**Ng Hong Ray**

+65 96607791

Email: [Hongray914@gmail.com](mailto:Hongray914@gmail.com)

Sin Ming Road Blk 25 #09-66 Singapore 570025

A 26 years old Singaporean male with 2 years of AML/KYC/Compliance experience.

A confident individual with a fertile mind, he is constantly looking out for new things to learn and challenges to overcome.

**Professional Experience\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Sing Investments and Finance Limited**

Senior Associate, Compliance **Nov’15 – Present**

* Conduct customer due diligence (CDD) reviews for prospective and existing corporate/deposits customers to counter money laundering activities and terrorist financing.
* Identifying of suspicious transactions through transaction monitoring.
* Screening of existing customers via Accuity for adverse news and PEPs.
* Conducting of compliance testing to ensure the processes and controls implemented within the organisation adheres to MAS guidelines.
* Assisting Head of Compliance with the development/review/rollout of corporate wide policies and procedures.
* Performing an advisory/consultative role for the organisation with regards to Compliance/ AML related subjects.
* Perform ad-hoc projects as and when required by Head of Compliance/ Senior Management.

**Mizuho Bank Ltd**

AML Officer (Contract) **Aug’15– Nov’15**

* Conduct customer due diligence (CDD) reviews for mainly prospective and existing corporate customers to counter money laundering activities and terrorist financing.
* Documentation review of customers to adhere to bank and MAS guidelines.
* Main responsibilities:

1. Gathering and analysing of CDD information independently. (i.e. Tracing of beneficial owners, customer profiling and screening of customers via World Check)
2. Work closely with front office to maintain and update the SAM (Suspicious Activities Monitoring) system.

**DC Frontier Pte Ltd Jun’15 – Aug’15**

Data Analyst Intern

* Analysis of financial documents (such as prospectuses, annual reports, IPOs, shareholder circulars and corporate announcements).
* Extraction of qualitative information such as management write-ups and shareholdings of companies.
* Input information into a proprietary system known as ‘ Handshakes’ ([www.handshakes.com.sg](http://www.handshakes.com.sg))
* Assisting in projects by packaging information from financial documents into a data report for various uses, such as compliance, due diligence and anti-money laundering.

**Aztech Group Ltd May’14 - Sep’14**

Finance Intern

* Recording and preparation of invoices and financial data
* Preparation of payments
* Analysis of performance of marine operations which includes:

1. Review of expenses incurred in daily marine operations to identify rechargeable costs
2. Tabulation of costs to provide management review of profitability of operations

* Assist in the monthly closing of accounts of various subsidiaries which includes:

1. Tabulations of Fixed assets depreciation, Revenue, Expenses and Target redemptions
2. Bank reconciliation

**Education\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Singapore Institute of Management**

* University of London Bachelor of Banking and Finance (Honours) **( 2012 – 2015 )**

**Yishun Junior College**

* GCE “A” Level Certificate **( 2008 – 2009 )**

**Peirce Secondary School**

* GCE “O” Level Certificate **( 2004 – 2007 )**

**Ang Mo Kio Primary School**

* PSLE **( 1998 – 2003 )**

**Skills\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Languages (Written & Spoken)**

* English and Mandarin

**Computer**

* Microsoft Office (i.e. Microsoft Words, Microsoft Excel, Microsoft PowerPoint)
* Adobe Photoshop CS

**Continuing Education\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

* Currently undergoing an Excel course through Udemy.
* Looking to further my AML/CFT knowledge by obtaining a ACAMS/ ICA certificate in the near future.

**References\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

* Available upon request