Join. The world's local team.

As the world's local bank we never underestimate the importance of local knowledge. And that knowledge comes from our people, people from all over the world who come together as the world's local team.

Management Development Programme - Personal Financial Services

Over half of Hong Kong's adult population holds personal accounts with HSBC. Personal Financial Services (PFS) provides these customers with services ranging from current and savings accounts to mortgages, personal loans, financial planning and investment services. It is one of today's most competitive and dynamic banking businesses, where our constant product and delivery channel innovations and outstanding customer service set us apart as a local leader. Our PFS Management Development Programme provides the training, support and opportunities for young graduates to develop a long-term career up to senior management levels. You will have the opportunity to rotate across our four key business areas:

Product Development - Manage the development of a product from beginning to end. **Channel and Delivery** - Develop our effectiveness at all the key contact points with our customers.

Marketing - Work with world-class advertising agencies in the development and production of TV and print advertising as well as direct mail campaigns for the local Hong Kong market.

Strategic Business Analysis and Development - Develop new strategies to expand our PFS business.

The HSBC Management Development Programme - Personal Financial Services (MDP PFS) is a leading management programme that has evolved through the years with the dynamic business environment and promises a solid foundation in the development of your banking career. Through the 39-month programme, you will be exposed to three distinct phases covering various attachments within the four business areas as well as a 7 week group training programme held at Bricket Wood in the UK.

To join our team of high achievers, you should be a degree holder from a local or international university with up to three years' working experience. You must have the Right of Abode in Hong Kong and possess good English and Chinese language skills.

If you are talented, enthusiastic and dedicated, we want to hear from you. For more information and to apply, please visit our website.

The deadline for applications is 15th November, 2006.

www.banking.hsbc.com.hk/hk/careers