September 06, 2017

TD Canada Trust

161 Bay Street

Toronto, ON, M5J 2S1

Dear recruitment officer,

I am writing to apply for the position of the Risk Management Associate Rotational at TD Bank Group. I learned about this program from our program coordinator at the University of Toronto. Having strong interest in risk management, I am confident that my skills and experiences are well-aligned with the job requirements, and I am looking forward to growing in this organization.

I completed my undergraduate degree at the University of Western Ontario, specializing in Financial Modelling with a GPA 3.98/4.0 and I am currently enrolled in the Master of Mathematical Finance program at University of Toronto. My educational background has equipped me with a solid background knowledge in Financial Mathematics, Statistics, Business Analytics and Economics. Additionally, my proficiency in Word, Excel and programming software such as Matlab, Maple and R also ensures me to deliver high performance in various aspects under a collaborative or an independent working environment.

As a Compliance Intern in the Development Bank of Singapore, I learned about various risks that a bank may face on a daily basis, such as operational risk and market risk. When I prepared the internal compliance training material for my supervisor, it deepened my understanding of these risks through analyzing different cases from a qualitative and quantitative perspective. Meanwhile, I also stayed organized when preforming administrative tasks and arranging fillings to different regulatory bodies. Working in this dynamic environment has improved my ability to assist managing different complicated situations under pressure. I am ready to apply these skills gained from my past experiences in identifying risk to my new position. In addition, I have strengthened my interpersonal skills through frequently communicating with various departments and collecting feedback from implementing various procedures.

Moreover, when working on the Industry Problem Solving Project – Rugby Ontario, my teammates and I analyzed data related to the financial statement and the geographic population, producing graphs to identify the main reason that led to the declining membership. We also conducted background research on the organization’s culture and developed detailed strategies for different departments to expand the influence of rugby in Ontario. In the final presentation stage, we impressed the CEO of Rugby Ontario by our comprehensive business plans and won the second place among nine groups.

Therefore, I look forward to applying my related skills and knowledge in risk management and business analytics to this position. Fully embracing the culture within TD Canada Trust, I am sure that we will have a great time working together. Please feel free to contact me via email at your convenience. Thank you for your time and consideration, it is greatly appreciated.

Sincerely,

Zhongwen Hu