



ICBC  Standard Bank



Where talent



meets opportunities



LET'S THRIVE TOGETHER

Our Intern Programme

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Introduction

We thrive together

Welcome to ICBC Standard Bank

We are a leading Global Markets bank, offering Commodities and Foreign Exchange, Interest Rates and Credit (FIC) products with a focus on Emerging and Frontier markets.

We offer our clients specialist knowledge and expertise to develop and grow their investments across the globe.

We offer our people a remarkable and rewarding place to work. We are a diverse, close-knit, global team with a unique heritage and purpose. We share the same values, challenges and opportunities. So we put people first, and give talented, self-driven professionals the flexibility, rewards and freedom to grow their expertise, seek new opportunities and realise their potential.

The internship programme

Overview

We believe our internships offer a fantastic platform to shape your future career. The Summer Internship Programme is run yearly in multiple functions and regions across ICBCS, for 12 weeks. We aim to build a diverse junior talent pipeline for entry level or graduate roles in the Bank, while also providing interns an opportunity to be immersed in a banking culture and demonstrate real value add within their roles.

Our intern programme offers centrally run events to enhance networking, training opportunities and career support.

Our summer intern programme is a key component of our junior talent pipeline strategy. We offer great opportunities for university students to experience real jobs and meet diverse professionals. Our interns are truly part of our teams while they are with us and can really make a difference.

Nicki Auret

HEAD OF HUMAN RESOURCES



Overview of the programme

Within their respective functions, interns receive the opportunity to shadow and learn from others, work on projects, perform research as well as daily tasks. Line managers will challenge interns to an appropriate level and tailor work to develop their skillset in line with their career aspirations.

Before the candidate comes in, I try to understand what they have learnt at university, whether this is a career goal they want to achieve in the next two to three years and their personal goals.

Lingjia
GLOBAL MARKETS

The programme of central events offered for all interns is as follows:

Corporate Briefing

An overview of the Bank, our Culture and our Business

Intern and Graduate networking session

A lunch session to meet the current graduates, find out about what they do in the Bank, as well as obtain tips on career planning, job applications and more

In House Training

Hear from experienced ICBCS employees about their field of work

Introduction to Financial Markets

Extensive course run by an external provider to fully equip interns with the knowledge to navigate Financial Markets



Where expertise meets our divisions

Our intern programmes are derived from business demand on a yearly basis. On the following page you will find an overview of each division in the Bank, where intern opportunities are available. We will ask that you indicate on your application which area you are interested in working, so please consider which aligns best with your learning aspirations and passions.



Global Markets – FIC

Our FIC business offers a comprehensive set of foreign exchange, money markets, interest rate and credit products. We are focused on emerging and frontier market clients and cover all major African, Central and Eastern European, Middle Eastern, Asian and Latin American currencies and markets.

Global Markets – Commodities

Our Commodities business provides global trading, sales and structuring expertise through its Base Metals, Precious Metals and Energy teams. The division’s expertise extends to the management and financing of physical commodity inventories across these asset classes.

Risk

Risk provides independent oversight to ensure the Bank does the right business and financial losses are minimised. The Risk department consists of specialists managing Credit, Country, Market and Operational Risks, as well as teams focusing on specific risks around Physical Commodities, Non-Performing Assets and Business Continuity Management.

Compliance

The Compliance Department is responsible for managing the Bank’s regulatory risk. This includes the Bank’s policies for Anti Money Laundering, Counter Terrorism Financing, Sanctions, Anti Bribery & Corruption and Fraud Prevention.

Client Management Unit

The Client Management Unit is a business enabler, supporting the front office across the client lifecycle. Its key role is to onboard clients, analysing and certifying client data to fulfil our regulatory Know Your Client obligations, make anti-money laundering checks and ensure that clients are ready to trade with us.

Finance

The Finance function provides consolidation and reporting of ICBCS’s financial results. It comprises a number of important control functions along with a Treasury and Capital Management function and a Tax team.

Legal

The Legal Department provides legal, transactional and documentation services to the Bank. It is accountable for the identification and management of all legal risk arising in our business.

Human Resources

Human Resources delivers a range of people services and advice to every part of the Bank. Setting policies and promoting good practice, it is comprised of a business partnering function, centres of excellence and shared services.

Operations

Operations supports the processing of trades booked by the front office, protects client assets and is responsible for timely reporting to several global regulatory bodies.


Technology

IT develops the vital systems that support the Bank’s front and back office operations. We offer a wide-range of technical and non-technical roles, working with the business to define requirements, manage change and deliver secure trading platforms.

**Executive Office
(Corporate Development)**

The Executive Office supports the Bank and its senior management, with strategic change and growth initiatives, shareholder relationship management, rating agency management and investor relations.

“Our people are self-driven and seek new opportunities, knowledge and experiences.”



What you will gain from an internship

Where ideas meet opportunities

ICBCS as a financial entity recognises the importance of training and development of emerging talent and provides interns a rewarding and productive experience during their time at the Bank.

Meaningful Work

“It’s a give and take between the Bank and the interns. We give interns the right experience and promote ICBCS, while also getting valued help with our deliverables.”

Sonali
HUMAN RESOURCES

Experience in Industry

“Interns will say that they had a good exposure to the world of commercial work, rather than the world of education. It’s also an illuminating experience as they are working with a whole range of experiences and people.”

Andrew
GLOBAL MARKETS

Support, Training and Development

“The first three or four weeks are mainly dedicated to training and shadowing but there is going to be training throughout. Interns will become more independent but there will always be someone around to ask for guidance and escalate issues to.”

Michael
FINANCE

Skill building and networking

“Interns will gain business communication skills, how to behave in a formal business setting and etiquette. They will also network and gain a bigger picture of how processes work across the Bank through interacting with different departments.”

Chris
FINANCE

What we are looking for

Where learning meets new experiences

At ICBCS, we value diversity and welcome those with various skillsets, degrees and knowledge backgrounds. At an intern level, no prior experience or knowledge is expected which is why there is a strong focus on values, potential and motivation within the interns.

After completion of the Intern Programme, it may present the opportunity to move into permanent positions for example through the graduate scheme or other entry level vacancies, although this is not guaranteed. All roles will be advertised on our Careers Site.

To be successful for the Internship programme, candidates should demonstrate the following:

Proactiveness

- Ability to be curious and forward-thinking
- An eye for detail
- Finding things out for themselves
- Be a self-starter

Communication skills

- Work well within a team
- Show professionalism in the highly regulated and confidential environment

Enthusiasm

- Motivated and willing to learn
- Hunger for success
- Asking questions when there is a lack of understanding

Aspiration

- Focused on a career goal
- Being clear on what they want to gain throughout the weeks
- Showing passion towards their work

Where career paths meet inspiring journeys



Ching Ching Huang
CLIENT MANAGEMENT UNIT

University: City University of Hong Kong
Degree: Finance, BBA
Business Area: Client Verification

Why choose ICBC Standard?

With its unique heritage, ICBC Standard is a niche bank that values diversity and inclusion. We have friendly working culture that encourages individuals to thrive and develop. The Bank provides interns with a wide variety of learning opportunities.

What did you work on during your internship?

I worked in the Client Verification - Monitoring team to conduct ongoing monitoring for our Bank's entities. With our team objective to mitigate counterparty and reputation risks, my duties included reviewing the non-sanctions entities alerts and adverse news generated against clients, third parties and their related parties. We work to make sure the risk of doing business with our clients is at a reasonable level.

Here's what some of our 2022 interns had to say about the programme and their experiences with ICBCS:

What did you enjoy most?

I enjoyed the working environment of the Bank, the inclusiveness and the open culture. My colleagues welcomed questions and encouraged me to learn from mistakes. This learning culture encouraged me to grow quickly and improve my skill set.

What have you gained?

I have gained valuable insights of how a bank operates and how each division collaborate with each other to achieve common objectives. The experience also enhanced my teamwork skills, communication skills and led me to clearer career decisions. As a student, I experienced difficulty in deciding my career choices after graduation, and this internship helped to elucidate my strengths, development areas, values and career options.

What advice would you give to future interns?

Be proactive, talk to people and make the best out of your internship! Reach out to people in different roles, ask when you have questions and always be ready to accept challenges.

Where learning meet new experiences



Joe Collins
GLOBAL MARKETS

University: University of Cambridge
Degree: Engineering, BSc
Business Area: Sales and Origination

Why choose ICBC Standard?
ICBC Standard Bank has an extremely welcoming and friendly working environment. As soon as I joined, I noticed how eager everyone was to help or explain what they do. There is also a diverse mix of backgrounds, with inclusivity a top priority of the Bank. This results in a culture that promotes speaking up without fear of failure and naturally, a broad range of different perspectives. Another aspect of ICBC Standard Bank’s culture is the multitude of learning opportunities. Because of its relatively small size, you have the opportunity to work closely with highly experienced individuals from the outset, from whom you can learn a huge amount from.

What did you work on during your internship?
I have mainly been working on deals that involve African commercial banks. I’ve been lucky enough to see and work on almost all the aspects of the transaction pipeline. From personally originating relationships with clients, to preparing applications for onboarding and credit risk, ongoing client update calls and preparing transaction forms

What did you enjoy most?
My favourite part of the internship has been the client-facing aspect. Having moved across from an Engineering degree which was very numerical, it has been refreshing to have a more human side to the work while still using these skills. As well as this, it has been great to be a part of such a large intern intake!

What advice would you give to future interns?
I would recommend applying for as many roles as you can even if you’re not certain it’s something you want to do. Once you start your internship you’ll then have the opportunity to talk to people and learn about other areas of the firm, and I’d recommend taking full advantage of this.

Just remember that although an internship might seem like a daunting prospect at first, with all the work that’s required, it’s ultimately a learning experience that you can tailor to your goals.

Where growth meet encouragement



Durvakshi Cheeneebash OPERATIONS

University: University of Warwick
Degree: Accounting and Finance, BSc
Business Area: Energy and Metals

Why choose ICBC Standard?

I found that the employees are incredibly friendly and open. They want you to approach them, ask questions and are willing to show you a bit of what they do. Throughout my internship, I've had the opportunity to meet some people from other ICBCS offices and because the Bank has such a diverse workforce, anyone would feel included.

What did you work on during your internship?

I had the opportunity to work on both Energy and Precious Metals. I learned how things are run on the Energy desk: process of clearing a vessel, how we execute deals, managing the risk, type of products we look at and structures.

I also helped on the Metals desk by allocating or de-allocating gold, silver or platinum bars for American clients and releases for Indian clients. I inputted in relevant systems the commands to move the bars and sent instructions to the vault.

Another project I worked on is in payment tests in CAM Enterprise, whereby several payment rules were identified for improvement across Operations to reduce the time spent in manual processing. This project is estimated to save about 25 hours per month across Operations.

What have you gained?

I have learned a lot through events, shadowing or simply talking to people. I am now able to understand all the functions of the Bank, especially their role in the Physical Commodities market. I was also able to meet some amazing individuals and form some good relationships with them.

What advice would you give to future interns?

I think the most important thing is just being true to yourself and showing that you are willing to learn. You should also have some knowledge about what the Bank does and research your interviewers beforehand. Dive in depth into the field where your interviewers work since the questions have a higher chance of being related to something they do.

Where empowerment meets support



Jiahao Lei
TECHNOLOGY

University: London School of Economics and Political Science
Degree: Quantitative Methods for Risk Management, MSc
Business Area: Risk and Finance

Why choose ICBC Standard?
Employees at the Bank come from various countries and backgrounds creating a diverse culture within the workforce. There is a strong sense of respect and work efficiency. In addition, the hybrid working model allows some flexibility of working from home.

What did you work on during your internship?
The project I worked on aimed to build a new market data platform to replace the old one. This system had the following four main functions: market risk, credit risk, product control and investment management. After most of the development was complete, the project shifted focus to data migration and testing.

Our team worked closely with Head Office (ICBC) to achieve aligned outcomes. We reported to Head Office if we found defects of the system. We consequently tested it again after changes were made.

What did you enjoy most?
The Bank offered a varying range of in-person courses to understand and learn about Financial Markets and how it impacts the rest of society. I was able to meet new people and build relationships.

What have you gained?
I worked with an excellent Technology team, so I gained a lot of knowledge in the computer science field. The project I worked on provided me the opportunity to learn how systems works.

What advice would you give to future interns?
This internship is a great opportunity to understand the business scope of an investment bank. Across the weeks that you are with the Bank, you will have sufficient time to learn and improve yourself so take advantage of it!

Where ideas meet opportunities



Forbes Jackson
FINANCE

University: Loughborough University
Degree: Accounting & Financial Management, BSc
Business Area: Treasury & Capital Management

Why choose ICBC Standard?

The work culture is great here at ICBCS. Everyone is very friendly and approachable - my colleagues were always happy to answer any questions and take the time to explain things which was great for my development.

What did you work on during your internship?

I worked on net stable funding ratio (NSFR), daily liquidity story, the daily Large exposure report (LE) and the Capital requirements regulations (CRR). We had ad hoc education sessions, financial markets training, an excel course and a VBA course which was very useful.

What did you enjoy most?

I loved learning and becoming more competent day-on-day. I enjoyed networking with various colleagues and seeing different aspects of the Bank. One of my highlights was going to the Summer Party in our first week at ICBCS and getting to know our colleagues outside of the work place. I also competed in the JP Morgan run with several members of the Bank which was another excellent opportunity to connect with people from across the Bank.

What have you gained?

I gained an in-depth understanding on how ICBCS operates and a very useful insight into the world of financial reports, more specifically capital reporting. I have learned that attention to detail is crucial to be successful in this area.

What advice would you give to future interns?

Apply as soon as possible and do your research on the Bank. Make the most of your time here and ask as many questions as possible to enhance your knowledge.

Where ambitions meets opportunities

How to apply for intern roles

Our intern roles are advertised in the first quarter of the year, with a view to working with us from June until September.

Please visit our [Careers Site](#) for more information on the Bank and how to apply.

If you would like to apply for one of our Intern roles, you will need to download the applicable application form from our Careers Website, complete and save this. The application form will ask you to provide answers to a series of questions designed to assess your knowledge, skills, strengths, values and motivations for applying to ICBCS.

Take time to really think about why you want to join ICBCS and the role you are applying for. The form may take approximately one hour plus sufficient time to review the answers you have given. When you are happy with the completed application form, you will need to apply for the role in the [Careers Portal](#) and upload the application form by the deadline of 28 February 2023.

You will be contacted by our Resourcing team if we would like to progress your application to interview stage. If you are not selected for an interview, we will inform you and please keep checking our Careers Website for any future suitable roles.



Where collaboration meets coaching

We recommend that you read the job description or advert thoroughly and prepare for competency-based interviews.

Our interview questions are based on our ICBCS' values.

You may want to familiarise yourself with up to date news and activity in the market.

Our **annual report** has lots of great information about our achievements and progress.

LinkedIn can also be a valuable resource to research who you may be meeting.

Your interview may be in person or via a video conferencing tool. If via a video conference, the following tips may be helpful:

- Test your technology beforehand – make sure you have a good connection and dial into the meeting a few minutes early
- Make sure you are in a quiet and well-lit environment where possible
- Remove any distractions so you can focus on the interview
- Wear professional attire
- Use positive body language and eye contact

It may be held one to one, or as a panel interview, our Resourcing team will confirm who you will be meeting.

You will be asked if you have any questions, so think about what you really want to know about the role, the team or the Bank. We want to make sure this internship is right for you too.



Here's some tips from some of our hiring managers:

“Have a clear idea of what you want to achieve. Understand what the internship is about and what you want to get out of it.”

Andrew
GLOBAL MARKETS

“Do your research, tailor your application to the job and show interest for the job.”

Michael
FINANCE



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