JUSTINA MELINA LOW YIMEI Mobile: +65 9711 3529

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EDUCATION

The University of Western Australia (UWA), Australia

Aug 2011 - July 2014

• Bachelor of Commerce (Finance & Economics)

London School of Economics

June 2013 – July 2013

• Summer School Exchange

Innova Junior College

Jan 2008 - Nov 2010

• A' Levels

WORK EXPERIENCE

Ernst & Young LLP, Singapore

Dec 2014 - Present

Audit Senior – Financial Services

- Responsible for overall planning and execution of financial reporting and regulatory compliance audits of financial institutions, such as private and local banks, brokerages, funds and money remittance companies.
- Understand client's business functions and internal controls, and provide recommendations to ensure business conduct is in compliance with MAS standards.
- Perform meaningful analysis of financial data and reports to ensure completeness and accuracy of information during the preparation of client's financial statement.
- Familiar with SFA, FAA, MAS Notices & Guidelines, AML/CFT regulations applicable to banking and capital markets and money remittance companies.

Maybank, Singapore Head Office

Nov 2013 - Feb 2014

Intern – Account Management

- Update company accounts in credit analysis database to ensure accurate credit ratings of clients are used in credit analysis
- Assist in the creation of individual and corporate mortgage accounts, generation of mortgage contracts
- Seek and understand property valuation from agents as part of credit analysis and review

Emirates NBD PJSC, Singapore Branch

Nov 2012 - Feb 2013

Internship – General Research

• Perform research on the banking sector of Gulf Cooperation Council members to aid in future business development

Myint Group Pte Ltd, Singapore

Dec 2010 - March 2011

Part time (Post A' Level) - Project Assistant

- Handle processing of freight documents and shipment details, liaise with insurance agencies to supply insurance policies for shipment of goods
- Liaise with banks for submission of freight documents
- Responsible for the accounting of daily office expenses, cheques, freight charges, and notifying head office of accounts receivable/payables

COMMUNITY INVOLVEMENT

Church of St Francis Xavier, Church Warden

2011 - Present

- Involved in ensuring orderly processions of parishioners in weekly church service
- Assist in fund-raisers for Catholic Churches and at important Catholic events in Singapore

SKILLS AND PROFICIENCIES

• Languages Fluent in English and Mandarin (both spoken and written)

IT skills Microsoft Office (Word, Excel and PowerPoint)