**CURRICULAR VITAE**

**Loy Li Kin Joanne**

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Email Address : likinjoanne@yahoo.com.sg

Nationality : Singaporean

Race/Sex : Chinese/Female

Age/Marital Status : 43+ years/Single

Languages written & Spoken : English, Chinese/Mandarin,

Chines dialects spoken : Cantonese, Hainanese, Teochew and Hokkien.

**CAREER HISTORY**

**Remark:**

**Passed CACS1 and CACS2 papers in Feb and March 2015**

**Maybank Private Wealth**

**Client Relationship Associate (South East Asia market –providing support to teamlead and 2 RMs)**

**Avaloq /FINIQ/AS400 system**

**15 Aug 6 to 15 Nov 2016**

* Daily rollover of loans and deposits
* Account opening, closure of account
* Inputting of trades (equities, bonds, structured notes, FX, DCI)
* Provide funding for trades settlement (purchase of equities, bonds, ELN notes)
* Prepare payment instructions and securities transfer
* Prepare annual, periodic credit and suitability review
* Answer phone calls and clients’ enquiries (account balance, FD rates, statements)

**Reason for leaving : to seek a job with work life balance**

**Bank of Singapore**

**Marketing Associate (Greater China Team –providing support to teamhead and 2 junior RMs) AUM USD 10 million – USD 50 million**

**Globus/T24 system**

**15 Dec 15 to 6 June 2016**

* Daily rollover of loans and deposits
* Account opening, closure of account
* Inputting of trades (equities, bonds, structured notes, FX, DCI)
* Provide funding for trades settlement (purchase of equities, bonds, American & European options, Dual Currency Deposits, swaps) hedge funds, ELN notes, IPO subscription
* Email clients daily trade confirmations
* Prepare payment instructions & update and monitoring clients’ spreadsheets (FX positions & DCI), securities transfer
* Prepare annual, periodic credit and suitability review
* Answer phone calls and clients’ enquiries (market quotes, market information) & filing
* Travel arrangement and expense claims
* Prepare marketing materials (account opening documents, investment guide and pitch books for RMs business trips)
* Organise conference call and take minutes for team meeting

Reason for leaving:

Restructuring in the team (the team head who hired me was changed). I found it difficult to adapt to the new team head’s working ways (references are available upon request). I have resigned and my last day was 6 Jun 2016.

**Royal Bank of Canada Private Wealth**

**Service Desk Manager/Project Management for Avaloq (6 mths contract)**

**July 15 to Nov 15**

•   Contact point for business to initiate requests for new products, services & any other change initiative that has linkages with the Operating Model or the technology platform.  
•    Liaison with business, product team, IT, Operations and other stakeholders to define business requirements & implement end to end process solutions.   
•    Design Business Operating procedure for relevant changes to ensure the technology solution is aligned to the operating model and process.  
•    Responsible for end to end delivery to the business i.e. Business requirements, UAT, Training, deployment and Post implementation support.  
•    Manage all the approvals, documentation regarding assigned projects / initiatives  
•    Work with functional and business stakeholders to identify and implement process improvement & re-engineering opportunities

Reason for leaving :

Contract ended

**Falcon Private Bank Singapore Branch**

**Client Service Officer (Middle East/HK/Europe/London/Russian markets)**

**January 2013 to January 2014 (AUM 50 mio to USD 500 mio)**

**Avaloq usage**

* Support a team of offshore bankers and EAMs
* Daily rollover of loans and deposits
* Account opening, closure of account
* Inputting of trades (equities, bonds, structured notes, FX, DCI)
* Provide funding for trades settlement (purchase of equities, bonds, American & European options, Dual Currency Deposits, swaps) hedge funds, ELN notes, IPO subscription , new issues
* Prepare payment instructions, securities transfer
* Processing of Amex card/Cancellation of Amex card
* Processing of E-banking application, holdmail instruction/cancellation
* Answer phone calls & filing

Reason for leaving :

I have been working night shift in Falcon Private bank and I left because of Health reason. (will be elaborated in interview). I have stopped working for more after leaving Falcon Private Bank to take stock of my life and also to nurse back my health.

During this period, I have helped out with my sister and bro-in-law’s car polishing business.

In fact, and now that I have fully recovered and I am all ready to go back to the banking sector.

**Citi Capital Advisors (Global Markets)**

**Admin Assistant (Contract)**

**2 Jul 2012 to 28 Dec 12**

* Provide support to the sales team and hedge fund managers
* Process expense claims and Travel & Hotel Bookings
* Calendar Management
* Organise conference calls
* Assist with meeting rooms bookings
* Assist with marketing materials (powerpoint presentation)

**Reason for leaving :**

**Contract ended**

**UBS WEALTH MANAGEMENT SINGAPORE**

**Marketing Assistant**

**Provide admin & marketing support to 2 bankers with Thailand/Vietnam/Indonesia/Malaysia clients**

**WEBTOP Usage (AUM USD 10 mio to USD 50 mio)**

**Oct 11 – 9 May 12**

* Daily rollover of loans and deposits
* Account opening, closure of account
* Inputting of trades (equities, bonds, structured notes, FX, DCI)
* Provide funding for trades settlement (purchase of equities, bonds, American & European options, Dual Currency Deposits, swaps) hedge funds, ELN notes, IPO subscription
* Email/fax clients daily trade confirmations
* Prepare payment instructions & update and monitoring clients’ spreadsheets (FX positions & DCI), securities transfer
* Prepare annual credit review
* Answer phone calls and clients’ enquiries (market quotes, market information) & filing
* Travel arrangement and expense claims

Client-focus driven, for example, client had requested for the outward/payment advices totalling 300 to 400 transactions (USD40 charges per advice) for both client’s individual and corporate accounts. Instead of asking backoffice to retrieve the advices, I have taken the initiative to retrieve the past transactions from period 2007 to 2011, otherwise, the client will have to pay USD8,000 plus for the charges, therefore, it has helped client in cost savings..

Reason for leaving

My mum was not well and had undergone eye operation and there is no one to look after her at home as my sisters are all married. Quitting my job to look after my mum was the only option.

**BNP PARIBAS WEALTH MANAGEMENT SINGAPORE**

**Marketing Assistant- Provide support to MD with NRI/ 1 senior RM with Greater China desk**

**Oct 09 – Oct 11 (AUM USD 10 mio to USD 100 mio)**

**Olympic and Triple AAA usage**

* Daily rollover of loans and deposits
* Account opening, closure of account
* Inputting of trades (equities, bonds, structured notes)
* Provide funding for trades settlement (purchase of equities, bonds, American & European options, Dual Currency Deposits, swaps) hedge funds, ELN notes subscription
* Email/fax clients daily trade confirmations
* Prepare payment instructions & update and monitoring clients’ spreadsheets
* Answer phone calls and clients’ enquiries(market quotes, market information) & filing

Reason for leaving:

There was restructuring in the greater China team and the NRI team. There was no clear direction if I could only cover Greater China (my preferred market).

**MERRILL LYNCH INTERNATIONAL BANK (Contract)**

**Trust Administrator – Asia Pacific (Taiwan, Hong Kong based clients)**

**Jan 09 to 14 Oct 09**

* To perform trust administration, maintaining all trustees and admin records, preparing trustees resolutions and other doc accurately and timely in keeping with the requirements of the various legislations, distributions, administering trustees investments. etc
* To perform corporate secretarial duties, process payment instructions, account opening and account closure
* To Liaise with International Tax and Estate Planning Team of the bank, clients, advisors, relevant agents, service providers, accountants, auditors, tax agents, lawyers, relevant authorities, Client RM and trust centres
* Undertake special assignments
* Ad-Hoc duties

Reason of leaving : End of contract

**RBS COUTTS BANK LTD SINGAPORE**

**Client Service Associate**

**Assistant to Private Bankers (Indian Sub-Continent Team)**

**1 Aug 07 – 30 Nov 08 (AUM USD50 mio to USD100 mio)**

**Avaloq usage**

* Providing administrative support to 2 – 3 private bankers
* Daily rollover of loans and deposits
* Account opening, closure of account, credit card application
* Prepare credit proposals, Know Your Client (KYC)
* Inputting of trades (equities, bonds, structured notes) using Avaloq system
* Provide funding for trades settlement (purchase of equities, bonds, American & European options, Dual Currency Deposits, swaps) hedge funds subscription (Orbita, Electus)
* Credit card payment & application (topcard, amex card,world card)
* Email clients daily statements and transactions
* Event co-ordination (F1 Grand Prix, Deepavali), compilation and mailing of festive cards
* Prepare payment instructions & update and monitoring clients’ spreadsheets
* Answer phone calls and clients’ enquiries(market quotes, market information) & filing
* Involve in new system rollout and to coach the less experienced and new CSOs

Reason of leaving :

My two bankers left the bank and had relocated to India. I was made redundant, in times of crisis, I could only manage to find a contract job with Merrill Lynch in my next employment.

**June 2005 – June 2007**

**After I had graduated from The University of London in 2005, while searching for a permanent position, I was under Contract Assignments with the following companies:**

DEUTSCHE Bank AG, Mar 07 – Jun 07

Global Transaction Banking (Secretary- Maternity Cover)

PRUDENTIAL Asset Management, Oct 06 to Jan 07

Finance (Financial Analyst)

EXXONMOBIL ASIA PACIFIC LTD, May 06 – Aug 06

AVIATION – FUELS (Business Analyst)

GEMS – CHEMICALS (Project Administrator)

UBS AG

PRIVATE WEATH MANAGEMENT

Mar 06 – May 06

Products & Services

Investment Solutions – Active Advisory

PRIVATE WEATH MANAGEMENT

June 05 – Sep 05 (CONTRACT - AUSTRALIA/NEW ZEALAND TEAM)

Sep 05 – Mar 06 (STANDING IN FOR MATERNITY LEAVE – INDIA TEAM)

**ABN AMRO BANK N.V.**

**Mar 2001 – Feb 2003**

*(Left to pursue my tertiary degree with University of London)*

**OLYMPIC USAGE**

(A) Central Services Unit (CSU, Consumer Banking Division)

* Processing of daily unit trust instructions upon receipt from branches
* Faxing of daily unit trust placements to the respective fund/management companies
* Settlement of trades (T+4) and redemption of unit trusts
* Processing of MEPS payment, SWIFT payment (MT100, MT103)
* Reconciliation of trades & filing

(B) Wholesale Clients- Secretary to Regional Director

Business Unit – Financial Institution

(C) Customer Service Administrator (Credit Structuring, Corporate Division)

* Providing operations & admin support to corporate bankers

Reason of leaving : Retrenchment

**DBS Securities Pte Ltd**

**May 1996 – Mar 2001**

Credit Executive (1999 – 2001)

* Accurate and timely processing of account opening applications for individual/retail/corporate clients & closure of accounts
* Increase/reduce the trading limits for client/remisiers/dealers
* Suspense/Uplift of delinquents’ accounts
* Documentation/Preparation of annual credit review for corporate and financial institutions
* Evaluation on the credit worthiness of all new clients (retails & corporate)
* Interpretation of Financial Statements/Audit reports for corporate clients using CAMEO
* Performing trade entry using CLOB System & provide funding for trade settlement
* Credit evaluation of corporate accounts/financial review & handle customers’ enquiries

Administrative Assistant Officer (1996 – 1999)

(Customer Service, Current Account Department, Operations Support)

* Handle payroll, Inter-bank Giro return, Direct Debit Authorisation, Standing instruction & audit/bank confirmation, cheques clearance
* Attend to customers’ inquiries
* Filing, stationery & requisition of fixed assets , maintain inventory records to ensure
* sufficient stocks in store
* Opening of Accounts & processing of credit card applications, issuance of bankcards, loan applications
* Loan documentation, disbursement & monitor loans’ instalments
* Review of individual and corporate accounts & analyse financial reports/statements

Reason of leaving : To switch to banking from brokerage/securities sector

**PROFESSIONAL CERTIFICATION**

**CMFAS Module 1A/1B** – Rules and Regulations for Dealing in Securities

**CMFAS Module 5** – Rules and Regulations for Financial Advisory Services

**CACS 1 –Client Advisor and Competency Standards**

**CACS 2 –Client Advisor and Competency Standards**

**ACADEMIC QUALIFICATION**

**2002 – 2005 University of London**

Bachelor of Science (Banking & Finance) Honours Degree

**1990 – 1993 Singapore Polytechnic**

Diploma in Chemical Process Technology

**1987 – 1989**

Marymount Convent School - GCE ‘O’ Level

**SKILLS**

**Computer Literacy**

* Microsoft Office (Words, Excel, Powerpoint, Access)
* Internet Explorer
* Lotus Notes
* Database (AS400),BOSS, Avaloq, Olympic & WEBTOP systems
* Bloomberg & Reuters

**REFERENCES**

Arthur Fong

Bank of Singapore

Managing Director, Greater China Desk

Tel No: 9832 1339

Freddy Lim (ex-boss from Citi Cap Advisor)

Managing Director, Global Head of Derivatives Strategy at

Nomura International Plc

Tel No: 9151 1300 (Mobile)

Tracy Ng (ex-colleague from Falcon Private Bank)

Credit Agricole Suisse Private Bank

Tel No: 9672 1034 (Mobile)