

Timothy Low

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PROFILE

Experienced banker and financial markets dealer with proven achievements in Investment Advisory and Team Leadership for dealing execution in Fixed Income, Structured Investments, Forex and Equities, ALM/ interbank funding and corporate treasury sales.

CORE COMPETENCIES

- **Delivers results** by leading team to outperform business and financial targets assigned by identifying suitable strategies, inculcating good teamwork and building strong rapport with both internal and external stakeholders.
- **Execute team responsibilities, tasks, projects and reports** in an efficient and accurate manner to achieve business and financial objectives.
- **Lead** new investment ideas and product launches successfully. **Manage risk and opportunities** competently.
- **Good communicator** with proven track record in establishing good rapport with stakeholders and understanding the business from the ground up for more effective product solutions advisory.
- **Champions teamwork and effective communication** with internal and external teams to enhance work efficiency and collaborative actions to achieve performance targets.
- **Innovates on business solutions and daily workflow processes** with a keen interest in problem-solving and improving efficiency of existing processes.

PROFESSIONAL EXPERIENCE

United Overseas Bank (Malaysia) Berhad

Vice President 2, Global Markets Retail Solutions (2022 to present)

- Provide timely market updates and latest investment ideas during client events and internal nationwide sessions
- Work closely with retail business units to build client investor portfolio by promoting suitable treasury products to existing and prospective bank customers including Fixed Income, FX, Equity Derivatives and Interest Rates structures based on their risk appetite and financial sophistication.
- Adhere to proper controls and ensure compliance to internal / external rules and regulations.
- Manage a team of dealers to service Retail segment stakeholders and by extension their customers.
- Well-versed with market developments by recognizing the risks and opportunities in addition to product and internal policy changes
- Achievements:
 - Conduct weekly investment briefings (virtual and physical) on bond and structured investment ideas that are well-received by internal stakeholders and clients in activating sales activities.
 - Grew the Privilege and Private Banking clients' Foreign Currency Bond subscription activity by 260% on a monthly average basis for Year 2022 since joining the team (RM50 million/month to RM130 million/month) through targeted strategies with a focus on specific investment grade bonds and issuers based on industrial sector and duration
 - Commensurately grew the FX volume activity for clients by 50% as a result of higher foreign currency bond subscription activities (client converting MYR to foreign currency)

- Identified suitable principal guaranteed Rates and FX structured investment ideas for clients to capture higher yields over a 3 to 5 year investment horizon (average volume grew 250% from RM40 million/month in 2021 to RM 100 million/month in 2022)

Standard Chartered Bank (Malaysia) Berhad

Associate Director, Capital Markets Products & Solutions (2019 to 2022)

- Provide timely and accurate advisory on the latest market developments and trends to facilitate sales staff in recommending Wealth products to client.
- Generate trade ideas for the Fixed Coupon Notes (FCN) business to drive business profits and volumes in a new product vertical. (The FCN business was launched in early February 2021)
- Conduct weekly investment briefings to sales staff on the latest market themes and provide concise summaries on available product solutions (newly onboarded and existing solutions) to drive business and financial objectives.
- Work closely with Financial Markets team as a business partner on Structured solutions (Rates, Commodities, FX) and Fixed Income trades.
- Provide product training for sales staff.
- Ensure compliance with internal and external regulations, guidelines and policies.
- Deliver ad-hoc tasks, projects and reports in an accurate and timely manner to all stakeholders.
- Achievements:
 - Awarded WM Star Award in 2021 for leading FCN idea generation and streamlining the dealing execution process. Revamped the booking model to enable the business to scale by minimizing manual processes and automating most of the workflow. Closely collaborated with Financial Markets team to ensure continuous support for the small but growing business.
 - By generating fresh trade ideas and combinations, improving the overall workflow and through collective effort from our stakeholders (product team, operations and sales staff), FCN volume and profits have grown by 300% on a monthly basis when comparing 1st month figures (Feb 2021) vs average monthly figures (FY2021). The business generated fresh profits of USD 2 million against total volume of USD 92 million for FY2021.

CIMB Bank Berhad

Associate Director, ALM Liquidity & Money Markets (2014 to 2019)

- Manage CIMB Group's short-term liquidity requirements and Bank Negara regulatory ratios by accurately projecting and matching cash flows with maturity profiles. Establish open communication channels with business units to ensure all funding requirements and prepayments are informed in advance.
- Identify funding sources to optimize funding cost and liability mix. Maintain cost of funding below allocated budget.
- Generate profits via well-managed and opportunistic gapping trades in the money markets.
- Solicit for deposits strategically from corporate clients based on good rapport established and lead the corporate deposit sales team towards achieving targeted corporate deposit volume and targeted deposit run-off rates.
- Responsible for pricing corporate deposit rates for treasury sales dealers. Tasked with implementing the Funds Transfer Pricing (FTP) framework for pricing loan-related matters to Business Units.
- Maintain excellent rapport with Bank Negara, interbank counterparts and internal stakeholders to achieve the Group's funding objectives and profit targets.

- Designated dealer for daily KLIBOR contribution.
- Strong understanding of liquidity-related risk compliance and regulatory liquidity requirements including the Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) and comply with all Bank Negara requirements relating to Basel III (i.e. NSFR, LCR).
- Fulfil Principal Dealer responsibilities entrusted competently.
- Achievements:
 - Overachieved 2018's financial objective by utilizing less than 10% of allocated budget for compliance funding requirements.
 - Overachieved gapping profit targets set in 2018 by 130%.

CIMB Bank Berhad

Manager, Money Sales (2011 to 2014)

- Manage key client deposit accounts by building strong rapport and frequently updating clients on recent market rates movements.
- Cross-sell Dual Currency Investment products to clients with business dealings in foreign currencies.
- Awareness of the bank's liquidity requirements while sensibly balancing clients' performance targets and internal KPIs set.
- Achievements:
 - Overachieved deposit volume, profit, new clients, and cross-selling targets consistently.

CIMB Bank Berhad

Associate, Total Complete Banker (TCB) Programme (2010 to 2011)

Management Trainee programme that includes 3 months of classroom training followed by 1 year of rotation in the Finance, Islamic Business Development, Product Development and Treasury departments within CIMB Group.

EDUCATION

Chartered Islamic Finance Professional, CIFP (2010)

International Centre for Education in Islamic Finance (INCEIF)

Bachelor of Arts (Hons) Accounting and Finance (2009) - *First Class Honours*

University of the West of England, Bristol

Sijil Pelajaran Malaysia, SPM (2005) - *10A1s, 1A2*

Sekolah Menengah Kebangsaan Subang Utama

CERTIFICATES

Pasaran Kewangan Malaysia Certificate, PKMC (2011) - *Distinction*

Asian Institute of Chartered Bankers

SKILLS

- Fixed Income • Structured Investments • Foreign Exchange • Equities • NSFR • LCR • ALM • Funding
- Liquidity Management • Financial Markets • Risk Management • Reuters • Bloomberg
- Workflow Improvements • Murex • Razor • FINIQ • Team Leadership • S2BX • Client Presentations

OTHER ACHIEVEMENTS

Year	Accomplishment	Awarded by
2008	Best Speaker Award	Speakers' Corner Competition, Taylor's Business School
	1 st Runner Up Award	Taylor's Solidarity Speakers' Challenge, Taylor's University College
	Champion	AdventureRun 5km, Sky Adventure Club, Taylor's University College
2007	Best Presenter Award	Delta Forum 2007, Hong Kong University of Science and Technology
	Consolation Prize	Investment Simulation Competition, Taylor's Business School
2006	Scholarship Award	Taylor's World Class Scholar
2005	2 nd Placing in Water polo Under-21	Pusat Aquatik Darul Ehsan
2004	Silver medal, 4x100m	Majlis Sukan Sekolah-Sekolah Selangor