

**Opportunity  
Starts Here**  
with **OCBC Careers**



# OCBC Graduate Talent Programme 2024

Join the OCBC Graduate Talent Programme. Your first step towards the future of banking.  
Unlock a future beyond your limits and see where your talent takes you.

# Opportunities start here

This guide presents the Graduate Talent opportunities available across the Divisions in OCBC. Explore and take your first step towards building the future of OCBC.

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# Global Commercial Banking

## The leading bank for SMEs in Singapore and the region

We are a leader in providing banking services to SMEs in Singapore. Global Commercial Banking serves the entire spectrum of customer segments of business banking.

The business groups under the division include Enterprise Banking, Transaction Banking and Financial Institutions.

We offer services such as cash management, trade finance, and custody/nominee services to SMEs, large corporations, financial institutions and government entities in Singapore, Malaysia and internationally.

We tailor solutions to make banking simple and convenient for all our corporate customers, especially SMEs.

### Opportunities are available in these departments

1. Data Analytics
2. Emerging Business Compliance
3. Emerging Business Robotics & Business Applications
4. Emerging Business Segment Management
5. Enterprise Banking Industries
6. Enterprise Banking Real Estate & Construction
7. Enterprise Banking Regional
8. Global Financial Institutions

# Global Commercial Banking

## The leading bank for SMEs in Singapore and the region

### 1. Data Analytics

Develop customer's insights relating to SME Lifecycle journey from business startup into a mid-size company, and identify potential opportunities and risk by leveraging data analytics.

### 2. Emerging Business Compliance

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

### 3. Emerging Business Robotics & Business Applications

Be a key liaison between business stakeholders and technology teams, forging strong relationships and fostering effective communication. Your ability to bridge the gap between business and technology will be critical in delivering successful projects.

### 4. Emerging Business Segment Management

Deepen relationships with existing customer base through upsell and cross-sell via omni-channel, high and low touch communications. Conduct data analysis to identify sub-segments and data triggers to push out relevant offers

### 5. Enterprise Banking Industries

Join us in building, managing and 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.

### 6. Enterprise Banking Real Estate & Construction

Help us build, manage and deepen our customer base in the Real Estate and Construction team. You will have the opportunity to learn credit and be exposed to Clientele in the Real Estate and Construction space.

### 7. Enterprise Banking Regional

Through building consistent and forward-looking relationships, we support businesses in various industries in their transactional, financing and investing needs as they navigate a much more complex and connected world today. Tapping on our core markets and equipped with a wide range of products and services, we ensure that customers' requirements are met with the 'one group' view for the China-ASEAN corridor.

### 8. Global Financial Institutions

As an integral part of Coverage team, the associate will support RMs in day-to-day client servicing by providing appropriate advice or timely resolutions to clients for issues raised.

# Global Consumer Financial Services & OCBC Securities

## Serving three million customers across all life stages

Global Consumer Financial Services (GCFS) covers wealth management, lifestyle financing, branch & premier banking, consumer secured lending, online banking, business transformation and marketing. We serve three million customers across Singapore, Malaysia, Indonesia and China. In Singapore, we help people of all ages meet their financial life goals and lifestyle desires with products like Mighty Savers for children and young families, FRANK by OCBC for youth and young adults to OCBC Premier Banking for affluent customers.

OCBC Securities (OSPL) 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.

The business has pioneered many customer-centric banking products and services, including FRANK by OCBC, full-service Sunday Banking and our award-winning Online Banking. Leveraging digital transformation and solutions, we provide seamless omni-channel customer experience. We are also the market leader for bancassurance sales.

The GCFS & OSPL 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.

To accelerate your learning and development, you will participate in departmental and cross-departmental projects so that you have exposure of how GCFS & OSPL operate with the bank. You will also participate in various developmental activities, including those related to CSR. These activities are specially designed to provide opportunities for interaction with senior management as well as to expand your network. Upon completing 16 months of your rotation across the various departments within GCFS & OSPL, you will be assigned to a home department to further hone your competencies and develop your career.

# Global Consumer Financial Services & OCBC Securities

Serving three million customers across all life stages

1. Branch & Group Premier Banking
2. Branch Banking
3. Consumer Financial Services / Risk & Prevention /
4. Consumer Financial Services Finance
5. Consumer Secured Lending- Risk Compliance and Talent Management
6. Digital Business - Digital Risk Manager (Digital Risk)
7. Digital Business - Services and Engagement
8. Digital Transformation
9. Group Consumer Financial Services Risk & Prevention / Risk Analytics Intelligence & Surveillance (RAISe)
10. Group Lifestyle Financing / Business Enablement Unit
11. Group Lifestyle Financing / Digital Ecosystems
12. Group Lifestyle Financing / Digital Ecosystems Product Owner
13. Group Marketing
14. Risk Governance Conduct - Advisory
15. Service Channels & Transformation
16. Wealth Management - Wealth Advisory
17. Wealth Management - Wealth Solutioning

# Global Corporate Banking

## Helping large corporates achieve their full potential

Global Corporate Banking seeks to partner and enable our large corporate customers to achieve their business goals across various industries in Singapore and internationally. Our industry teams leverage their industry-specific expertise to deliver a broad range of financing, cash management, trade and treasury solutions to support our clients' daily operational needs while strengthening their global investment and expansion plans.

As a crucial element to our success, our people represent some of the brightest minds within the industry, developing the right solutions at the right time. Our commitment to serving our customers is only matched by our commitment to developing our people, be it through continuous learning, mentorship or rotation opportunities.

### Opportunities are available in these departments

1. Corporate Banking Compliance
2. Real Estate
3. Wholesale Corporate Marketing



# Global Corporate Banking

## Helping large corporates achieve their full potential

### 1. Corporate Banking Compliance

As a graduate talent in Corporate Banking Compliance, you will be developed in area of expertise across anti-money laundering , customer due diligence ( CDD”) and compliance advisory. Depending on performance and demonstrated potential , you will be presented with the opportunity and coaching to take on wider responsibilities at a more senior level.

### 2. Real Estate

The Real Estate department (“RE”) provides customers with real estate related investment and development financing. We also work with our OCBC product partners to provide treasury, investment banking and cash management solutions. Sectors covered include commercial, residential, retail, logistics, purpose built student accommodation, multi-family housing and hospitality assets. As a graduate talent in RE, you will first be groomed professionally as a Relationship Associate (RA) - assisting RMs to manage and service their portfolio of customers

### 3. Wholesale Corporate Marketing

You’ll work closely with Senior Relationship Managers to manage a portfolio of corporate clients throughout their journey with OCBC. From account opening, legal documentation, loan implementation to daily operational requests and ongoing monitoring. You’ll learn to evaluate your clients’ potential through performing credit assessments, market/industry trend

analysis, diagnosing asset and structural risks. This includes conducting financial analysis, cash flow projections, industry/project feasibility studies, credit application preparation and annual credit reviews. Monitor and ensure your clients’ compliance of financial and non-financial covenants.



# Global Investment Banking

## Offering comprehensive funding solutions across key Asian markets

Global Investment Banking offers funding solutions (debt, equity and mezzanine) to support the assets on the balance sheet of our corporate customers. We aim to be recognised as the preferred investment banking product and advisory provider in key Asian markets, by targeting the local customer franchise and focusing on cross-border products and services.

### Our functions include:

**Capital Markets:** Structure and originate a wide spectrum of debt products across a broad range of industry sectors, currencies and maturities.

**Corporate Finance:** Provide corporate finance transaction advisory services and access to equity capital markets through strong underwriting capability and wide distribution channels.

**Mezzanine Capital Unit:** Provide highly customised and structured hybrid financing solutions to private and listed companies by combining the risk-return features of debt and equity.

### Opportunities are available in these departments

1. Capital Markets - Debt Capital Markets
2. Capital Markets - Loan Origination & Syndication
3. Corporate Finance

# Global Investment Banking

## Offering comprehensive funding solutions across key Asian markets

### 1. Capital Markets - Debt Capital Markets / Loan Origination & Syndication

In Capital Markets, we structure and originate a wide spectrum of debt products (syndicated loans, public debt issuance, project financing, asset securitization) across a broad range of industry sectors, currencies and maturities to meet our clients' needs.

### 2. Corporate Finance

In Corporate Finance, we provide corporate finance transaction advisory services and access to equity capital markets with strong underwriting capability and wide distribution channels. Activities include IPO, secondary fund raising and M&A advisory.

# Global Markets

## A leading award-winning treasury house

We aim to be the centre of excellence for Asian financial products. Our market dominance is demonstrated by the numerous accolades we have received for product innovation and customer recognition.

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

We are recruiting graduates for the following positions:

- Traders / Structurers
- Treasury Advisors

## Opportunities are available in these departments

1. Sales and Structuring / Institutional Sales
2. Asset Liability Management
3. International (Korea)

# Global Transaction Banking

## Supporting businesses through every milestone

### Global Transaction Banking

#### Job Description

Global Transaction Banking Division offers cash management, trade finance and supply chain finance solutions. To SMEs. Large corporations. Financial institutions. And government entities across the region. It's all about making banking simpler. And more convenient. For corporate customers. And their customers. For you, it's all about building your career in a business that is building a reputation for breaking new ground by innovating at the intersection of technology and customer-centricity.

Global Transaction Banking Division offers cash management, trade finance and supply chain finance solutions to SMEs, large corporations, financial institutions and government entities in Singapore, Malaysia, China, Hong Kong and Indonesia.

GTB provides digital banking and beyond banking solutions to SMEs, delivered through Mobile Banking and our digital platform, Velocity. We also provide customised digital solutions for our corporates and FIs using the latest technologies. Most notably, we have launched industry firsts such as Government cash disbursements using facial recognition technology, LifeSG QR payments and several online payment and QR collection solutions for portals.

In Global Transaction Banking Division, depending on your interest and skillsets you will be assigned to your home department which allows you to gain an overview of how your department operates. You will also have the opportunities to participate in departmental and cross-departmental projects to accelerate your learning. You will be given the opportunity to learn and master about the types of products and services for our corporate customers, ranging from small-and-medium-sized enterprises to large conglomerates.

We offer different opportunities in Sales, Implementation and Service where you will learn to deliver solutions-oriented services for corporate customers on Cash Management, Trade and Supply Chain Finance Solutions. You could also become either a product specialist to develop and commercialise new products for GTB or a product development manager focused on developing our digital platforms to deliver new client experiences.

# Global Wholesale Banking Division

## Supporting businesses through every milestone

OCBC Wholesale Banking supports the full spectrum of businesses in their growth journey, helping them achieve their digital, sustainability and international goals

We provide a comprehensive range of products and services from financing, cash management, treasury advisory, investment banking and more with the aim of helping our customers to buy, sell and operate better in this digital economy.

### Opportunities are available in these departments

1. Commercial Service Centre
2. Digital Transformation Office
3. Global Wholesale Banking Modernisation Platform
4. MIS Analytics and Planning

# Global Wholesale Banking

## Supporting businesses through every milestone

### 1. Commercial Service Centre

Business Banking Commercial Service Centre (BBCSC) is a one stop service centre to OCBC group of customers from small medium enterprises, large corporates, financial institutions and public listed companies. Our service team supports customers on enquiries, fulfilment, feedback on products and services offered through the various touch points via hotline, email and digital touchpoints such as website and business internet banking. 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.

### 2. Digital Transformation Office

You will play a key role in the development and building of the OCBC's next generation credit platform for Corporate Clients. This role is at the heart of transforming the credit end-to-end journey and enhancing the Bank's competitive advantage.

### 3. GWB Modernisation Platform

Drive the execution of the RM Marketing and Servicing Journey via an agile delivery framework. Key to this role is being able to work with teams of functional specialists comprising of existing product owners, engineers, operations and designers across geographies to ensure the seamless delivery of an end-to-end solution that fits the needs of our business.

### 4. MIS Analytics and Planning

GWB MIS Analytics and Planning dept is part of GWB's Division Office. The strategic objectives of the Department are to drive the Annual Operating Plan for Global Wholesale Bank (consists of Global Corporate Banking, Global Commercial Banking, Global Transaction Banking and Global Investment Banking divisions) and provide Business Performance Analysis/Support for the respective Division & Business units under Global Wholesale Bank.

# Group Audit

## Reinventing the art of audit

Group Audit provides objective assurance that the Group functions effectively to accomplish its objectives within the established risk appetite. We adopt a risk-based systematic approach to evaluate and provide recommendations to improve the effectiveness of internal control, risk management and governance processes.

Apart from business unit-specific audit departments, find opportunities within our Regulatory Capital Audit, Credit Risk Review, Investigation, Audit Methodology & Standards and Programme Management Office departments.

You'll learn the various facets of banking, sharpen your analytical, problem-solving and communication skills and hone your interpersonal abilities. You'll also get opportunities to work with clients across the globe.

## Opportunities are available in these departments

### 1. **Audit Analytics**

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.



# Group Finance

## Steering the Bank's strategies through robust financial analyses

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.

We are a fun, dynamic, diverse and nurturing group and we believe that people are key in building a forward-looking finance team.

### Opportunities are available in these departments

1. Corporate Planning & Development
2. Corporate Treasury
3. Change Management & Talent Development
4. Funding and Capital Management
5. Group Financial Control & Advisory
6. Group Tax Advisory
7. Investor Relations
8. Management Reporting, Planning & Analysis
9. Treasury Financial Control & Advisory

# Group Human Resources

## Opportunity starts here

As the longest established Singapore bank, we've been helping people and businesses get what they want from life since 1932. By taking the time to truly understand people, we provide support, services, solutions, and career paths that meet their individual needs and desires.

Today, we're on a journey of transformation. Embracing technology and creativity to become a future ready learning organisation.

And so whether you want to innovate needs based financial services in a team who have your back; build lasting value in your community; help people grow their business, assets, and investments; or simply build a vibrant, future ready career, at OCBC, Your Opportunity Starts Here.

## Opportunities are available in these departments

1. Learning & Development Specialist
2. Workforce Transformation

# Group Human Resources

Opportunity starts here

## 1. Learning & Development Specialist

Reporting to the Future Smart Head, you are part of the Future Smart and Leadership team within OCBC Campus to curate and implement learning solutions. You will also support the Learning Business Partners to serve the learning needs for specific business units, enabling a skilled and competent workforce.

## 2. Workforce Transformation

Reporting to the Head of Workforce Transformation, you will support the implementation of workforce transformation initiatives to support the Bank's strategic imperatives, business objectives, and our commitment to people development and career growth.

# Group Legal and Compliance

## Ensuring the Bank's integrity and reliability 24/7

Group Legal and Compliance (GLC) supports the Bank in all legal, regulatory and compliance matters. The division ensures that the Bank's businesses comply with policies, procedures and relevant laws, rules and regulations issued by Monetary Authority of Singapore and other local regulators.

Apart from being a legal advisor on litigation, trademark filings and other legality issues where relevant, GLC plays an important role as undertakers of the bank-wide regulatory compliance and anti-money laundering initiatives. This includes developing policies and procedures to manage and mitigate risks relating to money laundering and financing of terrorism, as well as monitoring, detection and combating of money laundering and financial crime activities.

### Opportunities are available in these departments

1. Group Financial Crime Compliance – Consumer Financial Services Advisory
2. Group Financial Crime Compliance - Sanctions
3. Group Financial Crime Compliance - Group Intelligence

# Group Legal and Compliance

## Ensuring the Bank's integrity and reliability 24/7

### 1. **Group Financial Crime Compliance – Consumer Financial Services Advisory**

Provide Anti-Money Laundering (AML) or Combating the Financing of Terrorism (CFT) advisory to business units in areas such as customers onboarding, new products and new emerging typologies. You will also be the subject matter expert in interpreting policies, procedures and regulations in relations to Anti-Money Laundering or Combating the Financing of Terrorism.

### 2. **Group Financial Crime Compliance – Sanctions**

Contribute to the establishment of a strong risk-based sanctions compliance framework and culture within the Group. You will also be part of providing timely sanctions advisory to internal stakeholders and businesses on sanctions-related queries. This includes providing sanctions expertise for risk assessment and advising on appropriate risk mitigation controls for ongoing reviews of business cases to be escalated to senior management for risk acceptance, when appropriate.

### 3. **Group Financial Crime Compliance - Group Intelligence**

Be part of the team that supports the Head of Group Intelligence in the financial crime investigation space to co-design new data analytics solution with OCBC's AI Lab. This includes and is not limited to identifying existing or emerging criminal typologies to enhance the on-going monitoring of customers. You will also conduct special or complex financial crime investigations within the group, utilising in-house Data Analytics tools and techniques.

# Group Operational Excellence

## Be thought leaders in transforming the organisation to achieve Operational Excellence

Accelerate growth. Unlock opportunities. Create lasting value for all. This is where you can drive strategic conversations and create breakthroughs that amplify business performance. In Group Operational Excellence, you'll raise the bar as a thought leader in transformation, enabling and empowering colleagues across the bank to redesign, innovate and advance operating models, building forward-looking capabilities to co-create the bank's future.

Opportunities are available in these departments

### 1. **Change Analyst**

You will contribute to the vision of modernizing the OCBC data architecture and Support initiatives which typically involves aligning objectives, planning and conducting analysis, synthesizing conclusions, and making recommendations to achieve initiative outcomes

# Group Operations & Technology

## Transforming the bank of tomorrow through technology

Group Operations & Technology is an integral part of OCBC. At OCBC Group Operations and Technology (GO&T), we are recognized 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.

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.

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



# Group Risk Management

## Creating the best risk house in Asia

Group Risk Management (GRM) is an independent function responsible for ensuring that risk management practices at OCBC are effective and comprehensive.

GRM builds and drives the Bank's businesses through an integrated risk management approach relying on strong risk analytics to support strategic business decision-making and to create a competitive edge for the Group.

### Opportunities are available in these departments

1. Group Data Management Office
2. Group Portfolio Analytics & Reporting
3. Information Security and Digital Risk Management
4. Group Environmental, Social and Governance Risk
5. Market Risk Management – Asset Liability Management
6. Market Risk Management – Analytics
7. Risk Portfolio Management

# Group Risk Management

## Creating the best risk house in Asia

### 1. Group Data Management Office

Provide working level support on the implementation of enterprise-wide policies relating to responsible AI governance, standards and controls to enable risk management and compliance.

### 2. Group Portfolio Analytics & Reporting

Group Portfolio Analytics and Reporting specialises in credit risk analytics and credit portfolio monitoring, working closely with GRM departments to ensure that the Bank's credit risk exposures are well managed.

### 3. Information Security and Digital Risk Management

Group Information Security & Digital Risk Management (ISDRM) is a Head Office function, and one of its key objectives is to establish and maintain governance and oversight on the effectiveness of technology, information and cyber risk management for OCBC Group.

### 4. Group Environmental, Social and Governance Risk

Support the development of new Responsible Financing and ESG risk policies for identifying, managing, and monitoring environmental and social risks, and ensuring that they stay relevant and effective in building firm-wide resilience to ESG risks, as well as aligned with regulations and market practices. This includes the research and recommendations of new standards or policies.

### 5. Market Risk Management – Asset Liability Management

ALM risk management works closely with the Bank's treasury teams to manage liquidity and interest rate exposure embedded in our balance sheet. We provide independent review and challenge to business to ensure the appropriate balance is considered in risk and return decisions.

### 6. Market Risk Management – Analytics

Validate pricing 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.

### 7. Risk Portfolio Management

Assess risk & opportunities in the context of risk appetite & macro conditions, analyse portfolio performance and identify trends & drivers, draw insights and develop recommendations

# Group Technology Architecture

Opportunities are available in these departments

## 1. 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.

## 2. Emerging Technology Architect

As a member of Group Technology Architecture team, you will be responsible to experiment and drive adoption of emerging technologies and fintech solutions to uplift technology architecture, build future-ready workforce and support Group's digital transformation agenda.

## 3. Enterprise Architecture

As a member of the EA team, you will be responsible to harmonise the architectural requirements into a comprehensive set of Architecture Directions, Guiding Principles and Directions of Use for the various parties to follow in solution proposal and project implementations.