ANG ZHEN HAN

LINKEDIN



INTERVIEW DONE BY ALEXIS KONG

Zhen Han has currently been with HSBC for over a year as a Global Markets Analyst. He boasts a long list of impressive internships, such as a Corporate Treasury Summer Analyst at Nestlé, with a focus on FX and Strategy. Further refining his skills, he served as a Global Markets Summer Analyst role at J.P. Morgan, where he worked in Fixed Income Financing Sales (Repo). Zhen Han also made valuable contributions as a Winter Analyst at Point Hope.

WHAT GOT YOU INTERESTED IN FINANCE?

Ever since I came into NUS, I was already very sure as to what I wanted to do. I knew I wanted finance and nothing else. That said, I had a little more fun during the first semester but I quickly applied for NUS Invest in the second semester. This is because there was a mid-cycle opening because a member dropped out so I applied for it and started building my portfolio and foundation from there. The members within Invest are really talented and I could learn a lot from them. In the club, there are also seniors you can talk to and it's a good place to be if you are interested in finance. But as I joined later, I was only within the club for half a semester. Thereafter, I focused on building my portfolio with internships outside of school's clubs and societies.

WHEN IT CAME TO INTERNSHIPS, HOW WAS YOUR EXPERIENCE LIKE IN ROUTING IT TOWARDS YOUR DREAM JOB?

I started with an internship at a boutique investment bank and did a little research there. Following that, I realised it was quite difficult to get an internship at a big bank as a year 2 as they were mainly looking for penultimate students. Hence, I navigated my way around this obstacle and looked for opportunities related to global markets but not exactly global markets. It is more related to cash management and I looked at FX as well. Whilst not exactly a bank, it was the client of a bank hence, I could learn a lot from this experience as well. From this, I was also exposed to the solutions that banks provided in terms of hedging and trading solutions. This also shows that there are more than a way to build your portfolio and you should not be fixated on a specific role but you can find ways around it to position yourself such that you learn more about the functions of your dream job as well.

WHAT DO YOU THINK ABOUT A JOB PROGRESSION IS LIKE IN THE BANKING INDUSTRY?

Some skills needed would be basic excel like pivot table, vlookups, formulas and accounting fundamentals.

THAT SAID, ISN'T THE BARRIER OF ENTRY RELATIVELY LOW AS HEAVY TECHNICAL SKILLS LIKE CODING AND MODELING ARE NOT EXACTLY NEEDED?

Yup, but that is why it is hard too. The toughest part about finance is even getting in in the first place. I have sent out at least a few hundreds CVs and cover letters in my finance journey from internships to my full-time role. Hence, persistence is a key factor in penetrating this industry. It is easy to be disappointed by setbacks but never give up and continue to push through even when times get tough. It is absolutely normal to send our many CVs and not hear back from them much less accepted. In fact, if you get accepted almost immediately, you should be shocked!

HOW WOULD YOU SUGGEST BUILDING YOUR KNOWLEDGE FOR GLOBAL MARKETS GIVEN THAT IT IS ALWAYS CHANGING?

I would suggest always staying up to date with the news and always being prepared for an interview. As news is always changing, it is important to keep up with news daily and consolidate this information yourself. Additionally, it is also important to find out more when you do not understanding so that you do not just build breath in your knowledge, but depth as well which is imperative in differentiating you from your peers.