

# **CHAN OI YAN, IRENE**

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## **QUALIFICATION**

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- Notre Dame High School**, Ottawa, Ontario Sep 1997 – Jun 2000  
➤ Studied from Grade 10 to OAC
- Carleton University**, Ottawa, Ontario Sep 2000 – Jun 2004  
➤ Bachelor Degree of Civil Engineering
- Hong Kong Polytechnic University**, Hong Kong Sep 2005 – Dec 2007  
➤ Master of Finance (Investment Management)

## **PROFESSIONAL QUALIFICATIONS**

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- Financial Risk Manager (“FRM”) – Certified by the Global Association of Risk Professionals in 2010
- Hong Kong Securities Institute Paper 1 (Papers 7 and 8 are exempted)
- Insurance Intermediaries Qualifying Examination Papers 1, 2, 3, 4 & 5

## **WORKING EXPERIENCE**

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**The Hongkong and Shanghai Banking Corporation Limited** Feb 2016 – Present

Senior Manager, Lending Product and Proposition

- Responsible to lead the product team to oversight product and proposition initiation and development to achieve the bank’s latest business strategy.
- Liaise with regulatory authorities and internal stakeholders to ensure products on shelf are in compliance to the regulatory requirements, at the same time to improve client satisfaction and workflow efficiency.
- Identify gaps of the current workflow in prevention of potential financial crime exposures;
- Closely work with Financial Crime Department and local law enforcement agencies for investigations with potential outlaws and provide necessary assistance if required.

Senior Relationship Manager – Corporate Banking

- Managed all-rounded portfolio consists of China-based client (50%) and MNC / Local clients (50%) with portfolio size of c.USD3 billion with extensive experience in handling stressed customers.
- Perform necessary due diligence to clients and identify those with potential financial crime exposures through financial analysis, transaction patterns and day-to-day interactions.
- Prepare comprehensive and credit applications in a timely fashion.

**Bank of Shanghai (Hong Kong) Limited**

Jun 2013 – Feb 2016

Vice President, Relationship Manager – Corporate Banking

- Manage all-rounded portfolio combining with multi-national public & privately owned enterprises with portfolio size of c.USD3 billion.
- Customize project financing, trade finance and working capital solutions in accordance with clients’ needs, as well as handle enquiries on general banking services.
- Prepare comprehensive and credit applications in a timely fashion.
- Responsible for training new account officers, assist Credit Administration Department, and perform work duty as acting Department Head during his absence.

Relationship Manager – Corporate Bank & Financial Institutions

- Manage a portfolio consists of local SMEs and mid-market enterprises with the total portfolio size of c.USD1 billion.
- Prospect and generate new business by focusing on enhancing existing relationships, and identifying opportunities for uptiering.
- Responsible for commercial lending, conduct financial analysis to identify potential risks when preparing credit proposals, as well as to make credit recommendations for Management/Risk Management's approval.
- Cross-sell investment and insurance products.

**China Construction Bank (Asia) Corporation Limited** Sep 2007 – Jan 2012

Management Trainee Program

Since Sept 2007 working in China Construction Bank (Asia) Corporation Limited as Trainee. The Trainee Programme includes classroom and on-job training in Commercial Branch, Consumer Branch, Security Department, Phone Banking Division, as well as Loans Department.

Growth Group Associate Client Manager – Commercial Banking

- Started as management trainee of commercial banking.
- Manage portfolios of commercial clients who need financial services and customized products to meet their financial needs. Portfolio mainly consists of SME clients.
- Prospect and generate new business by focusing on enhancing existing relationships, and identifying opportunities for uptiering.
- Responsible for commercial lending, conduct financial analysis to identify potential risks when preparing credit proposals, as well as to make credit recommendations for Management/Risk Management's approval.

**LANGUAGE** \_\_\_\_\_

- English – Fluent
- Cantonese – Fluent
- Mandarin – Fluent

**REFERENCES** \_\_\_\_\_

- Available upon request