



Vacancy Announcement

Hong Leong Bank Berhad is one of the leading financial services organizations in Malaysia. With a heritage of more than 100 years, providing comprehensive financial services covering consumer banking, business banking and trade finance, treasury, branch and transaction banking, as well as wealth management services. It provides both general banking and Islamic financial services. Its merger with EON Bank Group in 2011 has further embedded its position as a core banking franchise with an expanded distribution network of more than 300 branches across Malaysia.

With a proven track record in value creation and a highly recognized brand, Hong Leong Bank has also been extending its footprint in the region, with branches in Singapore, Hong Kong and wholly owned subsidiaries in Vietnam and Cambodia. In China, the Bank has a 20% shareholding in Bank of Chengdu Co., Ltd., Sichuan and a consumer finance joint venture.

Hong Leong Bank is a subsidiary of Hong Leong Financial Group Berhad, the financial services arm of the Hong Leong Group. Apart from banking, Hong Leong Financial Group is involved in the provision of insurance and takaful, as well as investment banking, unit trust, fund management and stock broking services.

Hong Leong Bank (Cambodia) Plc. a wholly owned subsidiary of Hong Leong Bank Berhad Malaysia, officially opened our banking operations in Phnom Penh on *August 23, 2013* and to support our business expansion, we are looking for qualified candidates to fill the following positions based in Phnom Penh.

1. Manager, Relationship – Deposit

Responsibilities:

- Growing a strong deposit base & customer footing via acquisition & expansion of New to Bank high net worth individuals in country, tapping into both retail as well as business owners
- Managing customer relationships to build a profitable relationship with customers, to deepen and broaden account relationships with the objective to generate revenue and focus on deposits and wealth management;
- Market deposits in both local and foreign currencies & cross sell investment products where applicable;
- Plan and assist Head of Department to host & run events with the interest to build better customer relationships and also acquisition of new customers;
- To refer business loans to HLBCAM business centers where necessary;
- To actively service customers on their personal financial needs aligned with customers' needs;
- Networking high net worth individuals within the community;
- Worked with Product Owner, to offer proactive and personalized financial services to the affluent segment customer.

Requirements:

- Bachelor degree preferably in banking, finance, accounting or related fields;
- Minimum 3 years of working experience preferred in business banking deposit area;
- Familiar in dealing with business customer and financial analysis;
- Knowledge on SME, Corporate, Trade and Client Relationship;
- Good skills in the assessment of credit risk spread and the analysis of the financial statements;
- Knowledge and experience of Banking /Financial Services;
- Good understanding of financial accounting, trade service;
- Good communication and negotiation skills;
- Good command of English and Mandarin is added advantage.

2. Manager, Relationship – Lending

Responsibilities:

- Acquire new account relationships.
- Manage a portfolio of existing Commercial Banking Account relationship in order to grow both funded income and non – funded income.
- Manage a portfolio of accounts in order to provide value – added banking advice and customized financial solutions in order to optimize revenue generation from the portfolio.
- Write credit applications for new account acquisition and ensure timely review and renewal of existing accounts.
- Ensure acceptable asset quality of existing portfolio by being pro-active and up-to date in terms of market intelligence in relation to accounts and industry of portfolio managed.
- Work closely with product partners including Trade Services, HL Markets, and Deposit & Liability Management in order to meet financial and banking requirements of clients in a wholesome manner.
- Ensure that banking facilities offered to clients are structured in compliance with credit lending policies.
- Ensure that key risks of cases are adequately addressed by in CAs before submission to WSB
- To preserve the assets quality of the bank at all times
- To monitor and encourage utilization of existing facilities under the portfolio in order to increase revenue.
- Close follow through with clients on to ensure acceptance of the Bank's facilities and subsequent drawdown.

Account Prospecting

- Identifying and contacting prospects
- Evaluating prospects financing needs
- Assessing and putting up Credit Applications to Wholesale Credit
- Preparing and following up of acceptance of offer

Account Management

- Monitoring utilization
- Processing ad-hoc requests
- Processing requests for additional facilities
- Reviewing annually or periodically borrower's facilities
- Keep in contact with Customers e.g. through site visitations etc.
- Exploring cross-selling opportunities
- Meeting business targets set via KRA
- Submitting timely management reports to HO
- Providing hands-on training and guidance to subordinates (if any)

Requirement:

Education/Qualification

- Degree in Finance / Economics or equivalent

Experience

- Minimum 3 years' experience in marketing of Corporate & Commercial loans.

Special Skills

- Familiar in dealing with business customer and financial analysis
- Knowledge on SME, Corporate, Trade and Client Relationship
- Good skills in the assessment of credit risk spread and the analysis of the financial statements
- Knowledge and experience of Banking /Financial Services
- Good understanding of financial accounting, trade service

- Good communication and negotiation skills
- Good command of English and Mandarin is added advantage

Certification/Licensing Requirements

- Certified Credit Professional

3. Manager, Priority Banking

Responsibilities:

- Build profitable relationships with perspective customers from their portfolio to deepen and broaden our share of wallet
- Market priority banking products as well as cross-sell other consumer banking products to new and existing Priority Banking customers
- Expand new customer base through referrals from customers or through personalized/ advisory services provided
- Manage and grow all Corporate partnerships include in our Priority Banking lifestyle package
- Ensure effective reporting for further cross sell opportunities
- Consistently meet and exceed monthly deposit targets. Ensure self-discipline on daily individual sales activities (i.e.: approaching customers, prospecting, cold calling, conducting presentation...) to achieve consistent sales results.
- Handle customers' complaints (if any) properly and promptly, and within regulated internal responding time.
- Work with the Head of Priority Banking in growing the PB customer based and develop new strategy
- Support the assign branch manager assign in achieving the deposit branch target as per peer support goals.

Requirements:

Education/Qualification

- Professional or tertiary qualification or related working experience.
- Previous jobs in deposit Direct Sales, Wealth Management Relationship
- Managers are an added advantage.

Experience

- Minimum 2 years related working experience in FIs.

Special Skills

- Good interpersonal & communication skills.
- Strong initiatives, welcome new challenges, gung-ho attitude & ambitious
- A leader. Able to work with people.
- Strong organization & planning skills.

4. Manager, Trade Finance

Responsibilities:

- Develop and innovate products offering for Trade Finance and Enterprise Payment business
- Lead the acquisition, maintenance and growing of customers as well as maximize customer profitability
- Conduct market and competitor analysis on trade finance and payment services
- Establish and maintain a customer-focused servicing to ensure superior customer loyalty
- Work with relevant stakeholders to put in place and improve operational processes related to Trade Finance and Payment transactions
- Actively manage team resourcing requirements in order to satisfy key objectives in consideration of the business growth objectives of the Bank.

Requirements:

Education/Qualification

- University degree and/or professional qualification in Trade / International Payment.
- Completion of advanced management courses would be an advantage.
- Good command of English, knowledge of Mandarin is a plus.
- Certified Credit Professional.

Experience

- Preferably 5 years' experience banking services / trade finance/ international payment.

Special Skills

- Excellent interpersonal skills to effectively deal with people from a wide diversity of cultures and social environments.
- Demonstrate clear leadership traits with strong goal orientation and accountability.
- Strong interpersonal, communication and soft skills necessary for sales people management.
- Very strong drive and passion to succeed.
- Ability to work and thrive under pressure.
- Ability to work as a team.

5. Manager, Auto Loan

Responsibilities:

- Empaneling all eligible registered car dealerships & Insurers
- Main relationships owner of the empaneled dealers/insurers
- People management of the team of consumer loan writers as we bring them on board
- Setting business targets in conjunction with Business Unit head
- Write and review credit submissions from self and team
- Consistently meet and exceed sales targets
- Coach & train team on policy and process
- Assist with reporting and enhancement to process and policy.

Requirements:

Education/Qualification

- University degree in banking and finance, management, or related field
- Good communication skills
- Fluency in English is advantaged

Experience

- At least 3 years working experience in lending in relation to auto loan.

Special Skills

- Good at Credit Memorandum writing skills
- Strong sales and negotiation skills
- Excellent customer service orientation
- Ability to work independently as well as to work in a team
- Ability to handle multitask and work under pressure
- Sound communication both Khmer and English.

6. Manager, Regional Taskforce

Responsibilities:

Regional Taskforce

- Initiating and implementing the strategic business programs including Asset Management, Investment Banking, Wealth Management by leveraging on networking client name and the products availability across Hong Leong Financial Group.
- Leading the development and execution of strategic client plans (together with the Hong Leong Bank SG, MY, HK, VN) and manage and drive the implementation of client plans.
- Continuously doing research and analyses on the clients' business context, operations and financial performance.
- Managing Client Relationship across relevant geographies (when applicable) by ensuring that individuals are clear on their contribution and expected outcomes.
- Leveraging, engaging and collaborating with the Bank's internal network to ensure that the entire Bank's relevant expertise is brought to bear in every client interaction.
- Regularly communicating client strategic opportunities to HLBSG, MY VN, HK
- Boosting, reviewing and monitoring of the business upliftment beyond BAU

Niche Market Client Coverage

- Overseeing the execution of client activities in line with developed strategic client plans in the defined niche markets
- Onboarding niche market clients with continuous increase of product holdings and cross selling
- Developing and aligning detailed client marketing plans (with inputs from relevant business units) and drive the client's pricing and profitability
- Coordinating relevant programmes for each client (including entertainment and economic/sector road shows)
- Developing in-depth knowledge of the client's strategy and business
- Ensuring the administration and analysis of the Client Service Surveys in the niche market
- Supporting the Global and / or business unit heads in the overall management and coordination of the client relationship and client/niche market strategy.
- Maintaining detailed and current understanding of external markets (at country, sector and client level) to ensure that new opportunities for the bank are capitalized and threats are quickly identified.
- Driving and owning annual budgets together with product houses and monitor actual performance against budget, drive product cross-sell and client profitability

Requirements:

Education/Qualification

- Relevant Degree or Master holder preferred
- English and Chinese proficiency

Experience

- Minimum total experience of 8 – 10 years in a Banking Industry
- Minimum of 5 years of relevant experience.
- Minimum of 3 years experience in the client service environment.
- An additional 3 years within the product environment is considered an advantage
- Experience in a managing large teams/unit and in delivery high standard quality of service
- Strong business planning skills, but with proven ability to execute and build business cases
- Good communication and negotiation skill
- Excellent stakeholder management skills and experience of working with 3rd party platform and data

Special Skills

- Focused attention and efforts on understanding customers (or customer segments) and proactively addressing different customer/client needs
- Self-confidence with good articulation skills to be able to communicate with foreigners
- Understanding of the Cash Management, Account Services, Clearing and Payments functions, Treasury Operations and Trade Finance
- Proactive in identifying business opportunities or barriers to business performance and addressing them
- Understanding the line-of-sight between strategy and organizational implementation.
- Ability to identify patterns or connections between situations that are not obviously related, and to identify key or underlying issues in complex situations.

- Ability to forge relationships with assigned clients by delivering solutions suited to their strategy.
- Financial acumen.

7. Manager, PMO & Value Proposition

Responsibilities:

Project Management

- Ensuring Project Management Governance by establishing project management SOP
- Leading project planning sessions
- Coordinating staff and internal resources
- Managing project progress and adapt work as required
- Ensuring projects meet deadlines
- Managing relationships with all relevant stakeholders
- Overseeing all incoming and outgoing project documentations
- Designing risk mitigation plan to address the project risks
- Conducting project review, monitoring and creating detailed reports to track the project status progress
- Optimizing and improving processes and the overall approach where necessary
- Securing growth opportunities and initiating new projects
- Managing the issues, risks and dependencies, required to articulate mitigations, resolutions plans and drive path forward for high-level work items and work with service delivery leaders to take corrective action as needed
- Overseeing Project team members for the delivery of projects/programs on time, within the scope and on budget
- Providing strategic recommendation to enhance the success of program/projects

Value Proposition

- Launching and implementing new and innovative banking products in line with the Bank's strategy. These include assets (loans), liabilities (deposits), cards, bancassurance, and investment products; developing product programs, policies and procedure manuals regarding new products and services.
- Obtaining all internal and external (regulatory) approvals for new and enhanced products and services.
- Managing and leading all aspects of product design, product programs, implementation and delivery processes, client interface, relationship team co-ordination and recommend pricing strategies and modifications (including interest rates, fees and charges).
- Reinforcing the collaboration on digitalization of all sales and services, end-to-end, in alignment with the banks strategic objectives.
- Developing strategies and tactics to promote the bank's products & services, in coordination with the Digital Marketing team, and drive qualified footfall to the bank across all channels.
- Conducting market research to ensure up to date alignment to consumer trends, along with the competitive landscape, in order to enable any review or refinement of the bank's products and services, and ensure continued delivery against set objectives.
- Increasing the bank's market share in all segments by continuously and consistently revamping the value propositions across all segments Review product structures and the product documents and support by liaising with relevant approving authorities for finalization and implementation of approval documents
- Annual budgeting for the existing products

Requirements:

Education/Qualification

- Relevant Degree or Master holder preferred
- English and Chinese proficiency

Experience

- Minimum total experience of 8 – 10 years in a Banking Industry
- Relevant experience of minimum of 3-5 years in banking operations, products development
- Experience in a managing large teams/units and in delivery high standard quality of service
- Strong business planning skills, but with proven ability to execute and build business cases
- Good communication and negotiation skill
- Excellent stakeholder management skills and experience of working with 3rd party platform and data providers

Special Skills

- Detailed knowledge of Banking procedures and policy principles at all levels
- Ability to translate local regulatory requirements into knowledge of the operational routine of a bank is essential
- In-depth understanding of credit analysis, lending principles, and lending operations.
- Understanding of the Cash Management, Account Services, Clearing and Payments functions, Treasury Operations and Trade Finance
- The ability to apply International Best Practice to all areas of Operational Banking, including Lean Six Sigma, for driving efficiency and effectiveness
- Workflow design, capacity planning / optimization, and process implementation: analytical and practical understanding
- Identifying problems and applying Risk Management techniques to resolve them
- Planning and preparing the operational environment's annual budget and strategy
- Numeric and analytical skills
- Conscious of details and accuracy

8. Manager, Branch Operations Support**Responsibilities:**

- Review Standard Operating Procedure and issue guidelines (e.g. documentation of manuals for new products and services, annual Review of Manuals)
- Review and have suggestion to improve the Bank operational process/procedure at HO and Branches, sub-Branches.
- Write and map process, workflow and procedure.
- Liaise with other Department to collect necessary data, information, report supported for improvement process.
- Provide briefing/training on all manuals/process improvement to relevant staff
- Respond all enquiries from Branches and other departments regarding operational processes/procedure and recommend solution to improve Branches and Sub-Branches operational efficiency.
- Manage Teller Relief and Provide support on (A)BSM relief
- Support in planning and implementation operation procedure. Provide knowledge coaching where necessary
- Support in analyzing and evaluating operation data such as product volume, process performance, internal error, external error, quality, and productivity to manage and improve operation performance.
- Support in customer experience insights and reporting to both senior management in country Regional customer experience reporting
- Follow up Implementation of Audit Findings & Compliance Handling pertaining to operational processes.
- Coordinate with core banking team in project and operational issues related to system including User Access and Limit Authority
- Act as the custodian of operating manuals, custodian of BCP, BIA and LoD, BCP coordinator
- Act as BUCR and ORR to respond to all the needs in Risk and Compliance area

- Assist Head of Operations in other ad-hoc reporting needs

Requirements:

Education/Qualification

- University Degree in business/management science or related field.
- Good knowledge of MS Office package.

Experience

- 3-5 years of work experience in a similar role.

Special Skills

- Ability to provide training.
- Superior interpersonal and communication skills.

9. Assistant Manager, Legal

Responsibilities:

- Prepare, vet, review and draft loan consumption agreement, hypothec agreement, facility agreement and other related legal documents to deliver timely legal and security documents in accordance with the approved loans, policies, guidelines and SLA.
- Ensure a high standard of accuracy of legal and security documents to protect the best interest of the bank.
- Work closely with external legal panels in preparing legal and security documents as well as legal advice/ opinion etc. as requested from time to time.
- Prepare, vet, review and draft the policies, guidelines, standard operating procedure in relation to legal-in-house and other related functions.
- Handle the enquiries from the customers and relevant stakeholders in relation to the legal-in-house framework.
- Prepare a regular or ad-hoc regulatory and/or management reports within the timelines and per requested from time to time.
- Ensure the bank's compliance with all laws and regulations.
- Recording, tracking, reporting, documenting all matters for legal and company secretary department.
- Assist manager and perform other tasks as required from time to time.
- Assist Manager in managing the team and the legal-in-house functions to ensure the best quality and services of legal-in-house functions.
- Assist Manager to minimize the legal risk and ensure compliance with all law and regulations.
- Relief Manager and colleagues when absence.
- Foster team work to load balance to deliver fast service level of legal-in-house functions.

Requirements:

Education/Qualification

- University degree in law.

Experience

- At least 2 years of relevant experience in legal and security documents preparation. Supervisory experience is a plus
- Ability to complete tasks accurately and in a timely manner with attention to detail
- Native Khmer speaker with very good written and spoken English language skills.
- Analytical, attention to details and sound judgment.

Special Skills

- Strong analytical, organization and planning skills.
- Meticulous and an eye for details.
- Willing to work under pressure
- Proactive, positive attitude, customer oriented, self-motivated & good team player.

10. Specialist, Deposit

Responsibilities:

- Open account for VIP customers and normal customers
- Generate and qualify leads from internal and external lists to achieve acquisition goals
- Source and develop client referrals to achieve acquisition goals
- Develop sales proposal and customize by client
- Schedule sales activity and ensure optimum pipeline generation
- Make sales calls to new potential and existing clients
- Conduct briefing and training to clients
- Respond to sales enquiries and concerns by phone, electronically or in person
- Follow up on sales activities to ensure sales closure and accounts are open timely
- Monitor and report on sales activities and follow up for management
- Carry out market research and surveys
- Participate in sales events and roadshows where applicable
- Monitor competitors, market conditions and product development

Requirements:

Education/Qualification

- Graduate from University or College (main subject: banking, finance, accounting, English or Marketing)
- Good communication skills including English proficiency.

Experience

- At least 3 years of work experience in a similar role.

Special Skills

- Able to work independently
- Able to provide efficient customer service
- Able to handle complaints.
- Result oriented with a strong desire to sell.

11. Officer, Client Acquisition

Responsibilities:

- To on-board new customers and increase the customer's portfolio support by the bank's product.
- Direct Sale to the assigned territory and assigned industry.
- Develop and Implement effective customer retention strategy.
- Analyze sale activity to identify opportunities for business development.
- Keep up to date with HLBCAM's products and campaigns to ensure superior product knowledge.
- Conduct road-show activities and join other internal & external relevant events.
- Contribute to develop/implement/innovate product/service with relevant stakeholders.
- Regularly evaluate targets and willingness to do differently to improve performance.

Requirements:

Education/Qualification

- Graduate from University or College
- Good communication skills including English proficiency.

Experience

- At least 3 years of work experience in a similar role.

Special Skills

- Able to work independently
- Able to provide efficient customer service
- Able to handle complaints.
- Result oriented with a strong desire to sell.

12. Young Bankers

Responsibilities:

Young Banker - Deposit Specialist

- Assist sales team to serve the customers and ensure a good customers service Plan and execute sales program in order to build and grow customer base
- Refer businesses/customers to business banking team
- Promote deposit products to both exiting customers and new customers
- Work closely with branch staffs to perform the task

Young Banker – Relationship Lending

- Responsibilities:
- Assist Relationship Managers in preparing credit applications for credit approvals
- Proactively support customers on service delivery
- Plan and execute sales program in order to build and grow customers and loan
- Promote loan products to both exiting customers and new customers
- Work closely with BCB staffs to perform the task.

Requirements:

- Cambodian or Non-Cambodian.
- Graduated/Fresh Graduated /University Student minimum year 3 students in Business Management/Finance and Banking.
- Working experience or non-working experience.
- Able to work full time from Monday to Friday (8:00 am – 5:00 pm).
- Computer Literacy (Microsoft Word, Excel, PowerPoint, Internet, and Email)
- Good English both writing and speaking, Chinese is added advantage.

13. Internship (Teller, Graphic Design, Digital Banking)

Responsibilities:

- Support departments' staffs and Manager to perform daily task.
- Work closely with all related staffs in the bank
- Perform other tasks assigned by Department

Requirements

- Fresh Graduate, Diploma Holders, or University Degree with relevant fields
- Knowledgeable in banking products and services is added advantage
- Good communication skills with people of all levels
- Good communication in English. Chinese is a plus
- Able to work as team and fast learner
- Able to provide clear information to the customer
- Computer Literacy (Microsoft Word, Excel, PowerPoint, Internet, and Email)

How to apply: Please send only your cover letter and CV attaching a passport size photo to us at Career@hbkx.hongleong.com. Only short-listed candidates will be notified.

Please always put your email subject as “**Application for XXXX of -your name- (position you applied)**” and rename your attached file in your full name, i.e. **Suong Panharith – CV**. Please put all

your attached documents into one file only.

Contact address: #28, Samdech Pan Avenue (St. 214) Corner Street Pasteur (St. 51), Sangkat Boeung Raing, Khan Daun Penh, Phnom Penh.

Telephone: 023 999 711 (Mon-Sun, 7:30am-8:00pm)

To know more about us, please visit our website at www.hlb.com.kh