

# Explore your unique potential



**IM careers**  
International Management programme

**HSBC**   
The world's local bank

International Management careers

# IMM





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**HSBC**

# International Management

Headquartered in London, HSBC is one of the largest banking and financial services organisations in the world. Our international network comprises around 7,500 offices in 87 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa.

The premium we place on local knowledge and long-term client relationships is the foundation of our success and explains why we have been able to combine our distinct understanding of regional and local markets with the strength of our international network to deliver good-value products and services to around 100 million customers worldwide.

HSBC's global interests require a group of highly talented, internationally mobile managers capable of working in any part of our business, in any location. The HSBC International Management programme is a unique opportunity, offering a globally mobile career in financial services with the potential to progress to the highest levels of management.

International Managers (IMs) have played a key role in the success of HSBC since its founding member, The Hongkong and Shanghai Banking Corporation, was set up in 1865 to finance the growing trade between China and Europe. Our IMs build up a portfolio of global management and banking skills, which they develop from a range of challenging assignments. These could be in any one of the 87 countries and territories in which we operate, across both developed and emerging

markets. IMs are not specialist bankers and could find themselves working in various roles across all the HSBC Group's businesses and support functions, including Retail Banking and Wealth Management, Commercial Banking, Global Banking and Markets, Global Private Banking, Insurance, Audit, Risk Management and Operations. You will need to be flexible as assignments are driven by business needs.

IMs require a special set of qualities in order to cope with and build on the challenges they face, both professionally and personally, from a career that requires ongoing global mobility. IMs are excited by the prospect of constant change, working across a variety of different businesses. IMs are adaptable and they relish every new challenge, whatever it might be.

As an IM, you will be expected to perform to an exceptionally high standard and show that you have high potential. IMs understand what is expected of them, and have the talent and ambition to reach the highest levels of the HSBC Group.



Are you ready for a career that will take you places?

# Graduate recruitment

If you are a recent graduate who is looking for a career filled with constant challenge following the completion of your undergraduate degree, the International Management programme could be the next step.

You need to have completed, or be in your final year of working towards, a strong undergraduate degree. Some work experience is useful, although not critical, and we accept applications from any degree discipline including a Master's degree. Regardless of your university, degree subject or country of study, you must be able to demonstrate the following to be successful in the application process:

- Commitment to ongoing global mobility throughout your career
- Clear leadership potential
- Strong drive and ambition
- Flexibility and adaptability
- Experience of working or studying outside your home country is preferred but not essential
- A clear understanding of the opportunities and challenges associated with an International Management career

As an IM, you will be expected to perform to exceptionally high standards and show that you have high potential. You will be expected to perform outside of your comfort zone and make an immediate impact in a new country and business line.

If successful, as a graduate recruit, your career as an IM will begin with a four-week residential graduate training programme in London. You will be joined by colleagues from all over the world, and this gives you a thorough induction into the HSBC Group.

From here, you will be assigned to your first IM role, which could be in any part of our business and in any location. You will initially be assigned to a new role approximately every 18 months. The nature of the role can vary significantly, but you can expect to be challenged from day one. Over time, and subject to your performance, the scope and duration of the roles will increase up to three to five years.

## Graduate assignments

IMs are assigned to any part of our business, anywhere in the world. The range of opportunities and their geographical scope is extraordinary. As a graduate, you can expect to be working in a range of junior management roles.

Here are two roles currently being performed by IMs recruited at graduate level.

### **International Trade and Receivables Finance Manager – Panama**

My first role is working in the customer service centre (CSC) for Latin America International Trade, based in Panama. This centre currently processes international trade transactions for seven countries within the region. My role is to maintain the system that we use to manage all clients and their trade limits, which is important in order to offer a higher-quality service to our clients. As well as the operational nature of my role, I have also gained additional experience in project management as I have played a key role in migrating a country's trade operations to the CSC. I have also found that it has been essential to learn a new language in order to communicate effectively with my colleagues.

### **Channel Sales Manager – Kazakhstan**

My role in Kazakhstan has evolved significantly in the year that I have been here. I moved out here at short notice to assist with the acquisition and integration of the RBS retail bank and portfolio. This involved the transfer of 45,000 customers and 450 staff in a relatively short time frame of six months. As we had a small team in Kazakhstan, the role has meant that I have had exposure to many different areas, including valuation of the business, writing business cases, understanding of tax issues, setting up new products, briefing senior management, staff and customer communications, and even on occasion providing an extra resource at the branches during the weekend!

Now that the integration is over, I am responsible for creating a unified approach and managing direct banking, which involves the call centre, ATMs, internet and SMS banking. It's a great opportunity as I lead a team of 40 people, and since we have a small branch presence in the country, direct banking is the face of the retail bank for the majority of our customers. This is a great challenge and an excellent opportunity to learn a huge amount in a short time.



# Meet our recent graduate recruits



**Ian Gordon**

I was in Tokyo when the earthquake and tsunami struck. I was a Relationship Manager in Global Banking, but the senior management asked me to relocate to Osaka for two months to help set up a contingency site. I was the point person

on the ground, working with our corporate real estate team and our IT team, and liaising with every business to identify their needs. When I signed up to be an IM, I signed up for a challenge, and that's what it has been in every sense of the word!



**Aditee Taskar**

The induction training was a good introduction to HSBC but didn't provide technical training for a specific role. I acquired those skills when I arrived here in Hong Kong. I've had a very supportive team who were very helpful. Within

about three weeks of arriving, I was talking to senior managers of international companies about their trade finance requirements. It was my first posting and there was definitely a steep learning curve.



**Charlotte Kirkcaldie**

At the moment, I'm in Bogota, Colombia, doing a dual role. I originally came here as a Strategic Projects Manager for IT and Operations to work on the implementation of four key systems. Part of that responsibility is line management

of a team of 20 people – a challenge in itself. I was thrilled when I found out my placement would be in Colombia, because it gave me an opportunity to build on my Spanish. I've been speaking it for over three years now, and I work all day in Spanish. I was the first IM posted to Colombia – so throwing myself into the local community here was absolutely necessary.

**“I was the first IM posted to Colombia – so throwing myself into the local community here was absolutely necessary.”**



**Pearlina Tee**

Here in Jersey, I'm the Assistant Area Retail Manager, which involves helping to manage our 13 branches in the Channel Islands and Isle of Man. I support the regional team and branches to drive and monitor performance. It's very different

from my previous role in Singapore as a Product Manager in payments and cash management, and I've learnt a lot. In my first few days, I had the opportunity to spend time with all the different teams – from the cash room to the business specialists and Premier relationship managers – it's great to tap into the wealth of experience of this successful team.

“Work is fantastic as I have the opportunity to learn more about a business that has one of the highest customer ratings in the market.”



**Sandeep Dubireddi**

My first assignment is to Leeds in the UK, working for first direct, which is part of the HSBC Group. Although I'd been to the UK before, Leeds was new to me. I moved into temporary housing with just a couple of suitcases before all my personal

effects arrived. It's certainly been a challenge as I've had to start everything afresh. Work is fantastic as I have the opportunity to learn more about a business that has one of the highest customer ratings in the market.

“When I signed up to be an IM, I signed up for a challenge, and that's what it has been in every sense of the word!”

**Further information on the IMs' experiences can be found on our website, [www.hsbc.com/imcareers](http://www.hsbc.com/imcareers).**

# For more experienced hires

In addition to graduates, we also accept applications from those who want to build on their existing work experience or are following an MBA. To join at this level, we will look at your prior experiences and how well they match the IM career path – specifically your exposure to the financial services industry. We will also look for evidence of leadership and significant progression through high performance.

At this level, you will be expected to make an impact immediately, perform to exceptionally high standards and show that you have the capability to reach the highest levels of management at HSBC. After joining us at this level, you will be expected to demonstrate potential for progression, so you will require an existing generalist financial services background to provide you with a sound footing to make key business decisions from day one.

Following an induction, you'll go straight to your first posting, which will be a management role designed to build on your existing skills and experiences.

As someone with prior experience, you will also be expected to build a new network, which will help you to immerse yourself in your assignment and come up to speed with the HSBC Group's businesses.



“If a particular project catches my eye, I’m also in a good position to put my hand up and volunteer to help. It’s impossible to be bored in this role!”

In addition to a proven track record of high performance, you need to be able to demonstrate:

- A proven track record of leadership
- Adaptability and flexibility
- Ongoing commitment to international mobility
- Drive and ambition to progress to senior roles within HSBC
- In-depth knowledge of financial services
- Prior experience of working outside of your home country

## Assignments

The range of opportunities and their geographic scope is unlike any other career. As an IM, you can be assigned to any part of our business, anywhere in the world. As an experienced hire, you can expect to be working in a range of senior management roles.

Here are two roles currently being performed by more experienced hires.

### **Vice President, International Business – Singapore**

In line with HSBC’s strategy of being the ‘leading international bank’, I work in a team within our Corporate Banking business servicing medium and large corporate customers who bank with us on a global basis. It has been a steep learning curve, but my prior assignments to Personal Financial Services in Malaysia and Credit Risk in London have helped significantly. The role involves a mix of managing relationships with international customers, as well as sourcing new clients who can benefit from our global capabilities. As such, it’s a very varied and interesting role, as I meet hundreds of existing and potential customers, work with corporate relationship managers from all over the HSBC Group and act as a focal point for HSBC’s capabilities in Singapore within Corporate Banking. Working in this role in Singapore is ideal as we see so much interest from existing customers in developed markets, who are looking to partner with HSBC to expand and invest in faster-growing markets in Asia via Singapore.

### **Strategic Business Manager, Group Insurance – Hong Kong**

My role involves working directly for a senior executive, who is the Group Head of Insurance. In particular, I act as a secretary to or for the business’ global executive committee, where the regional and functional heads come together to make decisions on the running of the Insurance business. I also represent Insurance in various projects involving our strategy and our relationships with other Group entities. Sometimes, I deal with regulators and investor events, and at other times, I am responsible for leadership offsites and team building! The role is very varied, with a fantastic oversight of the whole Insurance business, and I’m able to draw on the experience I gained in my previous assignments in the Retail Banking operations in Singapore and the Credit Cards business in the USA.

# Meet our more experienced IMs



**Mark Norbury**

My first posting took me to north London where I was based in a branch as a Relationship Manager looking after our portfolio of SME business customers. I then moved to Malta, as the branch manager with 14 really great staff and a portfolio of a few thousand customers. My third posting

was to Qatar, first in the corporate banking department, and then helping private and institutional clients find investment opportunities overseas. I'm now in Sao Paulo, Brazil working in the Latin American global banking business. It's the first time I've worked somewhere where English isn't the primary business language. Fortunately I speak Portuguese as it is essential in order to contribute fully both inside and outside work.

“People are attracted to the IM programme because the variety of roles and destinations sounds glamorous, but people should know it's not just a job you're choosing, it's a career.”



**Marilyn Yap**

My previous assignment was in Manchester in the UK. I was an Associate Director with the Specialised Finance team which is part of our Commercial Banking business. It was a small team, and we worked on delivering leveraged financing for corporate customers in the north-west of England. When I

became pregnant, the assignment was extended for a couple of months until I was ready to go back to my home country, Brunei, for my maternity leave. We're now waiting to find out where my next posting will be. I know it's going to be challenging combining my career with being a mum, but having my husband working from home is a big comfort.



**Rasih Ozturkmen**

We have relocated four times now and that has provided me with broad experience across a number of businesses. But it is probably most difficult for your partner and family. When you go to a new country, you immediately start to build a social network through work, whereas your partner

arrives with no job and without knowing anyone. The IM programme is everything I expected it to be, and a few things I didn't expect – like the network you get and the opportunities that come up. If you're thinking about an international career, the IM programme is probably as close to it as you can ever get, and it gives you instant responsibility – and that's a unique proposition.



**Joanne Law**

My IM assignments have given me a great introduction to different areas across the Bank. My first assignment in Jersey was in Personal Financial Services. In Hong Kong, I had a regional role with the market development team responsible for our international trade and supply chain

proposition. My third role in Bahrain was in corporate and commercial banking, which gave me a deeper understanding of strategic decision-making and planning, and now I'm in New York where I'm gaining credit risk and portfolio management experience. People are attracted to the IM programme because the variety of roles and destinations sounds glamorous, but people should know it's not just a job you're choosing, it's a career.



**Ritesh Doshi**

I'd already worked in investment banking, private equity and set up a consulting and principal investment company, so coming to the IM programme from that kind of entrepreneurial background was a huge cultural challenge for me. The attraction was – and still is – being able to work in

different parts of the Group, and in different locations, especially emerging and frontier markets. At the moment, I'm looking after a team of nine Corporate Banking relationship managers in Jordan. My wife is a banker and she got a consulting contract with a bank here, which worked out well.

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# The personal perspective

– Is this right for you?

A career as an IM can be incredibly rewarding for those with the drive, capability and ambition to grasp opportunities and who aspire to reach the highest levels of the HSBC Group.

However, it is not for everyone. Before you apply, think carefully about what ongoing global mobility means to you. Although assignments tend to be for a specified duration, you will not be able to choose where you work or when you move. You could be asked to relocate at very short notice. This can be an exciting opportunity to some people and a difficult challenge for others, especially when partners or family need to be considered.



**Rosemary Henderson**

HSBC takes care of the logistics when you relocate to a new country. The packers arrive and pack up your whole life, and the flights are organised for you. Hong Kong was our first relocation with the children, and it was a real shock. We had just one day to get the children settled in

with a nanny before we disappeared. Despite having to start a new job, with a new team, in a new business, coming in to work was the easiest part.

My husband is in sports sponsorship and marketing, and he's managed to transfer or pick up jobs on the three moves we've had

together. My previous assignment in Mexico was difficult, and he only managed to work part-time, which he liked because he got to play golf and tennis all the time. But it's important for us both to try to maintain our careers.

When you arrive somewhere knowing no one and then two years later, when a hundred people come to your leaving party, it makes you feel quite proud of yourself being able to think: 'Hey, I built a life here'. It's just that next time, I'm going to have to do it all over again!



**Kwabena Ayirebi**

I married my wife immediately after the initial training in the UK and just before going to India, which was my first posting. It was the first time she had lived outside Ghana, but my manager in India at the time and his wife introduced her to everyone in the expat community.

I think that was the main reason she didn't decide to run straight back to Ghana.

We now have two children – my five-year-old son who was born in India, and my four-year-old daughter who was born in Hong Kong. I have just transferred to join the London team, but my wife and children have stayed on in Hong Kong until the end of the school year, and then they'll be joining me.

London is about as close to home as I can get outside Ghana. There's a large and active Ghanaian population here. I love watching football, so I think I'm in one of the best countries to enjoy that. I'm also passionate about mentoring young people from disadvantaged backgrounds and I'm looking into how I can do something like that here.

You shouldn't underestimate how challenging the relocations can be, especially as each time you also have to get up to speed quickly in a new role. One way we cope is by maintaining strong relationships with our family and friends in Ghana. We go back once a year, which gives us a home base, and we do our best to persuade them to visit us as often as possible.



## Discovering

# your potential

Our selection process for the International Management programme is rigorous and it will require time and effort for you to be successful. Before applying, please read the step-by-step guide on the website to see what we're looking for and how we assess your application.

### **Application form**

Apply online at [www.hsbc.com/imcareers](http://www.hsbc.com/imcareers).

### **Online tests**

Practice your numerical and verbal reasoning skills beforehand by following the link on our website.

### **First-round telephone interview**

During the interview, we will be assessing your aptitude for the role; we will focus on what you are good at and what you enjoy doing.

### **Final selection centre**

Two-day selection centre is held in a number of key global locations – UK, USA, Mexico, Hong Kong and Dubai. You will take part in a number of exercises, both as individuals and part of a group.

**To find out more and complete an application form, please visit [www.hsbc.com/imcareers](http://www.hsbc.com/imcareers).**



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## **Contacts and other opportunities at HSBC**

If the International Management programme is not for you, HSBC offers a large number of graduate programmes around the world, providing you the opportunity to work locally and to experience working abroad for a specific period of time.

To find out more about these programmes, visit the HSBC website for the country that you would like to work in.





[www.hsbc.com/imcareers](http://www.hsbc.com/imcareers)

Designed and produced by HSBC Global Publishing Services.