



**Ng Tiong Soon (Eric), Chartered Banker (CB)**  
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**Professional Certification / Modules**

AICB Chartered Banker  
AICB Business Credit Professional (BCP)  
AICB Bank Risk Management (BRM)  
Modules 6 & 7

**CURRENT EMPLOYMENT**

**Vice President, Group Risk Management, Securities Division Risk Management**  
**Affin Bank Berhad from Jan-2023 to Present**

- Conducted regular price capping review as prescribed in the Price Capping Policy.
- Performed risk analytics for Structured Warrants desk.
- Oversight of the reporting and monitoring function of key risks associated from Securities Division and Futures Broking business.
- Developed, reviewed, and updated Risk Management policy and framework (Share Margin Financing Policy, Securities Division Risk Management Framework).
- Ensure the policies / procedures / manuals are to align with Affin Hwang Investment Bank Bhd's (AHIB) business needs where possible and practical, while adhering to Affin Banking Group's (ABG) Risk Management framework and legal and regulatory requirements.
- Worked with business units to enhance their policies and risk controls.
- Conducted risk awareness training to promote and inculcate risk awareness culture across AHIB.
- Participated in the evaluation of new products and business opportunities as well as the requisite approval process.
- Provided support to Section Head / Chief Risk Officer (CRO) in coordinating and / or managing any special project as required.
- Trained, motivated, and provided guidance to other junior staff / direct reports in carrying out their assigned departmental tasks effectively and efficiently as well as to achieve departmental KPIs.

**KEY AREA OF EXPERTISE(S)**

- Drafting and Reviewing Policy and Framework
- Credit Processing / Credit Underwriting / Credit Evaluation / Credit Analysis / Credit Monitoring
- Credit Recovery / Credit Control / Debt Collection
- Credit Administration / Documentation
- Analytical / Problem Solving
- Process Improvement
- UAT Project
- Mentoring / Coaching / Sharing Knowledge, expertise & skills

**PAST EMPLOYMENT(S)**

**Assistant Vice President in CIMB Bank Berhad from Sep-2018 to Dec-2022 (4 years & 3 months)**

- Provide advice and support to Credit Admin Team, Credit Risk Analytics, Operational Risk Analytics and Business Units to achieve overall Department's objectives.
- Effective management of credit risk limit maintenance on all treasury products for financial institution, non-financial institution, Private Banking and Private Wealth clients, by understanding the credit limit approval documents and other conditional approval related to it and performing limit maintenance for respective products in the respective system based on the approval granted.

**Manager in RHB Investment Bank Berhad from Jan-2015 to Aug-2018 (3 years & 7 months)**

- Processed daily submission on new share margin financing (SMF) application from all the branches nationwide.
- Monitored the margin accounts & ensure Margin of Finance (MOF) is maintained within the approved ratio on daily basis.
- Implemented independent review on margin accounts on a post-approval basis and highlighted any red flags / warning signs on the accounts.
- Attended ad-hoc revision of terms of facility such as revision of margin interest, revision of facility limits and waiver of rollover fee.
- Handled share margin redemption from other broking firm or vice versa as well as application for margin facility under single counter financing / pledging.
- In charge of ad-hoc cases like margin financing of rights issues, Initial Public Offerings (IPO) and Employee Stock Option Scheme (ESOS) shares.
- Prepared Credit Papers of applications with substantial exposure in the Bank's Group for approval from Credit Committee and / or Board of Directors.
- Ensure the counter party's limits and its connected parties' limits (if any) do not exceed the internal concentrations of credit limit set by the Bank.
- Well versed with Financial Services Act (FSA) 2013 replacing the Banking and Financial Institutions Act (BAFIA) 1989, Insurance Act 1996, Payment Systems Act 2003 and Exchange Control Act 1953 and regulatory guidelines issued by Bank Negara Malaysia (BNM) and Securities Commission Malaysia (SC).
- Jointly approved within the delegated approving authority on the share margin financing applications and client's fund withdrawal from share trading account.

**Assistant Manager in OSK Investment Bank Berhad from Jul-2011 to Dec-2014 (3 years & 5 months)**

- Supervised and monitored the trading activities of 6 sub-branches together with efficient debt collection.
- Lead the Credit Control Unit as well as supervise and assign ad-hoc tasks from the Management to subordinates from time to time.
- Personally mentored and guided new joiners on the ad-hoc assignments and daily BAU tasks assigned by the Management.

**Personal Banker in AmBank (M) Berhad from Jul-2009 to Jun-2011 (1 year & 11 months)**

- Promoted and sold all the Bank products such as Fixed Deposits, Insurance (General and Life), Loans (Mortgage, Hire Purchase, Personal, Business), Credit Cards, Wealth Management Plans & Unit Trust Funds.
- Attended queries related to loans and insurance raised by existing clients and walk-in customers.
- Assisted to relief customer service unit on inquiries raised by the clients on other issues by diverting them to the correct department in the branch or headquarters (HQ).

**TECHNICAL KNOW-HOW**

- AS400 Back-office system
- M21
- Silverlake
- CCRIS / CTOS
- RAMCI
- World Check
- Murex Limit Controller (MLC)-Murex system
- Guava
- Horizon
- Financial Risk Advisor (FRA)
- Operational Risk Management Tool (GCM)
- Microsoft Word, Excel & Power Point

Note:  
I authorize your handling of my personal details as per "The Malaysian Law Personal Data Protection Act 2010 (PDPA 2010)."