

Global Consumer Financial Services

Global Consumer Financial Services (GCFS) serves almost 3 million customers across Singapore, Malaysia, Indonesia, Hong Kong and China. We cater to different life-stages and needs - Ranging from Mighty Savers for children and young families, FRANK by OCBC for the youths and young working adults, to OCBC Premier Banking and OCBC Premier Private Client for affluent individuals. The business has pioneered many customer-centric banking products and services such as FRANK by OCBC, full-service Sunday Banking and an award-winning Online Banking platform.

What you can look forward to

The GCFS track is specially designed to provide you with a holistic development as we understand the challenges you face as you enter the working world. You will be equipped with technical skills and business knowledge as well as critical skills like customer service, analytics, and process improvement while learning to work collaboratively and becoming more comfortable around senior management.

You will be assigned to your home department which allows you to gain an overview of how your department operates while having the opportunity to know colleagues from other departments and divisions. To accelerate your learning and development, you will participate in departmental and cross-departmental projects so that you have exposure of how GCFS and the bank operate. You will also participate in various developmental activities, including those related to CSR. These activities are specially designed to allow you to have opportunities to interact with senior management as well as to expand your network.

Graduate opportunities are available in these departments

Branch Banking

- **Branch Banking**

The bank is embarking on many projects/workstream to transform branches, going digital and paperless. This involves working with various stakeholders to manage and implement the initiatives.

Branch and Group Premier Banking

- **Branch and Group Premier Banking**

Assist with the planning, preparation of business strategy presentation and ensure timely communication to key stakeholders for decision making. Using management reports, provide insightful analytics to drive business performance. Ensure productivity growth in salesforce to drive business revenue and assist with salesforce planning which includes promotion and appointment across all segments.

Consumer Financial Services Finance

- **Consumer Financial Services Finance**

Understand operational flow and identify key operational risk areas. Provide accurate and timely support for daily sales performance reporting and ad-hoc requests for sales strategic planning / forecast.

Consumer Secured Lending

- **Risk Compliance and Talent Management/Car and Reno Product Team**

Use data to analyse trends, uncover potential risk areas and initiate appropriate actions to ensure staff compliance to risk requirements. Participate in health check, misconduct, investigation and ops related support initiative.

Digital Business

- **Digital Risk**

As the bank accelerates its efforts to digitalise, ensure that risks are well considered and effective mitigating control measures are put in place. Strengthen our risk and compliance culture, scan for emerging digital risks and cyber frauds trends to strengthen internal and system controls.

- **Services and Engagement**

Customer experience excellence and service delivery efficiencies are the greatest areas of opportunity to capture and grow market share. Continue to build Digital channels by promoting a digital environment where of service requests can be digitally submitted and processed without manual intervention.

Digital Transformation

- **Digital Transformation**

Supporting Product Owners to drive change initiatives across the various platforms across the key markets of Singapore and Malaysia. Creatively resolve business needs through requirements gathering and analysis.

Group Marketing

- **Group Marketing**

Maintain Digital Marketing channels and activities. Develop and execute marketing strategies across the portfolios (credit cards, debit cards, usage platforms, mobile app, deposits) to drive acquisition and growth.

Group Lifestyle Financing

- **Business Support Unit**

Collaborate with stakeholders for business requirement gathering and coordinate with stakeholders for project execution.

More roles in next page ...

- **Card Business Team**
Manage the card product life cycle through value proposition enhancements, customer segmentation targeting strategies and maintaining product relevance.
- **Digital Ecosystems Product Owner**
Collaborate with internal and external stakeholders to launch/ enhance eco-system pillars, with a clear go-to-market and commercialization strategy. Utilise data to develop & execute campaigns to drive transactions and acquire customers through the eco-system.
- **Digital Ecosystems Unsecured Loans**
Work with key stakeholders to analyse and put forth actions based on revenue and cost trends.

Organisation Effectiveness

- **Organisation Effectiveness**
Improve employee performance through change and development initiatives to create a high-performance culture and build organisational, team and individual capabilities.

Risk and Prevention

- **Business Risk Management & Transformation**
Assist in advisory on operational risk matters, including crisis management.
- **CFS AML Risk Management [CARM]**
Actively manage risks relating to Anti-Money Laundering and Combating Financial Terrorism of retail banking.
- **Risk Analytics Intelligence & Surveillance [RAISE]**
Provide expertise to analyze, recommend, develop and implement data drive solutions to uplift overall Global Consumer Financial Services Risk & Prevention risk surveillance capabilities.
- **Risk Analytics Intelligence & Surveillance [RSM]**
Play a role in the management, testing and detection of material risk and control lapses in the day to day operations.
- **Risk Governance Conduct – Advisory**
Maintain the Bank's standing with MAS by performing checks as required under the MAS Balanced Scorecard Framework.

Wealth Management

- **Deposits**
Assist the Head of Deposits in the day-to-day running of the business management, product management and product development functions of assigned Deposits products. Collaborate with key stakeholders to meet the business goals of the Deposits team and lead projects in digital transformation.
- **Digital Wealth & Business Management**
Conceptualise digital strategies and actively drive the monetisation of digital wealth products. Create a holistic omni-channel client experience underlying digital wealth product sales.

- **Wealth Advisory**
Identifies investment opportunities for customers to grow their wealth and drive content creation. Be an ambassador for OCBC Life Goals, our goal-based advisory framework to help customers achieve their financial goals.
- **Wealth Solutioning**
Take charge of day-day running of the business support and change management activities that are owned/supported by Wealth Management. Design, manage and support a smooth delivery and execution of a suite of activities that build opportunities in the Bank.

Global Wholesale Banking

At Global Wholesale Banking, we serve and support institutional and business customers ranging from large corporates and the public sector to small and medium enterprises.

We provide a full range of financing solutions including long-term project financing, short-term credit, working capital and trade financing, as well as customised and structured equity-linked financing. We continuously drive innovation and deliver comprehensive and award-winning products and solutions that span across cash management and custodian services, capital market solutions, corporate finance services and advisory banking, and treasury products. All with a simple aim to help businesses Do Well and Do Good in this borderless modern economy.

What you can look forward to

As a Graduate Talent in Global Wholesale Banking, you will be given the opportunity to master Corporate Banking products and service our corporate customers. You will be trained professionally to deliver solutions-oriented and prompt after-sales service for corporate customers at our Commercial Service Centre. You will also be rotated to another department within Global Corporate Bank as a Relationship Associate (RA) to assist in managing a portfolio of corporate customers, servicing their businesses with the full range of financial products and services, including Credit, Cash Management, Trade & Payments and Treasury products.

Graduate opportunities are available in these departments

Global Commercial Banking

- **Emerging Business**

Master Corporate Banking products and service our corporate customers. Learn to deliver professional solutions-oriented and prompt after-sales service for the corporate customers and chart their milestones and fulfil your growth plans. Support multiple companies with a suite of banking and digital solutions including Sustainability financing, Trade financing, FX hedging and Cash Management solutions.

- **Emerging Business Compliance**

This role is responsible for reviewing and carrying out surveillance work on corporate accounts to manage risks pertaining to anti-money laundering, counter-terrorism financing or economic and trade sanctions. You have to be highly accurate and meticulous in analysing account transactions. When a transaction or event poses a risk to the bank, you will be expected to identify and recommend or take remedial action to mitigate the risk.

- **Enterprise Banking - Regional**

Enterprise Banking supports medium-sized and established enterprises in key markets and a spectrum of industries. We help businesses Buy, Sell, Trade, Run and Grow with the competitive edge to win and flourish in this modern economy. All with the core mission to help businesses succeed not just locally but also internationally. You will use data to acquire new-to-bank Chinese corporates in Singapore and the region. Come to understand the needs of such inbound customers in different industry verticals, customising solutions to build a compelling proposition.

- **Enterprise Banking - Industries**

Join us in deepening our relationships with medium to large-sized SMEs in Singapore across various industries such as Food & Beverage, Engineering & Hardware, Transport & Logistics as well as Resources & Wholesale Trade. Gain direct access to the business owners and support their businesses by providing banking solutions tailored to meet their needs in Singapore and our core markets (Malaysia, Indonesia & China). Develop domain knowledge of the industries that the businesses are in and manage a portfolio of medium to large-sized SMEs.

- **Enterprise Banking - Real Estate & Construction**

Build, manage and deepen our customer base in the Real Estate and Construction team. As a member of the Team, you will have the opportunity to learn credit and be exposed to Clientele in the Real Estate and Construction space. Manage and acquire a portfolio of corporate relationships, and be accountable for developing and deepening banking relationships with these customers.

- **Global Financial Institution**

Work closely with product partners, other business groups and support functions in facing off Financial Institutions globally as a contact point for establishing mutual banking facilities with other banking counterparties as well as facilitate trade and trade finance transactions with/to other banks. As an integral part of Coverage team, you will support in day-to-day client servicing by providing appropriate advice or timely resolutions to clients for issues raised. In addition, the responsibility include helping to research and marketing to new customers.

- **Middle Markets**

We aspire to be our customers' Main Bank in terms of operational reliance (securing both the operating account and operating asset) as well as advisory support. We expand share of wallet through the cross-selling of a wide range of loan products and support the lifecycle growth of the company with the seamless transition of the Customers across to higher segment as the companies grow and mature.

- **SME Digital Bank**

The Digital SME Bank ensures that we are at the forefront of the digital banking revolution. As part of this pioneer team, the candidate will focus on product and business development to increase OCBC's market share of SMEs both in Singapore and the region. Develop best-in-class digital offerings pertaining to supply chain financing, account opening, cash management and FX.

Global Corporate Banking

- **Corporate Banking Compliance**
You will perform On-boarding, Periodic and Triggering Customer Due Diligence (CDD)/Enhanced Due Diligence (EDD) review on Global Corporate Banking customers. Ensure completion of Onboarding, Periodic and Triggering Event Reviews within stipulated timeframe and in line with Bank's policy and procedures. As well as work closely with Relationship Managers to gather client documents/information before drafting on the EDD reviews and making independent recommendations regarding AML risk to the Business Units.
- **Digital & Transformation Office**
Serve a diverse group of domestic and multinational corporations across a range of industries. Use advanced analytics and technology to prepare ourselves for the digital age. Focus on developing capabilities to maintain our competitive edge and relevance. Challenge the status quo and create what our clients will need tomorrow.
- **Global Real Estate**
Real Estate ("RE") customers include large real estate corporations, REITS, SWFs and PEREs We provide real estate related investment and development financing as well as treasury, investment banking and cash management solutions. RE's geographical coverage apart from Singapore includes China, Australia, United Kingdom and United States of America. You will be groomed professionally as a Relationship Associate (RA) – assisting RMs to manage and service their portfolio of customers as you grow to manage your own portfolio of real estate corporate customers.
- **Wholesale Corporate Marketing**
Provide a full range of financing solutions including long-term project financing, short-term credit, working capital and trade financing, as well as customised and structured equity-linked financing. Master Corporate Banking products and service our corporate customers. Learn deliver professional solutions-oriented and prompt after-sales service at our Commercial Service Centre and be rotated to another department within Global Corporate Bank.

Global Investment Banking

- **Capital Markets**
Structure and originate a wide spectrum of debt products (syndicated loans, public debt issuance, project financing, asset securitisation) across a broad range of industry sectors, currencies and maturities to meet our clients' needs. In this role, be prepared to originate and pitch loan financing solutions to both customers and internal stakeholders.
- **Corporate Finance**
Provide corporate finance transaction advisory services and access to equity capital markets with strong underwriting capability and wide distribution channels. You will support the team with activities such as IPO, secondary fund raising and M&A advisory.
- **Mezzanine Capital Unit**
In Mezzanine Capital Unit, we provide highly customised and structured hybrid financing solutions that combines the risk-return features of both debt and equity to private and listed companies. In this role, you will provide support in execution, including negotiations with clients, deal structuring, engaging professionals in the due diligence exercise.

Global Transaction Banking

- **Global Transaction Banking (GTB)**
GTB provides customised digital banking and beyond banking solutions to SMEs, corporates and FIs, such as Government cash disbursements using facial recognition technology and LifeSG QR payments. Master the products and services for our corporate customers. Learn to deliver solutions-oriented services for corporate customers. Or become a product specialist to develop and commercialise new products.

Global Wholesale Banking

- **Commercial Service Centre**
Be part of the one stop service centre to OCBC group of customers from small medium enterprises, large corporates, financial institutions and public listed companies. Support customers on enquiries, fulfilment, feedback and services offered through the various touch points. Be involved in various digital initiatives to enhance efficiency, productivity and customer experience as part of the workforce transformation and digitalisation in a corporate service centre.
- **Corporate Office - Operations Support & Systems**
Be groomed into an all-rounded Operational Risk Management specialist, from the ground-up. You will receive a training designed to build knowledge and deepen experience in all areas of Operational Risk Management. Learn the ropes of General Operational Management with mentoring by Team Lead. Master audit management, third-party risk management and process risk and controls.
- **Data Analytics**
Develop insights relating to the SME Lifecycle journey from business startup into a mid-size company, and identify potential opportunities and risk by leveraging data analytics. Monitor and deep dive into customer's transactional, borrowing and digital pattern/ footprint and their changing needs. Predict outcomes for opportunities and detect abnormality trends for potential risk.
- **MIS Analytics & Planning**
Drive data automation and provide useful insights on business performance. This role will require you to work closely with business users in the design and implementation of financial dashboards as well as development of performance metrics to track business momentum, productivity and profitability.
- **Marketing & Communications**
Be the voice of the customers driving customers centric value proposition through strategic marketing programs, brand lead activities and tactical business campaigns. Work across functional stakeholders to develop and own the Go-To-Market strategy and operational marketing plan including the execution of marketing initiatives that drives overall business objectives.

More roles in next page ...

Group Operations & Technology

Group Operations & Technology is an integral part of OCBC. Group Operations and Technology (GO&T) is recognised for our thought leadership, innovative culture, people development and service excellence.

Group O&T runs the Bank's regional processing centres and technology operations; drives a dynamic quality and innovation culture for continuous process improvement and service excellence.

In Group O&T, we empower you to build new products and solutions for our internal and external customers driven by our core values. You can be part of the team that supports the growth expansion strategies within OCBC Group. There will also be plenty of opportunities for you to grow personally and professionally.

If you have strong leadership skills, an innovative mindset and love exploring new ideas to leave your mark in the bank, we would like to maximize your potential and develop you to be part of this dynamic team.

What you can look forward to

In the first 12 months of the program, you will get the opportunity to rotate into various departments in GO&T to gain a good understanding of the various roles & activities, while developing an appreciation of GO&T's contribution towards supporting the Bank's businesses. With the support of your line managers and working with your colleagues, you will be able to leverage OCBC's scale by simplifying, standardising and integrating existing business processes and technology applications. You will interact with business partners to deliver technology and process solutions that meet customers' requirements.

Graduate opportunities are available in these departments

Group Operations & Technology is divided into 4 key pillars: Run-The-Bank, Change-The-Bank, Protect-The-Bank and Operations.

Run-the-Bank

You will be maintaining, supporting, and improving bank-wide IT Services through departments like Application and Technical Services, Application Infrastructure Services and Technology Command Centre. You may also be implementing cutting edge tools that facilitate DevOps and Cloud technologies in the Technology Infrastructure Modernization department.

Change-the-Bank

You will be challenged to deliver new business capabilities to accelerate the bank's growth through departments like Project/Platform Office, Technology Solutions, System Delivery and Regional Development Centre. You may also be working on defining and governing the bank's enterprise and application architecture in the Group Technology and Transformation Architecture department.

Protect-the-Bank

You will oversee the overall Group's IT security strategy and security functions to provide a high-level of confidentiality and integrity over information and information processing systems. Thereby ensuring the Bank's infrastructure remains resilient and secured. You will work with business users and stakeholders in matters from security policy formulation through to security monitoring, and security management.

- Project/Platform Office
- Technology Solutions
- System Delivery
- Regional Development Centre
- Group Technology and Transformation Architecture
- Application and Technical Services
- Application Infrastructure Services
- Technology Command Centre
- Technology Infrastructure Modernisation

Operations

In the operations role, we are organized by the various business functions that we support, including but not limited to Consumer Financial Services, Global Wholesale Banking and Global Treasury. Some of our Operations departments include Account Services, Payment Operations, Card Operations, Loan Operations, Trade Finance Operations and Treasury Operations.

You will be tasked to deliver excellent service delivery of transactions to ensure timely and reliable operations to the Bank's customers and our business partners. This will include working closely with customers and internal stakeholders to overcome operational challenges whilst maintaining robust internal controls.

You will also be challenged to implement process enhancements and collaborate on new business capabilities with various stakeholders in the Business Units and Technology teams in the Change-the-Bank and Run-the-Bank functions.

- Account Services
- Card Operations
- Trade Finance Operations
- Payment Operations
- Loan Operations
- Treasury Operations

Group Technology Architecture

The Group Technology Architecture team drives the experimentation and adoption of emerging technologies and fintech solutions to uplift technology architecture and support the Group's digital transformation agenda. You should have passion for innovation and emerging technologies along with a strong foundation in the core principles of technology.

Graduate opportunities are available in these departments

- **Emerging Technology Architect**
You will assess architecture landscape to identify key gaps/challenges, prioritise opportunities to uplift digital architecture landscape.
- **Data Architect**
You will contribute to the vision of modernizing the OCBC data architecture and develop a multi-year roadmap to bring that vision to life, collaborating with business and technology leads, application architects, data science and data engineering teams across the bank to enable large scale machine learning and analytics use cases.

You will function as a Subject Matter Expert for the organization, defining data platform processes and best practices – engaging stakeholders across the group to ensure their continued buy-in on strategic data initiatives.

Group Data Office

Group Data Office helps all divisions of the OCBC Group make sound business decisions by analysing huge volumes of structured and unstructured data using the latest data science algorithms to uncover hidden patterns, discover unknown correlations and to identify new opportunities.

Graduate opportunities are available in these departments

- **Data Engineer – Core Python**
Based in the Group Customer Analytics & Decisioning team, you will be responsible for building Smart Process use cases that involves both Robotic Process Automation (RPA) and Intelligent Process Automation (IPA). These will support automation needs around topics such as Treasury functions.

Group Operational Excellence

Group Operational Excellence (GOE)'s mission is to be the trusted partner to the business in transforming the organisation and improving employee experience to achieve an operational excellence organisation. We work closely with Business Units and Functions to define strategic priorities and the transformation roadmap. We partner them in driving cross-functional initiatives to improve customer service, productivity and employee experience. We measure our success by the lasting value that we create for OCBC.

Graduate opportunities are available in these departments

- **Change Analyst**
The work is initiative-based and broad ranging, spanning across divisions and geographies. As an Associate, you will work closely with the seniors within the division owning key initiatives/programme. You may also get the opportunity to lead an initiative on your own.
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Group Customer Experience

Does the idea of solving complex problems by fusing UX methodologies and design thinking excite you? Your interest in challenging ideas and making the complex simple, and your passion to co-create solutions with customers, staff and business leaders will set you up for success. Group Customer Experience is a passionate, multi-talented research & design team, within a highly collaborative and supportive environment to create in-depth end-to-end financial journeys for personal and business banking customers.

Graduate opportunities are available in these departments

- **Group Customer Experience**
You will get to participate in the creation of customer journeys, service blueprints, personas and utilise various forms of canvases; Learn about customer pain points, define hypothesis and create multi-fidelity prototypes, wireframes and mockups for testing; Produce and govern UX copy against OCBC's Design Language Systems; Correlate experience data to operational and financial data to measure the drivers of value for the bank.

Group Risk Management

Group Risk Management (GRM) oversees the management of credit, market and operational risks for the bank and its financial subsidiaries.

We adopt the best in-class risk management practices to establish a sound risk control framework in order to protect the Group against losses that could arise from taking risks beyond its risk appetite while enabling the Group to maximise its risk-adjusted return on capital.

On a day-to-day basis, GRM has functional responsibility for providing independent risk control and managing credit, market, operational, liquidity and other key risks. Within the division, risk officers are dedicated to establishing Group-wide policies, risk measurement and methodology, as well as monitoring the Group's risk profiles and portfolio concentrations. GRM also has a dedicated unit that manages risk remediation.

Risk functions extend across the Bank, with excellent work opportunities across geography such as Malaysia, Indonesia, China, Hong Kong and Private Banking through the Bank of Singapore. It also extends to OCBC Group members such as Great Eastern Insurance, OCBC Securities and OCBC NISP.

Graduate opportunities are available in these departments

- **Credit Risk Management – Consumer**
Consumer lending process is largely automated and credit decision making process is driven by risk analytics. Explore new business opportunity learning from data analytics and past booking experience, and attempt new ways of doing business thru a digitalized experience. Experience machine learning capability in consumer lending, appreciate value of different source of data in understanding consumer behaviour and explore robotics process in credit action for process efficiency.
- **Group Data Management Office**
Design, enforce and measure the effectiveness of the data governance, standards and controls by working with relevant stakeholders. Implement and maintain relevant data assets to facilitate common understanding of key business metrics and their aggregation, to enhance data provenance and to enable better data discoverability to support effective data usage.
- **Group Portfolio Analytics & Reporting**
Roles in GPAR roles will expose you to programming/scripting and data processing and will allow you to understand risk data structures to effectively and efficiently use data for management reporting and analytics. You will also learn modern data structures and data processing strategies for big data [e.g., Hadoop, Spark, parallel processing, vectorisation etc].
- **Information Security & Digital Risk Management**
In this role, you will support risk governance and oversight on the effectiveness of technology, information or cyber risk management for the OCBC Group. Perform regular risk monitoring and reporting on risk landscape. Review and enhancement of controls for existing banking services against emerging technology, information and cyber risks.

- **Market Risk Management**
In this role, you will validate valuation and risk models with independently constructed models, liaise with front office and risk department on validation results, to provide assurance that models are fit for their intended purpose. Provide quantitative analytics support to the bank. Conduct research and present results or ideas to colleagues and senior management.
- **Group Risk Policy, ESG Risk & Sustainability**
Support OCBC Sustainability Framework and Strategy implementation by helping to enhance/shape Bank's sustainability related public disclosures through its Sustainability Report and climate disclosures. Formulate the Bank's ESG risk policies, including assisting to develop new ESG sector-specific policies and review of ESG risk assessment frameworks, to ensure continued relevance and effectiveness with alignment to the Bank's risk appetite, business strategy and compliance to regulations. Work with internal stakeholders to collate information for various sustainability reporting disclosures as well as policies' implementation.
- **Risk Portfolio Management**
Assess risk & opportunities in the context of risk appetite & macro conditions. Analyse portfolio performance. Identify trends & drivers, draw insights and develop recommendations. Develop and maintain risk measurement & management frameworks, models, policies, processes, systems and infrastructure.

Group Legal & Compliance

Group Legal & Compliance supports OCBC Group in all legal and regulatory compliance matters. The division helps ensure that the various businesses adopt a comprehensive framework, policies and procedures to comply with relevant laws, rules and regulations issued by Monetary Authority of Singapore and other local regulators.

What you can look forward to

As a Graduate Talent in Group Legal & Compliance, you will be critical to our mission in delivering solutions that enable growth and yet balance risks for OCBC. You will advise stakeholders across OCBC's broad range of businesses. Your ability to navigate through rules and regulations will be vital to the success of OCBC.

Here in Group Legal & Compliance, no two compliance officers face the same challenges, and the nature of the job is one that requires you to become lifelong learners. In an ever-evolving regulatory environment, and especially with increasing digitalisation, you will be constantly challenged. The role requires a wide array of skills and abilities, and we welcome individuals from all backgrounds.

Graduate opportunities are available in these departments

- **Global Treasury Investment Banking Legal**
Provide legal support to treasury and derivatives business in OCBC head office and other global treasury branches and subsidiaries of OCBC Group. You will also work with sales, structuring and trading team to review derivatives products term sheets, such as structured notes and ISDA OTC derivatives transactions. Work on structured investment solutions involving repack participation structures with different asset class underlying, such as bonds, funds and equities.
- **Data Protection Office**
The Data Protection Office provides strategic leadership and legal advice, and promotes collective responsibility for data protection. You will work on exciting issues that require creative guidance. Provide legal advice on OCBC's compliance with APAC data protection laws, develop and enhance agreements to ensure data protection concerns are addressed and acts as a point of contact with data protection regulators.
- **Regulatory Advisory for Consumer Financial Business/Treasury and Brokerage**
Provide regulatory compliance advice to the respective divisions in the Bank. Keep abreast of new and changes to regulations and drive the implementation of new regulatory requirements.

Group Finance

Group Finance looks beyond providing numbers. We add value in the decision-making process and facilitate the formulation of effective business strategies. We uphold the integrity of our financial records and ensure that the highest standards are applied in our reports. We provide financial analyses and insights to management and businesses to make informed decisions. We engage our stakeholders regularly to keep them abreast of the Bank's financial performance and development.

As a guardian of the Bank's financial resources, we facilitate efficient allocation of scarce resources to guide and steer business growth. We evaluate new business opportunities to strengthen the Bank's position and competitiveness.

Graduate opportunities are available in these departments

- **Corporate Planning & Development**
Enhance OCBC's businesses through strategic M&As as well as manage OCBC's selected strategic investments and non-core investments in line with the potential investment opportunities, identify suitable targets and manage the M&A process, thereafter, monitor the performance of the investments or integration.
- **Corporate Treasury**
A dedicated strategic planning and management unit that supports stakeholders in ensuring optimal financial resource allocation, adequate capital, and liquidity supply to meet business demands and financial resilience.
- **Change Management & Talent Development**
Champions change initiative to transform Group Finance into a SMART finance function to develop and deepen the talent pool with Finance.
- **Group Financial Control & Advisory**
Involved in reporting, finance operations and overseeing the Group Finance Reporting Data & Systems.
- **Group Tax Advisory**
Provides infrastructure for Bank-wide compliance with tax regulations, establishes sound tax governance and task risk management framework, and support tax advisory and planning services.
- **Investor Relations**
Strives to achieve a fair market valuation range for OCBC equity and funding instruments, developing relationships within the investment community, improving our ESG ratings and achieving a reasonable level of liquidity in OCBC shares.
- **Management Reporting, Planning & Analysis**
Responsible for defining and operationalising the management reporting framework by which the group measures the financial performance and profitability of management organisation entities within the Group.

- **Treasury Financial Control & Advisory**

Responsible for providing management with acceptable assurance over the integrity of the financial positions of the Group's trading activities through appropriate control framework and operational controls and assessment.

Group Audit

Group Audit provides an independent and objective assurance that OCBC's business activities are functioning effectively and will enable the Group to accomplish its strategic objectives within the established risk appetite. We adopt a risk-based and systematic audit approach to evaluate and provide recommendations to improve the effectiveness of internal control, risk management and governance processes.

What you can look forward to

If you want to learn and understand the various facets of banking, sharpen your analytical, problem-solving and communication skills, develop data analytics or machine learning models to deepen risk insights and at the same time strengthen your interpersonal abilities, come and join Group Audit. We also offer opportunities to work with audit clients in the multiple countries where OCBC operates, broadening your experience in the culture and operating uniqueness in each country.

Graduate opportunities are available in these departments

- **Wealth Management Audit Graduate Talent**
Provide independent assurance over the key activities in Bank of Singapore and Global Consumer Financial Service Division including front office activities, branch network, wealth/product management and other supporting units.
- **Program Management Office Graduate Talent**
Execute the strategic programs and projects across Group Audit, including the development of audit analytics capabilities across the key internal audit offices.
- **Digital and Technology Audit Graduate Talent**
Provide independent assurance over IT such as IT management, Computer Operations, which includes management of the Disaster Recovery process, Application systems, Information Security and many others.

OCBC Securities (OSPL)

OCBC Securities is a wholly owned subsidiary of OCBC Bank that provides full brokerage services for securities, derivatives and leveraged foreign exchange trading in global markets around the world. Having a comprehensive range of products and wide network of connections means you will get maximum exposure to the exciting world of trading.

Graduate opportunities are available in these departments

- **Risk Management**
You will be working with the Section Head/Head of Department to develop the controls and implementing the procedure for a new product line. In addition, you will also be part of collating the department dashboard and improving the dashboard reporting.
- **Digital Business**
You will get a chance to be working closely with the business and IT to translate the business requirements to IT solutions. In addition, you will liaise and work with vendors and IT application supports on projects/implementation/production issues. You will also recommend digital capabilities for front to back-office systems, backed by in-depth competitor analysis to improve our digital systems in the bank.
- **OSPL Finance**
Based in the Finance department, you will support the full suite of accounting services including Account Receivable/Account Payable, salesforce payroll matters and journal entries processing. You will also be part of the financial, regulatory, management reporting responsibilities as assigned. You will also get the chance to participate in User Acceptance Testing, process improvement initiatives and system migration projects.
- **Futures and Leveraged Forex / Junior FX Sales & Relationship Manager**
You will be driving sales and customer acquisition through sourcing of new prospects and strengthening the current customer relationships and participating in the company's marketing activities. In addition, you will also assess the prospect's suitability and process the account opening and manage the clients' margin requirements and maintenance, while observing risk exposure with close monitoring.

Global Treasury

We aim to be the centre of excellence for Asian financial products. Our market dominance is demonstrated by numerous accolades for product innovation and customer recognition. A can-do attitude and high performance culture has consistently ranked us as one of the best in the region.

Our functions include Treasury Advisory, Institutional Sales, Asset Liability Management, Trading, Product Development, and Business Management Unit.

Opportunities are available in these departments

- **Asset Liability Management**
manages FX and IR risks arising from balance sheet activities and provide analytics on liquidity and funding management with the aim to optimise returns on a risk adjusted basis. The business also enhances management of the Bank's balance sheet with active reserve portfolio management and credit investment portfolio management.
- **Business Management roles**
Facilitate the attainment of business objectives through various initiatives to strengthen the MIS, risk and compliance framework of the Division and in the division's cost management.
- **Traders / Structurers**
Trading provides competitive pricing and market making to customers and interbank players across FX, fixed income, interest rates, equity, and credit derivatives.
- **Treasury Advisors**
Essentially the advisory and marketers of all treasury products offered by Global Treasury. Quintessential in providing timely and quality research reports on the macro-economy, FX, interest rate and treasury markets and forecasts for both internal and external customers.