



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. Relationship Manager-Lending (Team Leader)

Responsibilities:

- Oversee the Account Relationship Manager team
- 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.
- To manage RMs team
- Review CA before submitting to the Head of BCB

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).

Requirements:

- Degree in Finance / Economics or equivalent.
- Minimum 3-year experience in marketing of Corporate & Commercial loans.
- 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
- Certified Credit Professional

2. Relationship Manager, Lending

Responsibilities:

- Provide marketing support to clients in line with the business banking strategy;
- Establish new borrowing relationships for Business Banking (SME), preparing the required credit and financial analysis as per the bank policies and procedures to enhance the bank's market share;
- Overall customer relationship management with both physical visits as well as inbound/outbound calls to clients;
- Prepare proposals to increase loan disbursements and 1st level credit evaluation to clients;
- Collect data to analyze and identify prospects for the development of both short term and long term business opportunities;
- Service and identify both current and new client base, thus providing new offerings and solutions.

Requirements:

- Bachelor degree preferably in Finance, accounting or related degree;
- Minimum 3 years of working experience preferred in business banking area;
- 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.

3. Relationship Manager-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.

4. Relationship Manager-SME

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
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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

Other

- Meeting business targets set via KRA
- Submitting timely management reports to HO
- Providing hands-on training and guidance to subordinates (if any).

Requirements:

- Degree in Finance / Economics or equivalent.
- Minimum 3-year experience in marketing of Corporate & Commercial loans.
- 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
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- Good understanding of financial accounting, trade service
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- Good command of English and Mandarin is added advantage
- Certified Credit Professional

5. Manager, Mobile Mortgage

Responsibilities:

- Deliver sales excellence in identifying and meeting the needs of the target customers.
- Consistently meet and exceed monthly sales targets. Ensure self-discipline on daily individual sales activities (i.e. approaching customers, prospecting, cold calling, conducting presentation...) to achieve consistent sales results.
- Diligence in helping line manager to maintain and to develop business relationship with partners (i.e. auto dealers, property brokers...).
- Conduct high sales quality standard by adhering to internal/external sales quality standard.
- Continuous improvement in product knowledge via various learning aids (i.e. on-job-training, coaching, in house training...)
- Produce work of a high standard of quality, efficiency and accuracy in daily operations.
- Ensure all applications/credit papers submitted for approval are completed to a high standard in all respects.
- Handle customers' complaints (if any) properly and promptly, and within regulated internal responding time.
- Comply strictly to internal/external regulations relating to banking operation
- Assist time to time on reports & statistics, i.e. market update/survey of product trends and competition.

Requirements:

- Graduate from University or College (main subject: banking, finance, accounting, English, Marketing)
- At least 02 years working experience with minimum 12 months in a related field/experience.
- Strong sales skill, sound communication/negotiation/presentation skills and excellent customer service orientation.
- Deliver excellence service quality:
- Ability to work independently as well as to work in a team
- Ability to handle multitask and to work under pressure
- Good communication skills

6. Manager, Auto Loan (Car 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:

- University degree in banking and finance, management, or related field
- Good communication skills
- Fluency in English is advantaged.
- At least 3 years working experience in lending in relation to auto loan.
- 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.

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7. 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
- Assist Branch Managers in managing the Priority Banking team i.e. set KRA for Priority Banking Specialists and Assistant Manager as well as annual performance appraisals for them
- Lead and motivate PBS to work towards achieving their respective individual sales target.
- Supervise, train and develop PBS to improve their competency
- Promote career development and create conducive working environment for teamwork and growth.
- Perform all PBS performance appraisals.
- Relationship building with community and its leaders
- Cross selling efforts to provide referrals and leads within the Hong Leong Group of Companies

Requirements:

- Professional or tertiary qualification or related working experience.
- Previous jobs in Mortgage Direct Sales, Wealth Management Relationship Managers are an added advantage.
- Minimum 5 years related working experience in FIs
- Good interpersonal & communication skills.
- Strong initiatives, welcome new challenges, gung-ho attitude & ambitious

- A leader. Able to work with people.
- Strong organization & planning skills.

8. Manager, Risk

Responsibilities:

- Ongoing monitoring and reviewing on all specific key risk areas such as Liquidity, Market, Operation, and Credit Risks to ensure that they are in line with the board-approved RAS and Regulatory requirements/limits.
- Maintaining, and updating risk governance framework including:
 - Risk Policies, Risk Appetite, and other internal limit controls.
 - Risk reporting and process
- Reviewing and monitoring all the risk related reports including daily, weekly, and monthly reports – Liquidity Risk, Market Risk, Operational Risk, Credit Risk, and Interest Rate Risk.
- Regularly delivering the updates on all related risk indicators to line manager and highlighting any alerts/triggers where necessary.
- Preparing Risk Updates/Highlights for all relevant committee (i.e., ALCO, Risk Committee, and Board Risk Committee).
- Conducting the gap analysis between the new regulations related to risk management and the current practice within the bank. To address the gap accordingly.
- Supervising BUs in conducting their annual review on OSP/on-boarding new OSP.
- Supervising BUs in conducting their RCSA annual review and control testing.
- Identifying emerging risks associated with new products and services.
- Performing an independent validation on results of each BUs' RCSAs control testing.
- Conducting Liquidity/Credit/Market Stress Test and CFP exercise.
- Assisting Head of Risk in reviewing and enforcing all risk related policies and SOPs.
- Assisting Head of Risk in assessing risk throughout the bank.
- Assisting Head of Risk in monitoring the progress of risk mitigation plans/activities.
- Assisting Head of Risk in implementing methods for avoiding/minimizing potential threats to the bank.
- Ensure that the credit document checklist is completed with accuracy and in timely manner

Requirements:

- Minimum Master's degree in any Risk Management related field
- Proven experience as a Risk Manager
- Knowledge of risk assessment and control
- Familiarity with industry compliance standards and regulations
- Minimum 4 years

Critical thinking, Analytical skills, Numerical Skills, Excellent communication and presentation skills.

9. Assistant Manager, Credit Operations (Legal Knowledge)

Responsibilities:

- Manage and lead the Credit Operations team to ensure timely security document preparation and loan disbursement with the agreed turnaround time and in compliance with the approved terms and conditions
- Ensure that the credit document checklist is completed with accuracy and in timely manner
- Ensure that Security, Facility, Loan Account in BDS system has been created with complete and correct information
- Maintain a high standard of accuracy and completeness in Letter of Offer and security documentation
- Liaise with valuers and lawyers to meet timelines for completion of respective reports and documentation
- Be responsible for NBC reports, upload CBC report & other reports related to the Credit Operations
- Safeguard of security document including Hard Title

- Tracking and preparing the regular service delivery report of the panel valuers, insurers and law firms and discuss with the relevant stakeholders in order to improve the service quality and customer satisfaction
- Prepare the annual review of the panel valuers and/or panel insurers or the proposal paper to either delist existing panel valuers/insurers or empanel new valuers/insurer
- Perform other duties as assigned by the Line Manager
- Requirements:

Requirements:

- University Degree and / or professional qualification in business or banking related field.
- Preferably minimum of 3 years of banking experience in credit operations area
- Ability to complete tasks accurately and in a timely manner with attention to detail
- Willing to work under pressure
- Proactive, positive attitude, customer oriented, self-motivated & good team player
- Good command of English
- Strong analytical, organization and planning skills.
- Meticulous and an eye for details.

10. Senior Officer, Credit Operations

Responsibilities:

- Prepare and process post loan approval document and papers in accordance with operating guideline and policies and the approval conditions
- Maintain a high standard of accuracy and speed in all loan and security documentation, turnaround time recording and tracking
- Issue instructions to and follow up with panel valuers, law firms and insurers as well frontline lending team for completion of respective documentation and reports
- Recommend/raise to sale team or approval parties (CED) if there is inconsistent between approval and Loan Document to make sure the correctness of Loan documents.
- Prepare various regular and ad hoc reports and statistics relating to the departments operations, as required
- Prepare CBC report
- Perform other tasks as assigned by the Credit Operations Manager.
- Assist their team leader in managing approval turnaround time (TAT) for their respective regions
- Manage disagreements on credit decision with sales personnel
- Escalate cases to team leader for arbitration when there is a dispute on credit decision.
- Relief Assistant Manager on leave
- Foster team work to load balance to deliver fast service level and turnaround time (TAT) within service standard targets.

Requirements:

- Good communication skills with people of all levels
- Able to work as team and fast learner.
- Computer proficiency in MS Office;
- Integrity and self-motivated;
- Good written and spoken English language skills;
- Good interpersonal and communication skills.

11. Assistant Manager, Branch Operations Support

Responsibilities:

- Provide solution to improve Branches and Sub-Branches operational efficiency.
- Support in planning and implementation operational procedures. Provide knowledge coaching where necessary.

- Support in analyzing and evaluating operational data such as volume, process performance, internal error, external error, quality, and productivity to manage and improve operational performance.
- Coordinate with branch service managers on telling relief schedule/ training.
- Coordinate cash movement between/to branches/NBC.
- Support in customer experience insights and reporting to both senior management in-country and Regional Customer Experience reporting.
- Support in reviewing and revising of operational manuals and Standard Operating Procedure (SOP), as well as coordinate bank-wide manuals/SOP.
- Follow up Implementation of Audit Findings & Compliance Handling pertaining to operational processes.
- Act as backup for (Assistant) Branch Service Manager (ABSM/BSM).
- Other duties as required from time to time.

Requirements:

- Bachelor Degree in Finance and Banking, Accounting, Management or a related field.
- Good Microsoft Office especially spreadsheet skills.
- Knowledgeable in banking transaction and core-banking system.
- At least 2 years in Banking/Finance Industry. Preferably experience related to core-banking system and branch operations.
- Excellent communication skills.
- Attention to details and concern for quality.
- Ability to work independently.
- Team player.

12. Business Analyst (Branch Operations Support)

Responsibilities:

- Gather and conduct business needs and analysis recommend solutions for various business projects / change management initiatives
- Write and interpret business requirement in order to create business/user requirements specifications including conducting user/stakeholder consultation and interviewing key stakeholders
- Act as point of contact between end-users, technical and product partners, and vendor any system related matters related to new products, product variation, new system or platform as well as functionality enhancement of exiting system or platform.
- Responsible for full cycle UAT (User Acceptance Testing) of any business related projects or changes which include develop the UAT plan, schedule, test script, testing, result verification, UAT sign off and production loading sign off.
- Serve as a resource person to connect the business need with the system analysis

Requirements:

- Bachelor's degree in business administration, accounting, finance, or related field
- Preferably having good knowledge of core banking systems from a business operational perspective
- Minimum one-year of experience in business process analysis or handling core-banking system
- Able to analyze data or processes and recommend solutions.
- Able to work with people within the business to design realistic and obtainable goals to improve the business in any related systems or process
- Good communication skills including English proficiency
- Good interpersonal skills
- Proactive
- Able to work under pressure.

13. Assistant Manager, Branch Service

Responsibilities:

- Effective Operational Risk Management in the following areas:
 - Compliance of internal policies & procedures including sales compliance;
 - Statutory & regulatory compliance in relation to AMLA, SBV's regulations;
 - Ensure good internal & external audit rating;
 - Create awareness including branch staff competency risk, customer service risk.
- Customer Service Excellence (deliver consistent customer service, effective migration of Self-Service Terminals, complaint handling, queue management).
- Sales (participate and drive sales initiatives among branch staff to achieve sales targets set).
- To work jointly with BM to ensure sales compliance of branch staff is in place.
- Build and foster strong teamwork and working relationship among all branch personnel.
- Lead and motivate branch staff to work towards achieving the branch common goal.
- Supervise, train and develop branch staff to improve their competency at branch level.
- Promote career development and create a conducive working environment for teamwork and growth.
- Carry out annual staff performance appraisals jointly with BM for branch staff.
- To relief BM during his/her absence (2nd liner to relief BSM).
- Cost to serve (ensure optimal staffing level, migration to other e-channels, responsible for P&L of the branch by maintaining key cost drivers within budgeted amount).
- Execution Excellence – continuous process improvement and cost down initiatives.

Requirements:

- University degree in business, management, finance and banking, accounting or related field.
- Sound knowledge of banking operations, AML and local payment system.
- Minimum 3 years of related working experience.
- Strong interpersonal, people management, influencing and communication skills.
- Service oriented mindset.
- Knowledge of Chinese is added advantage.

14. Teller

Responsibilities:

- Handle cash, fund transfers, cheque issuing and clearing, foreign currency buying and selling, and other frontline transactions.
- Open accounts, maintain customer information change and scan signatures.
- Perform end of day cash balancing and vouchers.
- Perform filling for all documents on frontline transactions.
- Assist the supervisor to provide satisfactory banking services and operations support to all external and internal customers.
- Perform ad-hoc job assignment, which shall be assigned by the management from time to time.

Requirements:

- Associate degree or diploma
- Good communication skills including English proficiency.
- At least 1 year of work experience in a similar role.
- Ability to adhere to high customer service standard
- Ability to handle cash transactions and accounting posting.
- Ability to handle customer complaints.

15. Teller Intern, Operations Intern for many positions

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-**" and rename your attached file in your full name, **i.e. PHAN Rathna_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