

Graduate Trainee Programme 2019

**Commercial Banking/ Retail Banking/
Financial Markets/ Finance & Accounting/
Risk Management/ Information Technology/
Business Support & Operations**



*Stay Passionate
To be a Professional*

Graduate Trainee

Banking industry is always one of the well developed and ever-growing industries in Hong Kong, gaining fame all over the world by its efficient services and fully established compliance system. However, if banking is an industry without human asset, for which we highly treasure, what will you see its picture of today?

To uphold our people-oriented value, NCB strives to provide opportunities for graduates from year to year. Youngsters reach out with passion, while our professionals succeed with experience. By generous sharing from our professionals, we believe you can grow along the road, climbing up your designated career ladder from one step to another.

Learn from our professionals and grow with us.
Join us NOW with your passion!
Challenge yourself in the ever-changing banking world!

Join us
NOW!

About NCB

Since
1949

- We have laid our concrete banking foundation in Hong Kong for 70 years to provide professional and efficient banking services to both commercial and personal customers and continue to grasp enormous opportunities throughout the years. Being a foreseer in banking industry, we also recognized the potential and solicited business opportunities in the mainland of China.

Since
1982

- We established our first branch in Shenzhen, the first foreign bank branch on the mainland, for which became one of the branches of NCB(China) today. In December 2007, NCB(China) was commenced to further expand NCB's development on the mainland.

30 May
2016

- NCB officially became a wholly-owned subsidiary of China Cinda Group ("Cinda Group") with the underlying development strategy towards the future as: Leveraging the platform of Cinda Group, we fortify the development of traditional banking business with a focus on clients.
- We establish a distinctive brand for cross-border financial business and big asset management business through highly-efficient collaboration in order to become a commercial banking group in the mainland and Hong Kong encompassing the qualities of integrated, international and modernized - with the capability to provide in-depth integrated cross-border financial services.
- By further establishing our business service both in Hong Kong and the mainland of China, we successfully gain recognition and catch the wave of breaking through the Mainland market continuously.

Award

- From 2011 to 2017, Yazhou Zhoukan (亞洲週刊) ranked the total assets of NCB within the top 10 in Hong Kong.
- We also won the "Award for Outstanding Retail Bank - Traditional Business" in 2015 and 2016, and were awarded "Excellent Brand of Cross Boarder Banking Services" by Metro Finance from 2014 to 2016.
- In 2017, we won the "Excellent Brand of Wealth Management - Banking" for the first time at "Hong Kong Leaders' Choice 2017" organized by Metro Finance. In 2018, we were awarded "Excellent Brand of Cross Border Personal Banking Services" and "Excellent Brand of Cross Border Corporate Banking Services" at "Hong Kong Leaders' Choice 2018".
- In 2017 & 2018, we won the "Excellence Award for Cross-border Financial Services" at the "Banking & Finance Awards" organized by Sky Post.
- In 2017, we were awarded "Sing Tao Service Awards 2017 - RMB Deposit Services" by Sing Tao Daily.



NCB 南洋商業銀行

Our Corporate Culture



Vision
To be a Professional and Prestigious bank in the region.



Mission
Nurture staff by offering career development opportunities.
Create values by delivering superior returns to shareholders.
Build customer satisfaction by providing quality service.

Social Responsibility

We care for and contribute to our communities.

Performance

We measure results and reward achievement.

Integrity

We uphold trustworthiness and business ethics.

Respect

We cherish every individual.

Innovation

We encourage creativity.

Teamwork

We work together to succeed.

Openings for Graduates

Starting Position:

Assistant Relationship Manager

Responsibilities:

- Take care of the commercial accounts of corporate clients in Hong Kong and Southern China;
- Understand their financial needs and provide comprehensive financial strategies and trade finance solutions to help them achieving their long term business goals;
- Evaluate their needs, analyze their borrowing capacity, develop customized credit proposals and review their commercial loans portfolio.

What you will learn:

By building and strengthening the relationship of the bank with our corporate customers and serving as their financial partners, you will have thorough understanding on the business which makes you become a professional banker in commercial banking.

Commercial Banking

Career Path:



Openings for Graduates

Starting Position:

Assistant Personal Banking Manager

Responsibilities:

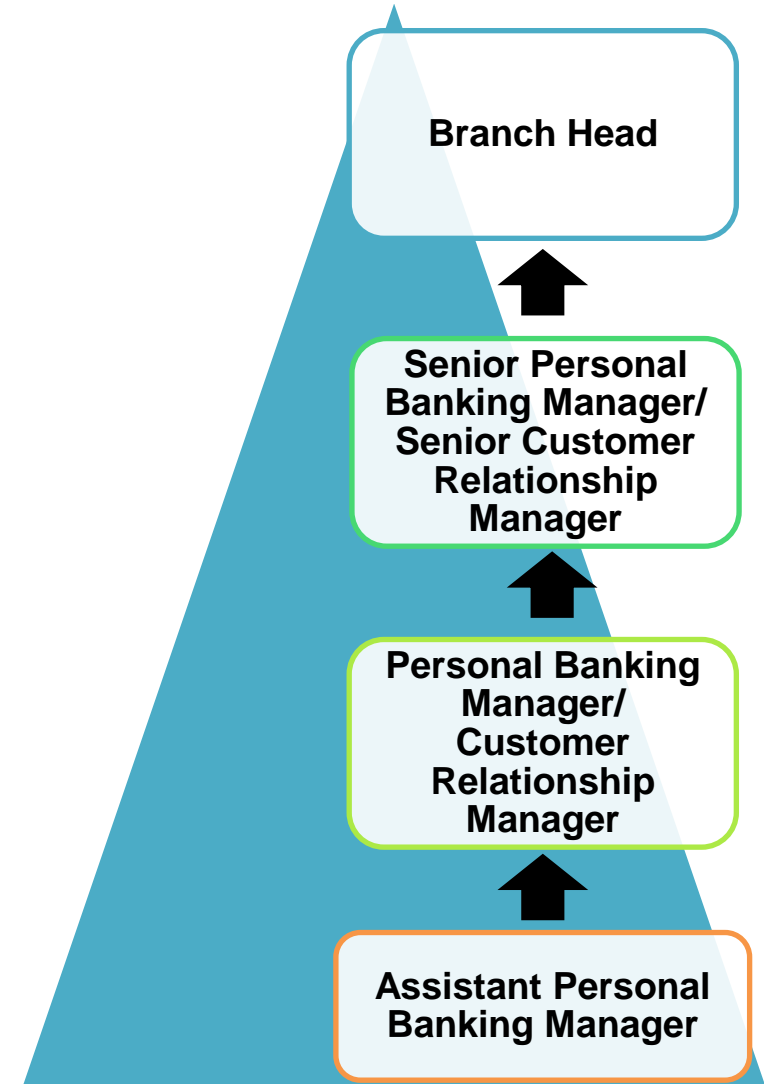
- Provide superior and professional customer services and develop long-term relationships with our retail banking customers;
- Explore and identify their financial needs, provide solutions and introduce retail banking, insurance products and services to fulfil such needs.

What you will learn:

Your time and effort to establish and strengthen long-term relationship with a strong base of retail customers shall pave your career as a professional banker in the retail banking industry. Thus this is also a foundation role for your fast-track development as a Customer Relationship Manager, Wealth Management to build up the rapport with our high net-worth customers and provide solutions about financial planning in the soon future.



Career Path:



Openings for Graduates

Starting Position:

Assistant Branch Operations Manager

Responsibilities:

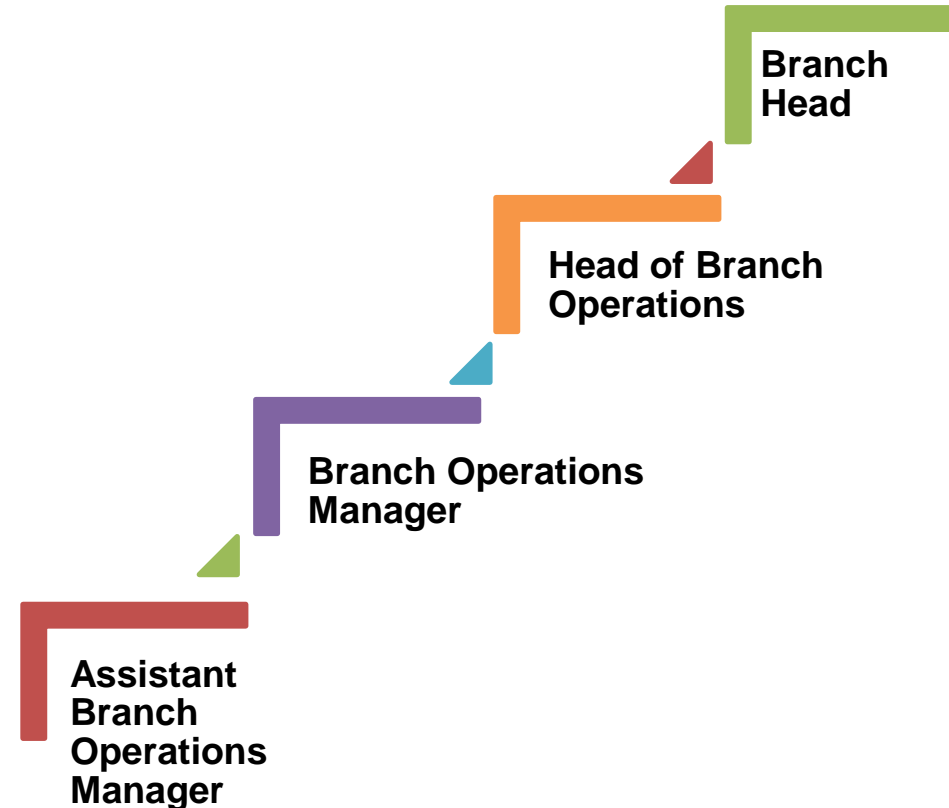
- Monitor all kinds of branch operations;
- Supervise and monitor the counter services to ensure smooth and efficient day-to-day operations with emphasis on high quality of customer services;
- Monitor various account transactions, verify relevant documents and procedures to ensure the branch business is operated strictly according to all the legal and compliance requirements.

What you will learn:

Your detailed and organized mindset and service-oriented attitude will be further enhanced to prepare yourself to be a successful banker in supervising the whole branch operations.



Career Path:



Openings for Graduates

Starting Position:

Junior Dealer

Responsibilities:

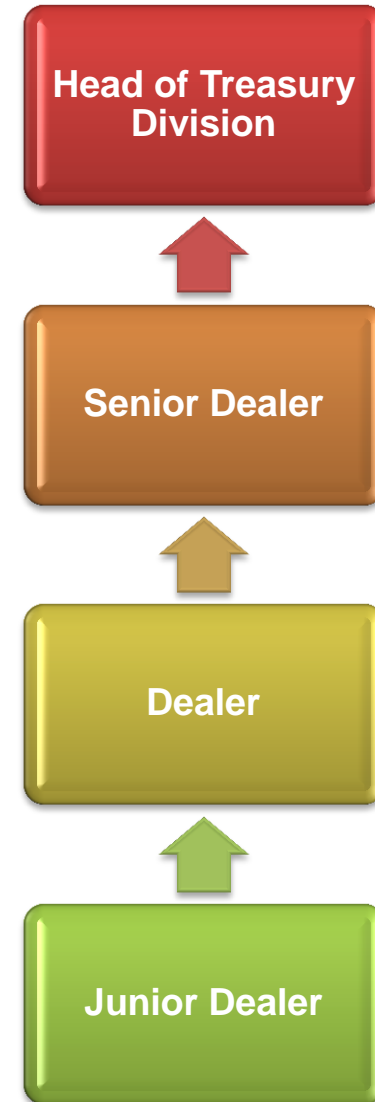
- Assist in dealing activities in different financial markets to maximize the Bank's profitability;
- Understand and interpret current market dynamics, handle enquiries and provide up-to-date financial news and market information to internal and external clients.
- Assist to formulate the strategy of the treasury management, conduct economic forecast and evaluate the market trend to identify hedging and investment opportunities.

What you will learn:

You will keep updating the market movements in the financial markets which makes you become a professional analyst in the soon future.

Financial Markets

Career Path:



Openings for Graduates

Starting Position:

Assistant Financial Management Manager/
Assistant Accounting Manager

Responsibilities:

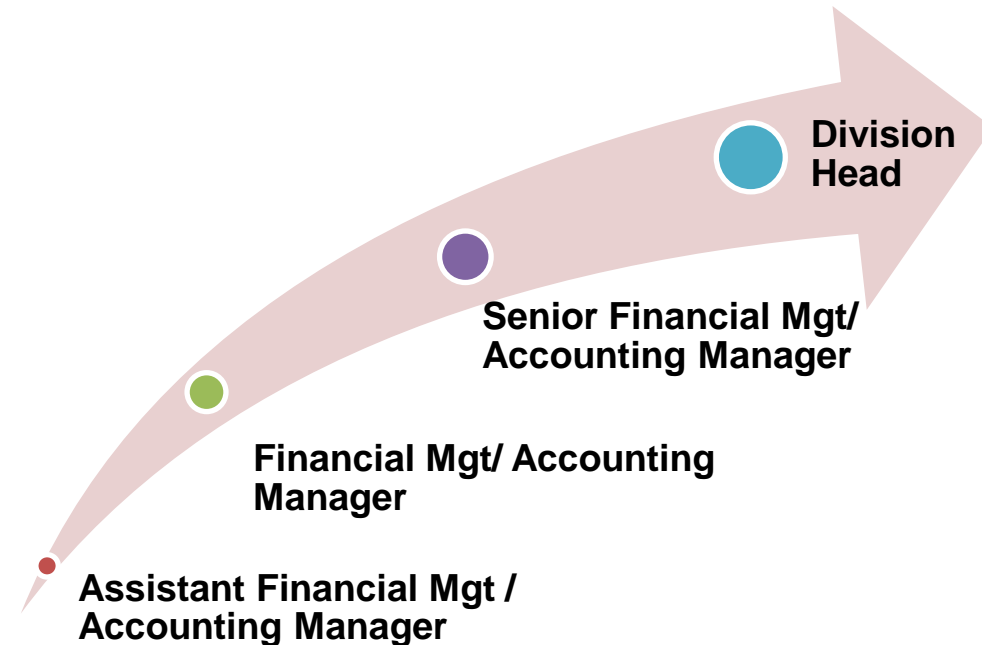
- Assist to handle the financial control and reporting duties of the bank's treasury function, including portfolio monitoring of assets and liabilities, profit attribution analysis, product control, balance sheet reporting and analysis;
- Establish and maintain internal control standards within the compliance requirements of regulatory authorities.

What you will learn:

You will get exposure to regulatory guidelines/ accounting standards, your foundation in financial/ accounting compliance will be well established, equipping yourself to go further as a specialist role in the future.

Finance & Accounting

Career Path:



Openings for Graduates

Starting Position:

Assistant Risk Management Manager

Responsibilities:

- Conduct risk analysis for evaluating and identifying credit portfolio risk and market risk of the bank.

What you will learn:

Your judgment capability and analytical skills will be well-developed to deliver sound solutions and make concise and professional recommendations to the management and the business partners, aiming at minimizing probable risk of the bank.

Risk Management

Career Path:



Openings for Graduates

Starting Position:

Assistant Information Technology Manager

Responsibilities:

- Assist to collect, understand and analyse business requirements;
- Propose project schedules, conduct testing and prepare system documentations to ensure systems implemented effectively to drive business growth of the bank.

What you will learn:

You will be get familiar with our core banking system and be well trained as a IT professional by involving in different technical projects related to data management, software development, system maintenance, information security and etc.

Information Technology

Career Path:



Openings for Graduates

Business Support & Operations

Starting Position:

Assistant Manager in one of the business support teams (eg. compliance, credit, process monitoring and etc.)

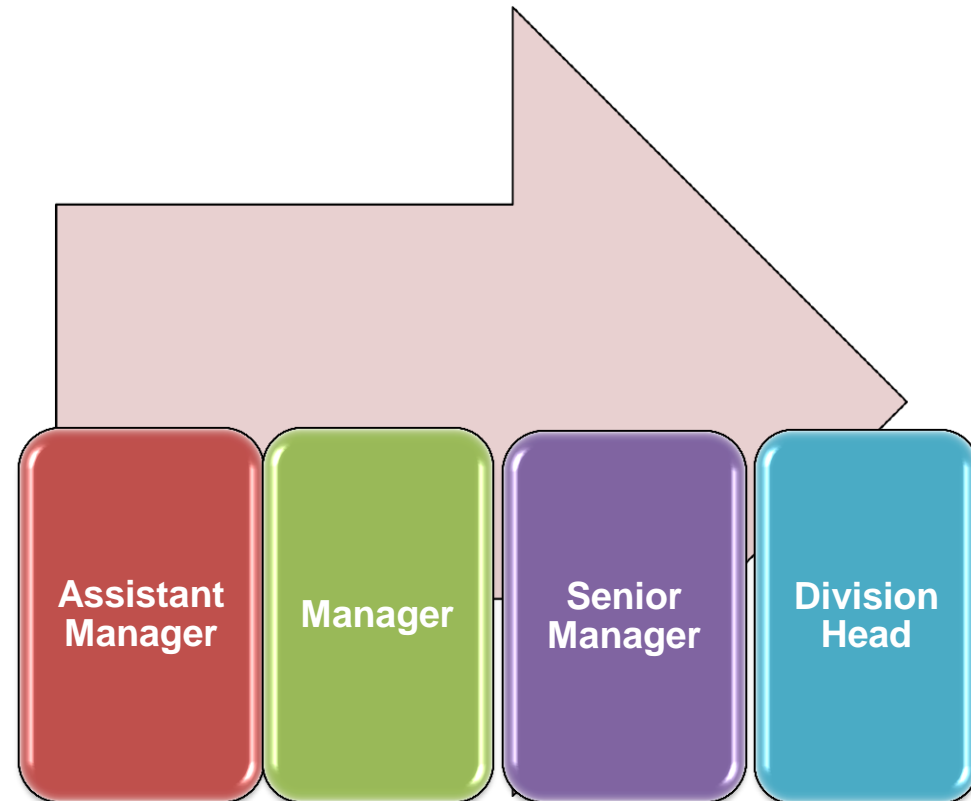
Responsibilities:

- Provide support in various essential operation processes of a specific function in the banking industry.

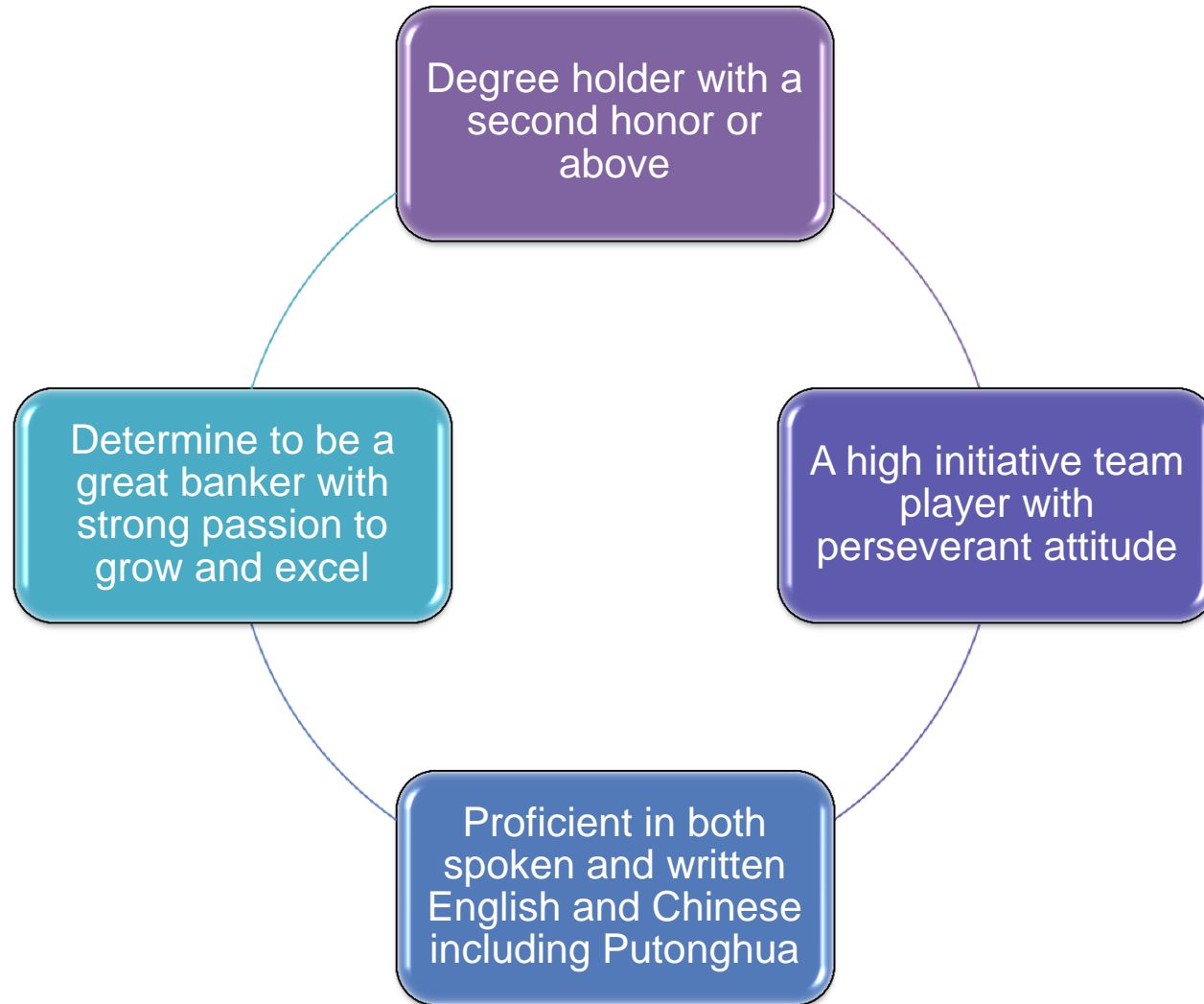
What you will learn:

This valuable experience equips you with important concept and knowledge of procedures and process behind, strengthens your organizational skills and enables you to have an eye on details, which leads you to be a specialist in the support function in the long run.

Career Path:



WHO are we looking for?



WHAT do we offer?

Career Aspiration

- You will be provided by enormous support and solid opportunities to grow and excel with job-based training, career mentoring, planning and progression.

Training

- Comprehensive and tailor-made training programmes including classroom training and job-based development programme will be launched in order to equip you with the knowledge and practical skills required for your jobs.

Mentor Programme

- You will receive one-on-one development which includes intensive coaching and mentoring. An experienced mentor, invariably be a manager or senior supervisor in your area will be assigned to you to provide support and career guidance in order to help you to achieve your career goals.

Expedite Career Track

- You will be placed on an expedite career track and can be advanced to junior management position in a short period of time, all depends on your career drive and performance demonstrated.

WHAT do we offer?



HOW to apply?

Eager to join us and take the challenge?

Submit your full resume to hr@ncb.com.hk.

Indicate your career preference by quoting the reference number in the email subject column

Please include the following in your resume.

- your university academic results;
- your open examinations results (including HKDSE)
- your career preference by quoting the reference number

**ACT
NOW!**

We are an Equal Opportunities Employer. Data collected would be used for recruitment purposes only. Applicants who do not hear from us within 8 weeks may consider their applications unsuccessful and their data will be destroyed within 12 months of receipt.

Application Process

Stage 1: Submit your Application

- Send us your full resume to hr@ncb.com.hk.

Stage 2: Complete Online Ability Test

- Focus on assessing your analytical and numerical capabilities.

Stage 3: Attend Written Test and Group Assessment

- Be prepared for the challenge!

Stage 4: Go Through Individual Interviews (For shortlisted candidates only)

- Based on the performance in Stage 3, we will shortlist potential candidates and assign him/ her to a specific area for further evaluation.
- The core competencies and potential will be assessed .

Stage 5: Receive our Offer & Join us!

- Start the career with us!

WHAT are our beliefs?



To provide all-rounded development to our potential staff in different levels, particularly those who perform beyond expectations.



To create a supportive and respectful working environment for our people to excel.



To learn more about how our beliefs contribute to our talents' growth and development, please read the successful stories of our GTs.



Successful Stories

Jennifer Chan

**Branch Head
Western Branch
2006 Graduate Trainee**



NCB is a staff-oriented organization with great humanity. It provides me a long-term career path with job stability. Mentorship program did help me a lot in facilitating my learning as a freshman and I maintain a good relationship with my mentor since then. I acquired different skills and knowledge to become a banker. I could work in different positions at different branches by promotion, in which my horizons were widely broadened. I could even explore Greater China and Asia by different business trips.

I feel blessed with chances given by all my former and existing Branch Managers, Region Heads and Senior Management. My potential in exploring customer needs and new business was being discovered. These paved my way to climb up to the position of Branch Manager within 8 years since graduation.

Leon Wong

**Senior Risk Management
Manager
Basel Implementation
Division
2007 Graduate Trainee**



Ample development opportunities have been given to me since I joined NCB as a graduate trainee upon graduation from the university. As part of my on-the-job training, I participated in the development and implementation of various Basel-compliant internal credit rating models. Besides, I have been working on a variety of group-wide strategic projects with the parent company as well as different consultancy companies that truly broaden my horizons and sharpen my managerial competencies. These invaluable and rewarding experiences have not only enriched my technical knowledge but also equipped me with the relevant soft skills essential to tackle more challenging tasks ahead.

I am currently responsible for the ongoing maintenance of the bank-wide credit rating system and implementation of the latest Basel regulatory requirements. I am well-prepared and ready for greater challenges and opportunities.

How about you?

Successful Stories

Mandy Chan
Branch Operations
Manager
Causeway Bay Branch
2011 Graduate Trainee



Time flies, I had already joined NCB for more than seven years. I am very grateful to join this family which let us work together, learn from each other, discuss with each other and care for each other. Being one of the family members, besides of my daily work, I joined the company volunteer team, performed in annual dinner and cooperated with different parties to organize various district events like lunch seminars. These experiences have not only enabled me to gain valuable experience and knowledge but also brought passionate enthusiasm to my job day by day.

I would like to thank for the caring management and the joint efforts of colleagues. They give me opportunities to prove my ability and fulfill my potential. In return, as a Branch Operations Manager, I will put greatest effort to nurture more talented people to grow together with NCB and make our family stronger and stronger in the future!

Franklin Chan
Relationship Manager
Corporate Business
Division
2016 Graduate Trainee



I am grateful to start my career in NCB. The company culture and my colleagues are friendly and supportive. This is invaluable to fresh graduate like me as I was given opportunities to learn and grow.

This GT programme provided me with a comprehensive classroom training to understand the basic bank operation and products. I also received on-the-job training to develop the skills needed in corporate banking. My mentor and colleagues are willing to help me with whatever difficulties I face and they taught me a lot about corporate banking. I also have chances to meet with clients from large state-owned corporations and these are eye-widening experiences.

NCB is a major bank in Hong Kong that is still growing in a fast pace. So don't hesitate to come and join the NCB Graduate Trainee Programme!