

Dear Sir / Madam,

This is just an [executive summary about my profile, and how I can value add to you](#).

Firstly, a little bit about me. I am a Malaysian and currently a [SVP, Regional Portfolio & Planning Lead at DBS Bank Singapore](#). I cover the Cards & Consumer Loans portfolio in 4 markets, with Loan receivables of about RM 27 bn or SGD 9.0 bn.

I reckon my CV attached will share a little bit about my achievements, but please let me share briefly how I can add value to you and to your organization.

- I have [17 years of banking experience across areas like Business Finance, Analytics, Digital, Product development & Portfolio Management](#). I am currently 38 years of age, and have been in various leadership roles. As such, I have a good understanding of the Finance & Consumer Business, and would be able to identify strategic risks & opportunities.
- [I am an Asian Banker award recipient. I was the Business Head of a Consumer Lending portfolio](#) that suffered from low approval rates & high provisioning losses. However, we able to instill change management towards our people, processes, strategy and credit policies. As a result, we redefined lending towards a pre-approved model on a digital platform. At the same time, we built propensity models which resulted in better targeting, whilst revamping our sales processes. [As a result, I won the Award for most Innovative Business Model from the Asian Banker](#).
- Under my leadership, [Portfolio Sales has tripled during my tenure in 2 different banks, and we have outpaced market growth by 2 X](#). Product Holdings across all segments - mass & priority have also increased due to differential credit & marketing programs. E.g. we developed new unconventional scorecards (based on telco or non financial data) to evaluate the unbanked segments.

My suggested next steps -

- I have been based in KL all this time. Late last year, DBS presented a great opportunity for me to be based in Singapore. I took the leap and went ahead. To be frank, I am doing fairly well here.
- However, I miss my 2 young children and my aging parents. I felt that it's important for a father to be close to his family. Hence, my main motivation to find suitable roles in KL.
- I am looking for suitable senior or leadership roles in the fields of **Business Finance / Portfolio Management & Marketing / Product Development / Business Planning & Analytics**. Alternatively, I remain open to any roles you deem suitable.

In closing, I hope that my profile adds value to you & please do give my application due consideration. I can be reached via [phone or Whatsapp at +6012-6179792 or +65 91011831](#). Thanks & I look forward to hearing from you soon.

Resume

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Expected Salary: Negotiable

Work Experience

Current **DBS Bank Ltd, Singapore**

Position Held: SVP, Portfolio & Planning Head, Regional Consumer Finance.

Responsibilities:

- i. In charge of the Business Strategy & Portfolio Management function of the Cards & Consumer Loans portfolio, covering 4 different markets with **receivables of RM 27 bn**

- ii. Primarily responsible for **receivables growth, cultivating profitable customer segments, advocating digital adoption & driving portfolio actions**. In the final analysis, it's about managing the risk-reward trade-off to ensure sustainable & profitable growth.

Achievements:

- i. Covering 4 markets – Hong Kong, Indonesia, Singapore & Taiwan. Overseeing the successful recarding of 4.5 mil cards, and **ensuring a smooth Customer Journey – evidenced by the 90% activation rate**.

- ii. **Transformation Program** - Rallied Policy & Analytic teams across countries to optimise their credit policies & scorecards. **Indonesia approval rates improved from 2 to 18%, whilst Taiwan's approval rates increased from 60 to 75%.**

- iii. **Sales Optimization** - Developing propensity & profitability models that distinguishes customers that need Loan products or those that would naturally revolve. **Conversion rates for Portfolio products have increased from 2% to 4.6%, while Portfolio sales has tripled.**

- iii. Played a key role in **Product Strategy & Digital Adoption** based on Value Proposition & Profitability. Our composition of **Straight-through digital sales** has increased to **50%** on average.

2012 to 2017

United Overseas Bank, Kuala Lumpur

Position Held:

SVP, Product & Portfolio Management, Cards & Personal Loans

Responsibilities:

- i. **Drive strategic initiatives** with regards to the unsecured loans (Cards & Personal Loans) portfolio, to ensure that our business & financial targets are met / exceeded.
- ii. **Drive Portfolio Management & Acquisition Initiatives** taking into account our Target segment, Competitive trends, Market research and Risk-adjusted returns
- iii. Playing a **lead role in Product Management** – developing and enhancing Product value propositions, whilst having P&L accountabilities on the Product Types.

Achievements:

- i. **Diverse and enlarged scope of responsibilities.** Oversee a department of over 30 personnel covering Product, Management, Portfolio Management, Policy and Acquisition.
- ii. Under my supervision, Balances have increased by 400 mil (23.5%). Cards in circulation expanded by 17%. We are the **fastest growing Visa Card issuer** in the country
- iii. **Risk management initiatives** via risk based pricing resulted in improving yield management. Test programs also resulted in an increase in our booking universe. **Our portfolio ROA improved from 4.0% to 5.1% y-o-y.**

2011 to 2012

Hong Leong Bank, Kuala Lumpur

Position Held:

Head, Unsecured Personal Loans. *My tenure here was about 1.5 years. I was headhunted to join UOB for a bigger role as the Product & Portfolio Head of their Cards & Unsecured Business.*

Responsibilities:

- i. **Lead strategic initiatives** with regards to the unsecured loans (Personal Loans) portfolio.
- ii. **Being a Business Manager & taking charge of the Personal Loans P&L**, taking into account our Target segment, Competitive trends and Product profitability

Achievements:

- i. **Oversaw the Integration of the enlarged & merged Hong Leong Bank (HLB) and Eon Bank (EBB) entity.** Played a lead role in integrating the various credit policies, pricing and products for optimal synergy.

ii. Under my supervision, Balances have increased by 9% to RM 2.1 bn. We are the **2nd largest player in the market**. Launched a new Businessman Loan product which contributed 30% to overall sales volume.

2006 to 2011

Alliance Bank, Kuala Lumpur

Position Held:

Vice President – Consumer Finance

Responsibilities:

i. Driving the strategic agenda of the Consumer loans portfolio.

ii. **Drive new product development & Portfolio Management Initiatives** taking into account our Target segment, Competitive trends, Market research and Product profitability

iii. Oversee our Direct Sales Channel & manage the development of new **alternative distribution channels / strategic alliances** in order to increase our Point of Sales presence.

Achievements:

i. **Won the Asian Banker Award 2009** – Best Business Model for Revenue Diversification Category – 1st place amongst banks from 54 other countries. Invited to Shanghai, China for award ceremony.

ii. Under my supervision, Balances have increased from RM 120 mil in Feb-07 to RM 1.4 bn @ Sept-10. **Market share has increased from 2.4% to 8.1%.**

iii. Played a critical role in the Consumer Loans **Business Turnaround**, by launching the **Cooperative Business Model**. Sales have increased to **RM 100 mil per month**, from an all time low of RM 6 mil per month (Dec-08)

iv. Change Agent in Credit Processes & Policies. **Approval rate for New-to-Bank cases rose from 8% (pre-change) to 65% (post-implementation)**

v. Introduced Portfolio X-sell initiatives, via pre-approved X-Sell initiatives, Top-up's and Test Cells. Consistent **25% contribution to Business Volumes & 85% Approval Rate.**

2003 to 2006

Standard Chartered Bank, Kuala Lumpur

Position Held:

Manager, Business Finance & Planning

Responsibilities:

i. **Reporting & Analyzing** the **Business position & financial performance** of Consumer Banking via internally generated Management & Financial Reports.

ii. **Identifying** Root Causes of **Business & Financial Risks** and recommending solutions. Present **Revenue Initiatives**, Potential **Strategies** and Opportunities to Management.

iii. **Coordinating Marketing & Sales** plans to ensure alignment with overall Strategy. To correlate Plans with **Asset growth & management**.

Achievements:

i. **Built Balance & Attrition Stack-Up Model for CCPL** – for more accurate forecast reliability

ii. Instrumental in designing **Direct Sales Agency (DSA) and Price Solution (PS) Profit Model** to justify any expansion in Distribution.

2001 to 2003

Hong Leong Bank, Kuala Lumpur

Position Held:

Executive, Strategy & Performance Management

Responsibilities:

i. Well versed in **Performance Management** via Analytical Tools and Scorecard Performance Indicators. This was the critical tool used to monitor business units.

ii. Conducted **Benchmarking studies** & Internal Control Testing to reduce operational risks

Education:

Tertiary

1999 – 2001

Monash University, Clayton Campus, Melbourne

Qualifications:

Bachelor of Commerce (Accounting & Finance)

Accomplishments:

Achieved **Distinction** Average

Curricular Activities:

Sub-Editor, Monash University Malaysian Students Union (MUMSU) (2001). Duties include organising the layout and content of newsletters and yearbooks.

Pre-University

1998 Sunway College, Kuala Lumpur

Qualifications: Western Australian Matriculation

Accomplishments: TER Score **89.75%**

Professional Qualifications / Achievements

2017 Undergoing final stage of **Certified Financial Planner (CFP)** Examinations

2007 Fund Management (**FMUTM**) qualified Consultant.

2006 Microsoft Office Certified (**MOC**) Qualification

2006 **Qualified Accountant. Australian Society of Certified Practising Accountants (ASCPA). High Distinction average attained in Examinations.**

2000 Invited to become a member of the **Golden Key Honour Society**. *Only top 10% of students invited.*

Referees

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