KATHERINE CHEUNG

LINKEDIN



INTERVIEW DONE BY ANNABEL TAN

Katherine pursued her master's degree in Management at National University of Singapore after completing her undergraduate studies in marketing in Hong Kong. Alongside her marketing background, she had a deep-rooted interest in finance, which prompted her to gain valuable experience through internships at esteemed institutions such as Hang Seng Bank and UBS. This journey eventually led her to her current role as a Private Banking Assistant Manager at Bank of Singapore.

CAN YOU SHARE WITH US AN UNFILTERED, REALISTIC DAY IN THE LIFE OF A PRIVATE BANKER IN THE BANK OF SINGAPORE?

Every morning, I reach the office at around 9 a.m. and grab myself a cup of coffee. Thereafter, I sit down and reply to emails from clients, answering their queries and updating them about different products. For me, my clients are in the Greater China and North Asia markets. Since my role is more of a front-end one, I spend most of my day talking to clients and maintaining good relations with them through phone calls and emails. With the different needs and queries of each client daily, I am exposed to different situations and information that allows me to learn a lot on the job as well.

WHY DID YOU DECIDE TO DO A MASTERS IN NUS AFTER GRADUATING FROM THE HANG SENG UNIVERSITY OF HONG KONG?

Since young, I had always wanted to go abroad to work, instead of staying in Hong Kong. Hence, the offer from NUS to do my masters there gave me the opportunity to further my studies, and pursue a career in Singapore thereafter.

WHAT WAS THE REASON FOR YOUR SWITCH TO AN EVENT MANAGEMENT / MARKETING ROLE AFTER YOUR UBS TRAINEE STINT AND THE SWITCH BACK TO PRIVATE BANKING AS A FULL TIME JOB?

While my degree in Hong Kong was in marketing, and my masters in Management, I had always done internships in banking in Hong Kong, and took an interest in this career path since then. Especially after my experiences as a Corporate Banking Intern at Hang Seng Bank and Global Wealth Management Trainee at UBS, I knew that I wanted to pursue a role similar to this, and one that was more front-end as compared to back or middle-end jobs.

WHAT DO YOU THINK WERE SOME KEY FACTORS THAT ENABLED YOU TO SECURE YOUR JOB AS A PRIVATE BANKER IN THE BANK OF SINGAPORE?

With the vigorous rounds of interviews, I think an important factor that allowed me to secure my job was my personality, since most of these rounds revolved around behavioral questions, to find out more about who I was and what I was like as a

person. I believe they were looking for someone who they would be able to work well with together and talk to on a daily basis easily. Of course, it is important to know your stuff, such as reading up about the financial markets and global news, but I think that my personality played an equally important role in securing the job.

DO YOU HAVE ANY ADVICE FOR UNDERGRADUATES SEEKING A CAREER IN PRIVATE BANKING? ANY SKILL SETS THAT STUDENTS SHOULD FOCUS ON DEVELOPING IF THEY ARE INTERESTED IN THIS CAREER PATH?

My advice would be to keep trying, and never give up. Just apply, regardless of whether you feel like you might not be able to get the job in the end. Of course, you must be knowledgeable about the financial markets so try to read up on the news daily and update yourself about what is happening around the world. In this line of business, it is also important to hone your interpersonal skills and learn to communicate with people well and easily, a soft skill that is transferable wherever you apply to.

WHAT ARE SOME OF THE BIGGEST 'EXPECTATIONS VS REALITY' FOR YOU AS A PRIVATE BANKER, COMPARED TO YOUR IDEA OF IT IN UNIVERSITY/ WHEN TAKING YOUR MASTERS?

To be completely honest, I am pleasantly surprised by the work life balance that I have in such a role, as I am able to knock off punctually at 6pm everyday, and sometimes I am even able to sneak some time in the afternoon to get my tea break!