calyon
- Central Bank of Kuwait
- Caixa Geral de Depositos
- China International Capital Corporation
- Citigroup
- Commercial International Bank
- Commonwealth Bank of Australia
- Credit Suisse Group
- Czech National Bank
- Danske Bank
- Erste Bank
- Euroclear
- Financial Services Authority UK
- Finansbank
- Global Investment House
- Hansabank
- HypoVereinsbank
- ICBC
- ING Group
- Islamic Development Bank
- Komerčni Banka
- Macquarie
- National Bank of Kuwait
- Nordea
- OCBC Bank

- Privredna Banka
- Rabobank
- Rand Merchant Bank (SA)
- Rating Agency Malaysia
- Raiffeisen International and RZB
- Saudi Arabian Monetary Agency
- Shell
- Société Générale
- Standard Chartered Group
- State Bank of Pakistan
- The Royal Bank of Scotland
- The World Bank
- Wells Fargo
- Westpac



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