

**Get Ready
Going for Great**

Nanyang Commercial Bank Graduate Trainee Program 2010

Accumulating over 60 years experience on our solid foundation in Hong Kong and Greater China, we succeed and create our brilliant story throughout the region. As the first foreign bank branch in Mainland, we grasp the opportunity to grow along with the economic reforms. With our well-versed China business intelligence, we continue to expand our network proactively but prudently.

Inheriting our "People Focus" tradition, we strongly believe in the philosophy of talent investment. Here, we respect your career development with enormous support and room for inspiration. If you are ready to go for great, join us today. You can shine with your own glorious story.

Your talent is our treasure, come to explore your potential with us.

2010 Graduate Trainees

As a Graduate of 2010, you are well equipped with school knowledge and now ready to move from the classroom to the real and challenging business world. While supportive working environment with solid working experience and opportunity is the key to your successful future, we are ready to support and prepare you to be a great banker. We believe development of expertise should be started focusing in one of the banking areas. All Graduate Trainees will be assigned to one of the following functions according to your career interests.

Get Ready? Let's go for great together.

Openings for 2010 graduates

Retail Banking

Starting as a **Customer Services Officer**, you will be responsible for providing superior customer services and developing long-term relationship with our retail banking customers. By reaching out and talking to people from different walks of life, you can identify their needs, provide solutions and introduce financial products and services to help our customers to make life a little easier and better. Your time and effort to strengthen and manage long-term relationship with a strong base of retail customers play an important role in preparing yourself to be a professional banker in wealth management.

Commercial Banking

Taking up the position as **Relationship Officer**, you will be taking care of the commercial accounts ranged from small-medium enterprises to listed companies. Understanding their financial needs, providing right financial strategies to help them to achieve their long term goals is your core responsibility. You will deal with significant amount of money of key business customers, learn how to evaluate their needs, analyze their borrowing capacity, develop customized credit proposals and review their commercial loans portfolio. Building and strengthening the Bank's relationship with our commercial clients and becoming their financial partners are the crucial steps to become a professional banker in commercial banking.

Openings for 2010 graduates

Branch Operations

Being a **Branch Operations Officer**, you will be responsible for monitoring all kinds of branch operations. You will supervise and monitor the counter services to ensure smooth and efficient day-to-day operations with emphasis on high quality of customer services. You will monitor various accounts transactions, verify relevant documents and procedures to ensure the branch business is operated strictly according to all the legal and compliance requirements. Your detail 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.

WHO are we looking for?

To be part of our team, you should be

- Degree holder with a second lower honor or above;
- Determinate to be a great banker with passion to grow and excel;
- High initiative team player with perseverant attitude;
- Proficient in both spoken and written English and Chinese, fluent in Putonghua is preferable.

WHAT do we offer?

Career Aspiration

Being our Graduate Trainees, you will be provided by enormous support and solid opportunities to grow and excel with job-based training, career mentoring, planning and progression.

Training

As the key member of BOC (HK) Group, our Graduate Trainees will be engaged in the BOC (HK) Group Officer Trainee Development Program. Comprehensive and tailor-made training programs including classroom training and job-based development program will be launched in order to equip you with the knowledge and practical skills required for your jobs.

Mentor Program

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

Starting as an officer, our Graduate Trainees will be placed on an expedite career track. You will have numerous opportunities to demonstrate your potentials and performance. You can be advanced to senior officer or junior management position within a short period of time. Here, your development depends on your drive and performance.

Other Benefits

- Comprehensive Healthcare Scheme
- Retirement Scheme
- Sales Incentive Scheme
- Discretionary Performance Based Bonus
- Low Interest Rates for Mortgage Loans
- Life Insurance
- 17 days Paid Leave
- Five-day Workweek
- Education Subsidies
- Privileged Banking Services

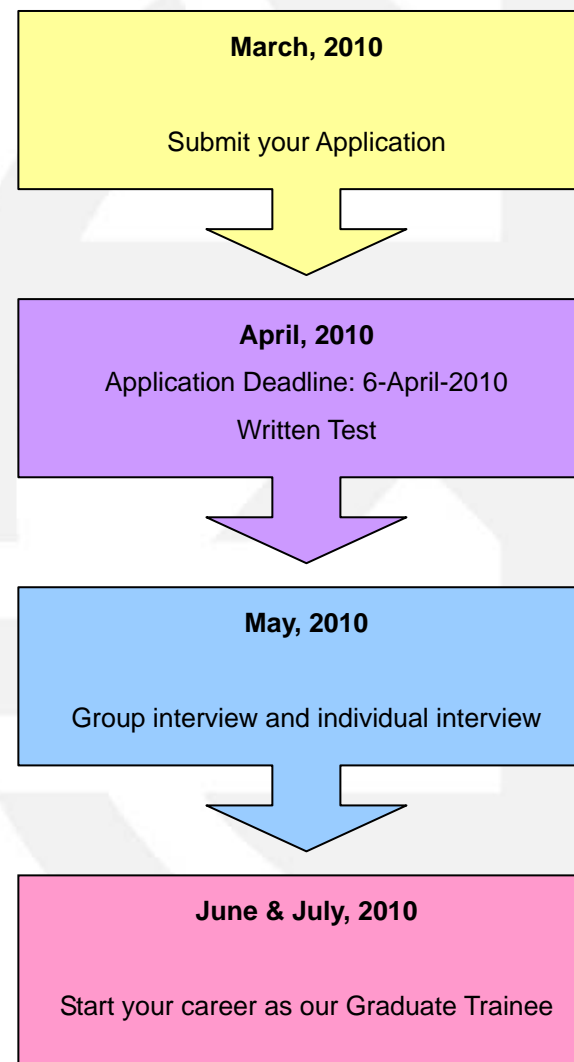
HOW to apply?

Eager to join us today? If you are ready to take control of your career in the banking world and start your journey as a great banker, please fill in the attached application form and return to us by e-mail: hr@ncb.com.hk. Please indicate your career preference by quoting reference number in the e-mail subject. (The application form will be processed by computer programming, please do not change any of the format and columns otherwise your application cannot be processed and will be classified as unsuccessful.) For details, please refer to our website www.ncb.com.hk

Application deadline: 6-April-2010

Personal data collected will be used for recruitment related purpose only.

HOW do we process your application?



WHAT are our successful stories?

Treasure Human Asset and Drive you Success

From a frontline trainee in commercial banking to the position of Branch Manager, Shirley made her path very clear and precise. 'Interacting with customers is my dream work and NCB respected my choice by providing an exciting frontline graduate position for me. Without being rotated among different sections like Management Trainees in other organizations, I can stay focused for my career goal.'

With customer-oriented mindset and cheerful personality, Shirley perceives every single interaction with the customers to be a challenge she loves to face. 'You will know what your customers really need if you hear them genuinely. My satisfaction always comes from the fulfilment of their needs which motivates me to work harder and go further.'

Since NCB believes in promotion from within, Shirley's positive attitude and outstanding performance contribute her success to climb up to the position of Branch Manager within 14 years. 'Thanks to the promotion opportunity given by NCB, I have a valuable chance to embrace this great challenge to learn and growth continuously. NCB always puts the staff in the first place. I feel I am really the lucky one to be treasured here.' Shirley said with an exciting tone and most importantly, with a smiling face for which the customers always look for.



Shirley Li
Branch Manager (Yaumatei)
1995 CU Graduate

Support your Needs with Generosity

As a senior supervisor, embracing a supportive mindset to the juniors is always a critical point to strengthen the role. Jeff Luk, District Head, grasps this key to success under the influence of his supervisors.

'I believe experience sharing is one of the important ways to enhance their growth in work. I care their development needs just like my supervisors do. When I joined NCB as a graduate trainee about 18 years ago, my supervisors are generous in experience sharing, which is valuable for me to facilitate my learning as a freshman at that time.'

Jeff fully understands that it is important to fulfil the staff's needs as to retain the talents in the organization. Therefore, he also focuses on the staff's social needs.

'I treat my subordinates as friends to strengthen the trust and relationship between us. I always try my best to provide suitable solutions to them even outside work, just like how my supervisors provided opinions for me when I purchased a flat myself for the first time.'

To Jeff, the warm culture in NCB makes him enjoy working here. 'I believe my subordinates also feel the same way and they will sustain the valuable culture here.' Jeff said satisfactorily.



Jeff Luk
District Head (Kowloon East)
1992 CU Graduate