

Room 1808, 18/F
Kwun Lung Lau
28 Smithfield Road
Kennedy Town
Hong Kong

25 September 2015

Human Resources Manager
The Universal Bank
48/F ICC
Tsim Sha Tsui

Dear Ms Russel,

Re: Application for the Post of Operational Risk Officer Trainee

With passion in developing my career in risk management, I am writing to apply for the post of operational risk officer trainee. My university education has given me much knowledge about risk management through the study of, amongst others, Data Management, Risk Management, Practical Mathematics and Linear Statistical Analysis, all passed with distinction. Thus, I find myself fit for the post and am confident to be able to apply my technical knowledge in managing operational risks.

Moreover, my experience working in Credit Control of the ABC Bank Ltd was transferrable. I involved in the review of the credit lending procedures and successfully made some amendments which were endorsed by the Lending Director. This experience would enable me to contribute to the review of the existing operational procedures for risk management in the Universal Bank and bring it updated with the industry's best practices.

In addition, my internship experiences as a business analyst with the PAPA Group and a research analyst with the Pearl Private Equity have developed my risk sensitivity. As a result, I am keen to institute measures to reduce or prevent risk factors proactively. These experiences are transferrable and I believe they would be useful for me to work as an operational risk officer trainee.

I am strong in co-ordination and getting work done. This was reflected in my ability to organize workshops for more than a total of 300 students when I was the chairperson of the University Business Consulting Club during the academic years 2013-15. Furthermore, I have a sense of social responsibility as I have engaged in a series of volunteering work. I am certain that these desirable attributes will enable me to excel in work that requires full co-operation with others.

With my strong passion and experience in risk management, I believe I am a good fit for the post. I am pleased to enclose my curriculum vitae and am looking forward to having an opportunity to discuss my application further with you at an interview. I can be contacted by telephone at 9899 9989 or via email at chantaiman@connect.hku.hk. Thank you for your time and consideration.

Yours sincerely,

CHAN Tai Man
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