



## **GAN THIAN HOU'S CURRICULUM VITAE**

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Mobile	:	+6012-389 0360	Email	:	thgan90@gmail.com
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### **CAREER PROFILE**

With over 22 years of experience in the financial services sector, **Gan Thian Hou** joined CGS-CIMB Securities on 4th Nov 2019 as Head of Risk Management. His mandate is to lead and oversee the overall risk management of the Company and its Group of Companies to ensure risk control and monitoring tools in place to manage operational, market, investment, portfolio, legal, technology and Shariah risks. Prior to joining CGS-CIMB Gan is attached to Amfunds Management Berhad as a Vice President, Middle Office.

### **CAREER ASPIRATIONS**

Opportunity to work in an intellectually stimulating, innovation driven environment which encourages creativity and diversity to produce tangible benefits with a highly innovative and growth oriented organisation.

### **ACADEMIC ACHIEVEMENTS**

BSC (Hons) in Business & Management, University of Bradford, UK

### **HIGHLIGHTS OF WORKING EXPERIENCE**

***CGS-CIMB Securities Sdn Bhd-Stockbroking Nov 2019-Presently  
Director-Head of Risk Management Department***

- Development and implementation of comprehensive risk management framework, policies and programs in support of Securities, Derivatives, Futures and Wealth Management business across the whole businesses and back office units
- Development of new market risk aggregation system to monitor holdings position and Value at Risk (VaR) for business and product which have overnight holdings position.
- Harmonisation of credit management processes ensuring proper assessment involving counterparty is being assessed correctly. Involved in the credit and margin monitoring covering top accounts against its percentage of credit exposure with the books.
- Developed routine reports to monitor risks and ensure proper escalation procedures in case of breach
- Providing local management, local Board and regional risk committee with a regular comprehensive overview of the risks
- Conducted annual enterprise risk assessment and participate in the review of risk assessments
- Contributed to the establishment of company and business line risk appetite statements and application of and adherence to the risk framework, policies, processes, measures and limits
- Ensured that the strategies, activities and organizational / operational structure of the company are compatible with the regulatory and internal risk limits
- Advisory to the Board and management consultation on processes and systems relating to governance programs, risks and internal controls
- Monitored the implementation of changes to the Firm's technologies, services and/or activities in order to ensure continued adherence to existing controls.



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- Handling of cyber and IT security risks for the entities.
- Monitoring the progress of risk mitigation activities.
- Preparing, at least once a year, a summary report on the risk control function activities and its operation and submitting it to Board.
- Remain current with industry topics including elements relating to accounting, auditing, compliance, regulation, operations, best practices, and emerging risks.
- Participated in special projects (new products/services, new/updated systems, etc.) provide consultation specific to projects relating to risks, processes, and controls.
- Leading the professional development, coaching, and monitoring of team members and actively support the mission, vision, and values of the entity.

### ***AmlInvest-Funds Management Business of AMMB Holdings Berhad May 2017 to Nov 2019 Vice President-Head of Middle Office***

- Established and led the department's in devising functionalities, roles and responsibilities of Middle Office.
- The scope of activities covered the span at Business Control, Investment Control, Performance Attribution, Portfolio Administration Unit and Administration team.
- Core activities under supervision are developing and maintaining the risk profile, key control testing, key risk indicator, incident management data capture and regulatory compliance amongst others for the entity.
- Govern activities such as pre trade compliance, equity dealing, equity and fixed income supports and perform quantitative equity and fixed income analysis as well as portfolio risk exposure and performance attribution analysis.
- Developed and implemented plans and leading teams to execute governance and compliance deliverables to schedule based on Direction of Compliance. Managed process reengineering project, assessed and managed risk throughout the project lifecycle and making adjustments as needed and ensured planned business outcomes are achieved;
- Alternate Chairman for Risk and Compliance Forum; a forum to discuss related issues impacting investment risk, operational risk and compliance issues impacting AmlInvest.
- Permanent committee members for Sales and Investment Forum.
- Managed key stakeholders relationships and communications at all stages of the project and chaired complex meetings, presentations, and workshops to build commitment for the change.
- Identified and begun developing expertise in specific practice specialty areas to drive the department expertise development and provided coaching and mentoring at the same time; e.g training up Operational Control Coordinator in each unit to manage risk and compliance matters.
- Single point of contact for regulators, consultant, internal and external auditors on auditing activities at AmlInvest.
- Monitored investment landscape through variety of research and processes to identify trends and assess the likely impact on the department as well as define mitigation strategies to mitigate the risks.

### **MAYBANK**



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### ***GOVERNANCE & POLICIES, HIGH NETWORTH & AFFLUENT BANKING COMMUNITY FINANCIAL SERVICES (MAY 2013 - May 2017 )***

#### ***Risk Officer-Governance & Policies***

- Collate and analyse Risk & Control Self Assessment (RCSA) template from other business units.
- Coordinate risk reporting to Sector / Group Risk Management.
- Coordinate Business Continuity Plan (BCP) activation and related activities as initiated by Operational Risk Management (ORM).
- Review of product/project sign-off Ops Risk monitoring and reporting.
- Collate finalised RCSA and risk data review analysis for review by Head.
- Escalate findings/recommendations to Head.
- Prepare and submit endorsed ops risk loss data via Incident Management Data Capture (IMDC) system.
- Monitor Key Risk Indicator and its action plan for reporting to Strategic Business Unit (SBU) Risk Management/Group.

### ***MAYBANK***

#### ***CHANNEL DEVELOPMENT - COMMUNITY FINANCIAL SERVICES (JUNE 2010 - APRIL 2013 )***

##### ***Channel Business Development Analyst***

- Analyzed and generated feasibility studies on economic, financial, demographic and bank strategies in developing physical channels; i.e. branches, ATMs and kiosks.
- Performed research based on data for micro economic analysis, developing models for possible scenarios and then applying a variety of quantitative and qualitative analytical methods such as cost benefit analysis and business cases thus facilitating decision making.
- Interpreted complex analysis into understandable reports and explain the outcomes to diverse audiences on the feasibility studies which include senior management and board members for approval.

### ***MAYBANK - MAYBANK GROUP CONTACT CENTRE (July 2007 -Nov 2010)***

#### ***Team Manager-MGCC***

- Responsible for the migration of American Express Merchant & Corporate Call Centre from American Express to Maybank.
- Trained and coached new agents to deliver exemplary services for American Express merchants according to the level of service quality expected from the brand.
- Working closely from end to end with the QA team in Maybank Group Customer Care (MGCC) to set a benchmarking of call quality for both the acquiring and corporate servicing.
- Drafted and mapped relevant processes for Merchant Services as part of the process improvement activity to enhance the operation of between Merchant Business and MGCC
- Involved in the migration of Corporate Services and Programme Administrator Servicing to MGCC. Again being entrusted to set and map the relevant services and processes to ensure the quality associated with the brand are delivered to customers.



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- Represented MGCC and worked together with Centurion PMO for both acquiring and issuing system migration. Tasks performed included brainstorming with respective business users, vendors and others on the specifications and right up to conducting UAT and testing after cutover.

### ***AMERICAN EXPRESS - MERCHANT SERVICE DELIVERY MALAYSIA HUB (Aug 2005-July 2007)***

#### ***Team Leader-KL HUB***

- In charge of merchant servicing for the regional hub covering merchant servicing in Australia, New Zealand, Hong Kong, Singapore & Malaysia.
- A leader to a group of analysts focussing on servicing on regional merchants and striving to sell value proposition to increase the sales volume.
- Performed debit balance recovery for the entity covering regional markets.

### ***HONG LEONG BANK - MORTGAGE CREDIT CONTROL (Aug 2003 -July 2005)***

#### ***Executive-Mortgage Collections Centre***

- Handled various business centre pre non performing loans portfolio.
- Monitored retail and corporate delinquent loans for the facilitation of legal proceedings according to Group policies.
- Achieved the given delinquent targets assigned to my portfolio.

### ***STANDARD CHARTERED BANK -CREDIT UNDERWRITING, SECURED LENDING (Jan 2000-July 2003)***

#### ***Credit Evaluation Officer-Credit Centre***

- Performed numerous evaluation tasks of loan and overdraft applications.
- Reviewed the credit worthiness of applicants.
- Met the service turnaround target allocated for credit evaluation officer.

## **LANGUAGES**

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English (fluent), Malay (fluent), Cantonese (spoken only), Mandarin (spoken only)

## **PROFESSIONAL REFEREES**

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Professional referees will be provided upon request.