

PERSONAL INFORMATION

Name : LOO LAI FONG
Gender : Female
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Notice Period : 3 months

PROFESSIONAL SUMMARY

- Demonstrated track record as a business partner in striking a balance between business and risk
- Demonstrated high degree of impartiality and ability to constructively challenge conventional challenge
- Strong knowledge of risk management procedures, processes and methodologies including BNM regulations
- Ability to effectively communicate orally and in writing through all levels of the organisation
- Proven leadership with strong ability to organize and plan strategically in executing complex and challenging assignment
- Goal-driven with strong motivation and passionate to explore new horizon

PROFESSIONAL QUALIFICATIONS

2022 Pursuing Chartered Banker (CB)
2021 Professional Banker (AICB) & Bank Risk Management (AICB)
2009 Certified Credit Professional – Consumer Credit (AICB)
2003 Certificate in Investment-linked Life Insurance
2002 Pre-Contract Examination - General Insurance & Pre-Contract Examination - Life Insurance
1993 Institution of Chartered Secretaries and Administrators (ICSA)

PROFESSIONAL DESIGNATION ACCORDED BY AICB

- Certified Retail Credit Practitioner
- Certified Bank Risk Practitioner

TECHICAL SKILLS

Competent in Microsoft Office (Word, Excel and PowerPoint)

EDUCATION

1991 - 1993 The Institution of Chartered Secretaries and Administrators, London (ICSA) major in Management Accounting
1989 - 1990 Sekolah Menengah Jalan Cochrane, STPM with 5 passes
1984 - 1988 Chong Hwa Independent High School, SPM with Credit

REFERENCES

Ms. Ching Wei Peng, Senior Vice President, Kota Damansara Branch Manager, United Overseas Bank.
Contact Number: 017-6557877

Mr. Eric Chua, Assistant General Manager, Hong Leong Bank Berhad.
Contact Number: 012-6888910

Mr. Muizz Aiman Farid, Deputy Chief Risk Officer, Hong Leong Investment Bank.
Contact Number: 016-2171745

WORKING EXPERIENCE

Company : Hong Leong Bank Berhad
Position : Head, Risk Validation, Group Risk Management (2017 to present)

Key Accountabilities and Responsibilities :

1. Lead a team of highly skilled specialists:
 - Manage and guide a team of experts responsible for conducting qualitative and quantitative independent validation.
 - Strengthen risk processes and provide assurance to senior management and Board Committees regarding the performance of credit models, including MRF59 Expected Credit Loss models and Application and Behavioural Credit scorecards.
 - Ensure the team's work has a direct impact on the bank's profit and loss.
2. Provide qualitative assurance on various risk assessments:
 - Assure the accuracy and robustness of stress tests, ICAAP (Internal Capital Adequacy Assessment Process), independent credit reviews, risk control self-assessments, compliance self-assessments, compliance independent reviews, and evaluations of cash-flow and fair value hedges.
 - Review and ensure that policies, standard operating procedures (SOPs), and risk-related documents comply with the bank's established standards and requirements.
3. Control the quality assurance of risk processes and documents:
 - Oversee and maintain the quality of risk processes, procedures, policies, and SOPs within the Group Risk Management department.
 - Implement best practices and continuous improvement initiatives to enhance the overall risk management framework of the organization.
4. Engage with external stakeholders:
 - Collaborate with external auditors, consultants, and regulators on thematic reviews and the annual composite risk rating exercise.
 - Participate in discussions and share insights related to credit model validation, stress tests, and ICAAP.
5. Present findings and recommendations:
 - Summarize material findings and provide recommendations to senior management.
 - Influence decision-making processes by presenting insights and suggesting appropriate steps to ensure the accuracy and robustness of credit provisioning and credit decisioning models.
 - Highlight the direct impact of these models on the bank's provisioning and profit and loss statements.

Company : Hong Leong Bank Berhad
Position : Head, Deposits & Secured Lending Analytics (2015 to 2017)

Key Roles:

- To strategize, plan and manage activities in data management to elevate analytics capability level and drive the bank's strategic direction
- Provide leadership by coaching and monitoring the team members to ensure they are equipped with both technical and business skills to carry out their responsibilities effectively.
- Create analytic capabilities to enhance the bank's profitability via revenue generation, cost saving or efficiencies, focusing on deposits and secured assets for Personal Financial Services (PFS)
- Partner with PFS division by developing strategies towards increasing products and client profitability, retention and cross-sell utilizing robust analytical tools and methodologies

- Develop segmentations across product and customer base and analyse product revenue, fee revenue, profitability and other key drivers of the bank including customer experience
- Design marketing campaigns to test and learn around response propensity, pricing sensitivity, best time to contact, offer sequencing. Manage customer contact, tracking of campaigns and channel performance for learning and feedback

Company : UOB Malaysia Berhad (2013 – 2015)
 Position : Vice President, Senior Product Manager Retail Deposits & Debit Card PFS

Key Roles:

- Strategic planning, pricing & product strategy, business review and new initiatives.
- Responsible to develop products and launch campaign strategies to drive deposit business, analyse profitability and viability of deposit campaigns. Drives results and holds accountability via performance management report.
- Formulate partnership strategies to expand the bank's distribution capabilities, to explore new avenue to acquire New to Bank customers as well as to enhance customer propositions.
- Lead the teams in delivery of engagement initiatives and activities aligned to business' needs and people strategy.

Company : Standard Chartered Bank Malaysia Berhad (2010 – 2013)
 Position : Senior Manager, Employee Banking & Deposits Retail Banking Product

Job scope:

- Responsible to develop proposition of various retail banking products (Conventional & Islamic) including employee banking proposition, deposit strategies, unsecured products and segmentation strategy to achieve business objectives.
- Conceptualize and enhance product proposition including concept, pricing, distributions and marketing strategies to generate product differentiation and to gain competitive edge over market competition.
- Develop value added proposition for Mid Income and mass market segment customers by rewarding them based on total banking relationship with the bank through cross-sell initiative
- Formulate strategy to increase product penetration rate through marketing strategy, campaigns & lead generation to promote product and services to new to bank and existing to bank customer base.

Company : HSBC Bank Malaysia Berhad (2005 – 2010)
 Position : Head of Retail Deposits Product Management Group

Job scope:

- Responsible for managing and driving deposits business and delivery of product proposition in accordance with business directive and local prioritization set by the group. This includes the decision on all deposit product pricing, margin and product proposition.
- Responsible to drive the foreign currency portfolio and FX business beyond pricing and product features and aim to differentiate HSBC's foreign currency business in the market
- Grow PFS by customer segmentation with emphasis on increasing the cross-sell ratio and product penetration rate in order to maximize customer value and profitability
- Ensure compliance with all procedural guidelines, rules and regulations issued by Bank Negara Malaysia (BNM), Association of Banks Malaysia (ABM) and other regulatory bodies.

Company : Hong Leong Bank Berhad (1995 – 2005)
Position : Assistant Manager, Mortgage Marketing & Product Development

Job scope:

- Focus on product development for mortgage loans. Conduct feasibility study on gaps identification and competitors' analysis
- Preparation of concept paper, product features and specifications, system estimation. Review Documentation and related forms for implementation for system and non-system related issues.
- Revamp the customer retention program to minimize attrition level and to salvage customer through reward incentive program
- Review product competitiveness in the market on monthly basis by conducting competitors' analysis for benchmarking, provides ideas and solutions to counter competitors.