



world class careers  
for world class people

International Management Careers

[www.hsbc.com/imcareers](http://www.hsbc.com/imcareers)

HSBC 

The world's local bank



“The International Management cadre is a fundamental part of HSBC – it is the glue that holds the company together. We look for dynamic, high-potential individuals with strong communication skills, capable of being our future business leaders, who want a globally mobile banking career, and who can quickly learn to use their cross-border experience to help drive the performance and build the culture within the Group.”

**Michael Geoghegan**  
Group Chief Executive, HSBC Holdings plc

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# International Management. A world class career



As the world's local bank, HSBC needs a group of highly talented, internationally mobile managers capable of working in any part of our business, in any location. The HSBC International Management programme provides a career path like no other. Our International Managers (IMs) are a talented group of individuals expected to perform to exceptionally high standards, and because of this are pivotal to the future leadership of the HSBC Group.

The IM programme is unique – there is nothing else quite like it. Our IMs build up a global management career made up of a range of challenging generalist assignments. These could be in any one of the 87 countries and territories where we operate, across both developed and emerging markets. IMs are not aligned to any business line, so they gain broad exposure across our comprehensive range of financial services - Personal Financial Services, Commercial Banking, Global Banking and Markets and Private Banking.

Success as an IM requires a special set of qualities. IMs are excited by the prospect of constant challenge across multiple geographies, business lines and cultures. They are also flexible because assignments are decided primarily on business needs

and the availability of roles. Our IMs represent a small proportion of HSBC Group employees, but they are expected to make a big impact. We recruit globally and look for outstanding individuals who have already driven themselves to achieve and have the talent and ambition to reach the highest levels of international banking.

**“IMs are excited by the prospect of constant challenge across multiple geographies, business lines and cultures.”**



## Joining after graduation

If you are looking for a challenging career immediately after completing your undergraduate, post-graduate or MBA degree, read on.

To apply to become an IM straight from university or business school, you need to have completed, or be working towards, a strong undergraduate degree. You can also apply with a post graduate or MBA degree. Regardless of your university or degree discipline, you need to demonstrate the following in order to become an IM:

- Commitment to international mobility
- Clear leadership capability
- Strong drive and ambition
- Exposure to a range of experiences
- Flexibility and adaptability

We need you to show us that you are excited by constant change and challenge and that you have high potential, because anyone joining us as an IM will be expected to perform to exceptionally high standards and to progress quickly.

If successful, your career with HSBC will begin with our four-week residential training programme in London. This gives you a thorough induction into our business as well as our culture. It's also an opportunity to develop your personal skills and start to build your global network.

From here you will be assigned to your first IM role, which could be in any part of our business in any location. You will be posted to a new role and country initially every 18 – 24 months increasing in duration to 3 – 4 years as your career progresses. You will build up exposure across our full range of business lines and support functions across the globe. Building on any previous experience and making use of your language ability where possible, this is the beginning of a truly unique career.

**“You will be expected to perform to exceptionally high standards and to progress quickly”**

# Experienced Professionals

If you join us with prior experience, your background need not be in banking, but it must be professional with a proven track record of leadership, and preferably international exposure. Following an induction you'll go straight to your first posting, which will be designed to build on your skills and experiences. It will also offer you a challenging learning curve.

At this level you will be expected to make an impact immediately, so in addition to a proven track record of high performance, you need to be able to demonstrate:

- Breadth of experience
- Cultural sensitivity
- Commitment to international mobility
- Drive and ambition to progress to senior roles within HSBC

We accept applications from those who want to build on their already exceptional achievements. We will look at your prior experiences and how well they match to the IM career path – specifically your exposure to a range of industries, customers and cultures. We will also look for evidence of leadership and progression through high performance.

You'll need to show us that you have a thorough understanding of the IM career and lifestyle and why it's right for you at this stage of your career. Remember, we're looking to develop internationally mobile generalist managers – this is not for those who want to continue their career in a particular area of banking or geography.

**“You'll need to show us that you have a thorough understanding of the IM career and lifestyle and why it's right for you at this stage of your career.”**



## World class assignments

From Personal Financial Services to Corporate Banking, an IM's assignments can be in any part of our business, anywhere in the world. The range of opportunities and their geographical scope is second to none. To illustrate the kinds of assignments that International Management might expose you to, here are six roles currently being performed by six of our IMs in the early stages of their IM careers.

### Head of Service Management - Kazakhstan

As Head of Service Management in Kazakhstan I'm responsible for the delivery of our service proposition across the Bank's various businesses – Personal Financial Services, Corporate Banking and our Direct Channels, which are the Client Services Team and our Call Centre. My team is responsible for making sure we deliver outstanding customer service to our clients. We cover everything from looking at how our processes and procedures can be more customer-centric, to how customers interact with us across all our delivery channels. Recently my role has changed because we have made an acquisition here in Kazakhstan and I'm now heavily involved in integrating that bank into HSBC.

### Senior Manager, Asia-Pacific International Team – Hong Kong

HSBC has a presence in 21 countries across the Asia Pacific region and our team is responsible for the performance of 11 of them. We take care of everything from strategy planning to managing the day to day issues, including reacting to unforeseen business circumstances and dealing with emergencies. We also provide regional support to the CEO for Asia Pacific. For example, if we acquired a bank in the region, we would oversee its integration into HSBC. At the moment I'm working on a strategic review of Vietnam and I've just completed a review of Japan. We're a small team – there are eight of us in total – with a large area to cover, so I travel once or twice a month. Recently I had five days in Japan, two days in Vietnam and three in Korea. I'm going back to Vietnam in a couple of weeks, then it's Sri Lanka and the Philippines.

### Relationship Manager, Financial Institutions – Japan

I'm a Relationship Manager in the team that manages our business with other financial institutions. I look after foreign financial institutions that are here in Japan. I'm their window into HSBC, directing them to the products, services or people they need, and looking at our relationship with each client in a holistic way. The thing I enjoy most about this posting is the way the role is so broad that I can't do much on my own. In order to really deliver I'm having to interact with so many different people and learn about a lot of different products. The most challenging aspect has been the cultural side of things. The culture here is very different from anything I've experienced elsewhere. It's very formal with a strong emphasis on seniority and hierarchy. But adapting to this new culture is a challenge that I've enjoyed.

### Manager, Personal Financial Services Customer Experience – Sri Lanka

In addition to Customer Experience I'm now also the manager of the Life Cycle Management team, the Sales and Service Quality team and the Customer Relationship Management team. The Customer Experience team is responsible for the delivery of a consistent and memorable experience for customers. For the Life Cycle Management team, the most important initiative for me so far was rolling out a proposition to make sure all our Advance customers receive proactive service calls from the beginning to the end of their first year journey with us. The Sales and Service Quality team monitors all our service level agreements to make sure they're met and that we're delivering the best possible service to customers. They also manage customer feedback, 'mystery shoppers' and look at every little thing from the customer's perspective. The Customer Relationship Management team manages sales leads and campaigns to support the front line. They also generate vital business management information and reports for strategic decision-making.

### Manager, Latin America Technology & Services Team – Mexico

I'm a manager in the Technology and Operations division of HSBC in Latin America. Our team is quite small with a headcount of less than 30, but we manage over 200 people offshore and we're responsible for all the credit cards and collection systems across 12 countries in the region. There are lots of parties involved and we run calls with people in our two Mexico offices, the technical teams in India, the subject experts in the US and the various countries across Latin America. We try to minimise the travel with video and teleconferencing, but sometimes we still need to travel. I was in Colombia as part of our project to upgrade their credit cards systems. We had two weeks of workshops to identify the different processes we had to standardise and the interfaces and plumbing we had to build behind their systems. I don't come from a technical background and the entire workshop was in Spanish, so it wasn't easy – but this is exactly the kind of challenge you should expect as an IM.

### Trade & Supply Chain Department Manager - Turkey

My current role is Head of Sales in the Trade and Supply Chain department which services the needs of importers and exporters. We deal with corporate customers and SME customers and our aim is to make HSBC the bank of choice for anyone doing international trade. It's an exciting opportunity for me. I have a small team of four people and I'm looking to double that number in the short term. The challenge is to make sure we grow at the right pace and find the right people to contribute to an already very well-functioning team. I have to balance the need to deliver within a certain time frame with not trying to do too much in too little time. As a product group we generate revenue, so I'm responsible for driving our revenue numbers.

## World class people



### Bonnie Qiu

From a personal point of view, having the right life partner is very important for IMs because you need their support. My husband enjoys the mobility as much as I do and divides his time between China and the UK where he actively works on his family's accounting business. We have a 10-year-old cat and now a baby is on the way at the end of September. I'm not worried about combining an international lifestyle with raising a family. When I was young I lived in many different places and I think it enriches you as a person.



### Jonathan Stoker

As the Chief Operating Officer in Costa Rica, I'm responsible for making sure the bank itself runs smoothly. The role covers IT and Operations, as well as issues like security. I have six people reporting directly to me, and they have about 190 people reporting to them. The challenge for me was that in my previous role I was a small cog in a big machine working in New York, dealing with a small number of very high value clients. Here it's the other way round. I have a lot more direct responsibility and I'm making decisions where I can see their consequences. I'm also really enjoying managing a team of people.



### Sophie Biagioli

The IM programme is positioned as a fast-track, fast-paced way to develop very generalist skill sets. It's a long-term career path, not just a stepping stone to a senior role. That comes with time if you perform, but the programme is all about building general skills that you can apply to whichever business line or geography you're asked to work in. IMs need to have a can-do attitude, be quite resilient and able to relate to lots of different people. And you have to be able to embrace the challenge and the chaos that comes with the territory from time to time. When I was moved from Buffalo to London, I only had two weeks notice, but I survived.



### Jaime Marti

Right now I'm involved in a big project where we're trying to improve how we manage our relationships with Embassies and business groups in the UAE. Given the international nature of these groups, it presents us with a good opportunity to meet and engage with companies doing cross-border business. I'm from Mexico, so I'm leading our relationship with some Spanish-speaking groups here. This year we have a global programme of events and activities celebrating modern Brazil, and I'm very keen on leading our relationship with the Brazilian groups in the UAE, and putting to good use some of my rusty Portuguese.

## About our people

International Management isn't for everybody. This is a unique programme made up of a unique set of individuals. Whilst we're interested in getting to know you and your background, it doesn't matter what nationality or gender you are, or what you studied at university. What does matter is what drives you, both in the short and longer term. We look for passion and excitement for this career and the challenges that are inherent within it.



## World class people



### **Charlotte Kirkcaldie**

Every relocation is different. I was the first IM posted to Colombia – there isn't a large expat community here – so throwing myself into the local community was inevitable. I'd have been pretty lonely if I hadn't. But everyone was very welcoming. Making an impact has also been a challenge because I'm not a native Spanish speaker, I don't have an IT background and I was coming into a team where the people are very good at what they do. What I think I have to offer is a different way of thinking – an ability to introduce new ideas to how we manage our projects, and the bigger picture.



### **Kwabena Ayirebi**

In terms of developing my skills, India gave me an insight into a key product line and experience of managing a team. In Hong Kong I picked up credit management skills. My Saudi postings had a front line focus and developed my relationship building skills. Now I'm back in Hong Kong developing the holistic Group view every IM must have. When I joined I spoke English and some French. Now I have a bit of Hindi and Arabic, and I'm hoping to add a fair bit of Mandarin. I also now have two children – my five-year-old son who was born in India, and my four-year-old daughter who was born in Hong Kong.



### **Hiba Dabis**

You'd be surprised how many friends you make when you go somewhere and you don't know anyone. The networking aspect of the programme – having to make new friends – was an aspect of my life I probably didn't maximise when I was back in the comfort zone of my home in New York.

Initially, the attraction of the programme for me was the international mobility. I've always lived in different places and I'm passionate about working abroad and experiencing different parts of the world. I was born in Baghdad and my family left Iraq after the first Gulf War when I was nine. We moved to Spain for about three years, then to New York.



### **Ali Taqi**

I think that the number one quality you need as an IM is patience. You're always being put into new environments and having to meet high expectations, but you can't go in, flick a button and act as though you know all the answers. It's all about give and take, sharing what we're doing around the world. You're a conduit for best practices, and you have to prove to the people you're working with that you bring something they don't have. That takes patience and perseverance.

## About our people

IMs are genuinely motivated by constant challenge and have the ability to deal positively with the ambiguity of being assigned to different geographies and business lines throughout their career. If you think you can show us you've got what it takes, we'd love to hear from you.



# Selecting the best

**Our selection process for the International Management programme is rigorous and will require time and effort for you to be successful. Before applying, please read this step-by-step guide to see what we're looking for and how we assess your application.**

## Step 1: the application form

Whether you are applying as a new graduate, as someone with a higher degree, an MBA or prior work experience, all applications need to be submitted online at [www.hsbc.com/imcareers](http://www.hsbc.com/imcareers). This is your chance to tell us about yourself – your skills, experiences and achievements. It is also an opportunity to demonstrate that you possess the key qualities we look for. Every application is read by a member of the IM Recruitment team.

We are looking for well rounded individuals who have a broad range of experiences, interests and accomplishments. You need to demonstrate a strong academic background, varied work experience or evidence of leadership ability if you have just completed your studies, along with International exposure, language capability and extra curricular involvement. We look for clear evidence that you have driven yourself to achieve in a number of different areas and that you have a full understanding of the IM career and lifestyle.

## Step 2: online tests

If your application form passes our initial screening, we will invite you to complete our online psychometric tests. These assess your critical reasoning abilities and how you work under time pressure. We strongly advise you practice a few first – you will find a link to example tests on our website at [www.hsbc.com/imcareers](http://www.hsbc.com/imcareers). You only have one opportunity to take the tests, so make sure you are in a suitable environment and have set aside the required amount of time.

## Step 3: telephone interview

If you meet our benchmark in the online tests, we will invite you to have a telephone interview. We conduct our interviews by telephone because we receive applications from all over the world and attending a face-to-face interview at this stage can be impractical. During the competency-based interview we will be looking for varied examples of how you have demonstrated certain skills in your studies, your personal life and your career to date. We also focus again on your understanding of the opportunities and challenges associated with the IM career.

## Step 4: selection centre

If you are successful in the telephone interview, we will invite you to attend a face-to-face selection centre. This will be held over two days and is your opportunity to meet a number of IMs to find out more about their experiences. This is a two-way process and we want you to be in the position to make an informed decision should you receive an offer.

The selection centre is our chance to really get to know you, and for you to show us your full range of capabilities. We run selection centres in a number of key locations globally, including the UK, USA, Mexico, Hong Kong and Dubai and will invite you to the location closest to you. During the selection centre you will take part in a number of exercises, both individually and as part of a group. The exercises are designed to challenge you and show us how you cope in a range of situations.

You can find out more and complete an application form at [www.hsbc.com/imcareers](http://www.hsbc.com/imcareers)

**“We are looking for well rounded individuals with a broad range of experiences and accomplishments”**

# About the world's local bank

Headquartered in London, HSBC is one of the largest banking and financial services organisations in the world. Our international network comprises around 8,000 offices in 87 countries and territories in Europe, the Asia-Pacific region, North America, Latin America and the Middle East.

HSBC provides a comprehensive range of financial services to around 100 million customers worldwide in Personal Financial Services, Commercial Banking, Global Banking and Markets and Private Banking.

The HSBC Group has an international pedigree which is unique. Many of its principal companies opened for business over a century ago and they

have a history which is rich in variety and achievement. The HSBC Group is named after its founding member, The Hongkong and Shanghai Banking Corporation Limited, which was established in 1865 to finance the growing trade between China and Europe.





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