



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. Head of Credit

Responsibilities:

- Make decision on credit applications for both consumer and SME/Commercial loans per discretionary power;
- Perform assessment of credit applications for both consumer and SME/Commercial/Corporate loans, make recommendation, and submit to Management Credit Committee in HO for approval for loan amount exceeding discretionary power;
- Workshop with business and propose alternative loan structure;
- Ensure the loan requests adhere to Bank policies;
- Identify and analyze sources of repayment and collateral and performance financial analysis of the loan applications;
- Review loan portfolio reports: loan submission, loan arrear, loan to connected party, and other reports as per required by HO;
- Demonstration of professional handling of conflict and dispute resolution whilst maintaining credit standards;
- Manage credit collection process;
- Work with panel lawyer to issue demand letter. Involve in court case and property disclosure;
- Work with delinquency customers and propose better solution to collect money;
- Prepare policy review paper for both PFS and BCB;
- Prepare other proposal papers as per required by business: LAF, pricing, etc.
- Ensure quality of credit evaluation;
- Ensure credit evaluation and approval are within agreed turnaround time;
- Ensure on time and quality of reporting submitted to HO;
- Ensure compliance with credit policy and satisfactory audit result for Credit Evaluation;
- Provide coaching and on the job training to Credit Evaluation Manager & Credit Evaluation Officer;
- Understand the workflow and system of loan process form end to end: from loan submitted until it is approved;
- Supporting role in special projects assigned by team leaders.

Requirements:

- University Degree and/or professional qualification in business or banking related field;
- Preferably minimum 5 year experience in credit evaluation or in business;
- Good understand banking products well for both retail and business products;
- Strong analytical, organization and planning skills;
- Good financial analysis skill;
- Meticulous and an eye for detail;
- Some understanding of legal process in related to property registration.

2. Branch Manager

Responsibilities:

- Support the Consumer Banking strategy with direct responsibility for sales and distribution at the branch, including priority banking segments. Sales and distribution to include all Consumer Banking products as determined in the business strategy.
- Undertakes sales planning and activities to achieve branch sales goals as well as sales management with full P&L responsibilities.
- Directly oversees the day to day running of branch operations in maintaining high level of efficiency and customer service excellence.
- Implement people strategies in development of skills and competencies, career planning and succession planning in the branch work force.
- Cross sell for group in the region through referrals of opportunities identified where appropriate.
- Work closely with all related parties in aligning branch strategy and ensuring compliance within internal and external regulatory framework.

Requirements:

- Graduate from University or College (main subject: banking, finance, accounting, English, Marketing)
- Excellent track record in the financial industry with more than 5 years of working experience in a bank branch environment.
- Preferred to have experience in sales, managing sales and marketing.
- 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

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
- 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.

4. 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.

5. Assistant Relationship Manager, Lending

Responsibilities:

- Assist Relationship Managers in preparing credit applications for credit approvals;
- Proactively support customers on service delivery;
- Closely monitor customer portfolio and assist Relationship Manager in Deeping business relationship with customers;
- Gather & analyze MIS reports pertaining to business banking;
- Provide administration and documentation support in maintaining customer credit files.

Requirements:

- University degree in Finance or related discipline is preferred;
- Good command of English;

- Minimum 2 years of banking experience preferred in business banking area;
- Good marketing, communication, and interpersonal skill;
- Willing to work under pressure;
- Proactive, positive attitude, customer oriented, self-motivated & good team player

6. Relationship Manager, Liabilities

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.

7. 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:

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

8. 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

9. Assistant Manager, Global Markets (Treasury)

Responsibilities:

- Service and market to clients by updating them on the latest market movements, quoting rates (FX and MM instruments) and advising them on choices of investments on a daily basis.
- Assist to handle and enhance relationship with both banks and customers.
- Marketing calls with other business units for cross revenue contribution as well as building new customer base.
- Help promote FX and MM products to different market segments/industries as approved by the bank.
- Help expand customer base by methods of cold calling or references from other departments of the bank.
- Join marketing calls with Business Banking and Retail personnel to market FX and MM products to existing and potential customers.
- Help out in marketing of Treasury Products and Deposits
- Assist with all relevant guidelines governing the Treasury markets.
- Help out in fulfilling the bank's daily funding position and that the liquidity requirements are met.
- Assist to ensure money market gapping & trading activities are within treasury gap limits.
- Help monitor liquidity framework and ensure compliance.

- Help manage the Forwards and currency funding and gapping book to obtain optimum returns.
- Assist to achieve the bank's target.

Requirements:

- University degree in Economics/Finance or related degree.
- A fair knowledge of treasury products, its operations and the regulatory controls in Cambodia would be advantages.
- Preferred to have at least 1 year-experience in related function
- Good interpersonal and collaboration skills and preferably with good contacts.
- Good communication and computer skills.

10. Assistant Manager, Finance

Responsibilities:

- Assist in IFRS project and coordinate with related stakeholders to delivery outcome required by NBC. And to provide relevant training and recommendation to related users.
- Manage Balance Sheet Reconciliation
- Control Budget drawdown and monitor capital commitment
- Liaise with external auditor on statutory reports
- Prepare of the monthly financial and management reporting pack, including commentary and analysis.
- Lead the increase of greater cost awareness across the business.
- Maintain Fixed Asset register & stocktake
- Monitor and investigate large and unusual transactions and provide recommendations as to potential approaches/solutions.
- Provision of analysis and advice on management accounting issues relating to country results and how performance can be improved.
- Proactively promote relationship with related business unit, based on mutual understanding of roles and agreed standards for performance and interactions.
- Control business direct costs and capital costs in accordance to tax advice.
- Keep up to date on risk trends and issues to increase your awareness and minimize loss.
- Manage and maintain financial control, procedure and process and to update to all relevant internal stakeholder on any change.

Requirements:

- Bachelor Degree in Finance and Banking, Accounting, or a related field.
- Good Microsoft Office especially spreadsheet skills.
- Good knowledge of statutory reporting requirements.
- At least 2 years of hands-on experience in Finance, Accounting or Treasury-related function, preferably in Banking/Finance Industry.
- Excellent communication skills.
- Ability to work independently.
- Teamwork

11. Manager, Card Support

Responsibilities:

- Provide support to internal and external customer related to all ATM cards e.g. CSS ATM Card, Master Card... etc.
- Managing card operation in Digital Banking and Alternative Channel department
- Leading in developing the flow of the operation or SOP for the ATM Card Service.
- Leading and managing all card issuing and personalization and embossing file with vendor and including with proper distribute all cards to branches.

- Monitor and support any issues for customer including internal staff related to ATM card such as CSS ATM Card, Master Card.... Etc.
- Planning and executing card delivery and implementation.
- Manage all clearing & settlement reports including Authorization.
- To control and able to use with experience on the Card Management System (CMS).
- To monitor the updated rules & regulations to comply with CSS and MasterCard.
- To review yearly the card operation manual / SOP to ensure that all processes are complied with operation manual and policies.
- Manage and keep track with all Fraud/ Risk which happen to customer.
- To work and support the Marketing Team and Head of Branch Network for the card products and services for customers.
- Work closely with relevant stakeholders to solve any complaints including transaction disputes, card issue, and revert to both internal and external customer.
- Work closely with IT, card vendor, stakeholders and related departments for system enhancement or project implementation and ensuring all system related issues/problem are resolve on time.
- Leading on perform Reconciliation and Settlement including control daily report to ensure proper reconciliation and document collected are accurate and proper filing.
- To produce daily, weekly and monthly reports.
- Other tasks assigned by Line Manager/ Head of Operations.

Requirements:

- A Bachelor's degree or Master's Degree in Business Administration/ Banking and Finance or IT Skill.
- Preferably having a good knowledge of Core Banking Systems and Card System from a business operational perspective.
- Minimum 3-year of similar experience and have the experience related to ATM Card or International Scheme Card, Fraud, Dispute, Settlement and Reconciliation.
- Hands on experience with card handling, online payments and Master Card knowledge is preferred.
- High tech savvy and good knowledge in Card Management including International Scheme Card, E Commerce.
- Good knowledge in Ms. Office such word, excel and email.
- Good communication skills including English proficiency.
- Good interpersonal skills.
- Able to work under pressure.
- Strongly commitment and passion.

12. Officer, Card Support

Responsibilities:

- Provide support to customers or branch staff related to all ATM cards e.g. CSS ATM Card, Master Card... etc.
- Assist line manager for developing the flow of the operation or SOP for the ATM Card Service.
- Support all card issuing and personalization and embossing file with vendor.
- Monitor and support any issues for customer including internal staff related to ATM card such as CSS ATM Card, Master Card.... Etc.
- Support line manager in planning and executing card delivery and implementation.
- Support and monitor the updated rules & regulations to comply with CSS and MasterCard.
- Work closely with relevant stakeholders to solve any complaints including transaction disputes, card issue, and revert to both internal and external customer.
- To work closely with IT, card vendor, stakeholders and related departments for system enhancement or project implementation and ensuring all system related issues/problem is resolve on time.
- Perform Reconciliation and Settlement.
- Produce daily, weekly and monthly reports.

Requirements:

- A Bachelor's degree in business administration/ Banking and Finance.
- Preferably having a basic knowledge of Core Banking Systems and Card System from a business operational perspective.
- Minimum one-year of similar experience or at least have a basic experience related to ATM Card or International Scheme Card.
- Hands on experience with card handling, online payments and Master Card knowledge is preferred.
- High tech savvy including Scheme card
- Good knowledge in Ms. Office such word, excel and email.
- Good communication skills including English proficiency.
- Good interpersonal skills.
- Able to work under pressure.
- Strongly commitment and passion.

13. Senior Officer, Digital Banking (ATM)

Responsibilities:

- Provide support to customers or branch staff related to digital channel e.g. internet banking, mobile banking, ATM, CDM issues at branch and Offsite.
- Monitor and support any issues for customer including internal staff related to digital channel/platform.
- Support Assistant Digital Banking Manager/ Digital Banking Manager in planning and executing digital channel delivery and deployment to ensure a smooth and on time implementation.
- Immediately inform to Assistant Digital Banking Manager/ Digital Banking Manager for any suspicious, skimming device and fraudulent transactions.
- Work closely with vendors on the digital channel/platform's maintenance either onsite or offsite and regular visit the site to ensure that they are well maintained.
- Work with relevant stakeholders to solve any complaints including transaction disputes, work with Assistant Digital Banking, and revert to both internal and external customer.
- Produce daily, weekly and monthly reports.
- Doing and working closely with Assistant Digital Banking Manager on Reconciliation, Settlement and Dispute which is related to CSS

Requirements:

- A Bachelor's degree in business administration, IT skill
- Preferably having a basic knowledge of core banking systems from a business operational perspective.
- Minimum one-year of similar experience or at least have a basic experience related to ATM, CDM and Channel.
- Hands on experience of internet and mobile banking and online payments is preferred
- High tech savvy
- Good knowledge in Ms. Office such word, excel and email.
- Good communication skills including English proficiency.
- Good interpersonal skills.
- Able to work under pressure.
- Strongly commitment.

14. Personal Financial Consultant

Responsibilities:

- Approach and maintain good rapport by providing satisfactory banking service to customers, prospect and business partners as well as other stakeholders.
- Execute promotions and sales of products defined by team leader or management.
- Contribute to ensuring the branch's objectives are met.
- Proactively cross-sell consumer banking products and refer other businesses to relevant business units.

Requirements:

- Graduate from University or College (main subject: Banking, Finance, Accounting, English or Marketing).
- At least 2 years of work experience in a similar role.
- Able to work independently.
- Able to provide efficient customer service.
- Able to handle complaints.
- Good communication skills including English proficiency.
- Result oriented with a strong desire to sell

15. Interns for Loan Writers, Teller & Payment Operations

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. **LornKolin_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