Management Associate Program – Middle East and North Africa
For someone keen to take on new challenges, pursue a fulfilling career, for someone with aspiration and ambitions, HSBC Bank Middle East’s Management Associate Program would be an excellent starting point. At HSBC, we believe the quality and value of our people make our company remarkable and different in the highly competitive world of financial services. Developing high-potential individuals into future leaders is our commitment, and at the same time, it is our belief that investment in our people is essential to our success. Welcome to HSBC’s Management Associate Program.

I look forward to meeting you in the near future.

Regards,

Simon N Cooper
Deputy Chairman and Chief Executive Officer
HSBC Bank Middle East & North Africa
HSBC HOLDINGS plc, the parent company of the HSBC Group, is headquartered in London. The Group serves customers worldwide from around 7,500 offices in over 80 countries and territories in Europe, the Asia-Pacific region, North and Latin America, the Middle East and Africa. With assets of US$2.691bn at 30 June 2011, HSBC is one of the world’s largest banking and financial services organisations.

With listings on the London, Hong Kong, New York, Paris and Bermuda stock exchanges, shares in HSBC Holdings plc are held by over 221,000 shareholders in 127 countries and territories. The shares are traded on the New York Stock Exchange in the form of American Depositary Receipts.

Scale and scope
Our businesses combine global scale with comprehensive scope. The range of financial products we offer includes retail banking and wealth management; commercial banking; global banking and markets; global Islamic financial services (HSBC Amanah) and private banking. Our strategy is to become the leading international bank not just in terms of size but as the preferred bank of our customers.

People – the key to our growth
We’re building on our strengths for further growth, continuing our investment in our delivery platforms, our technology and our brand. Above all, we’ll continue to invest in our worldwide team of 296,000 employees. We see developing our employees as key to the delivery of the HSBC strategy: to continue to invest primarily in the faster-growing, emerging markets and focus on business models which have international connectivity and scale advantage.

Central to our strategy is a policy of maintaining HSBC’s capital strength and strong liquidity.

We’re looking for the business leaders of tomorrow to join us on this exciting journey. If you are looking for a large range of career opportunities, a diverse and globally orientated culture and the chance to make your mark from day one, there’s no better place to be.
Our Business

MENA Awards

Global Finance
- Best Trade and Supply Chain Finance Bank (Global) – Trade Finance Magazine
- Best Islamic Trade Finance Bank (EMEA) – Trade Finance Magazine

EMEA Finance
- August 2011 Best Online Cash Management in the Middle East
- Best Online Cash Management Bank in Bahrain, Qatar, Saudi Arabia and UAE

Euromoney Cash Management Poll
- Received in Q3 Best Cash Management Services in the Middle East

GBM
- August 2011 Best Regional Cash Management Bank in the Middle East in 2011

Euromoney Awards for Excellence 2011
- July 2011 Best Debt House in Middle East
- Best Risk Advisor in Middle East
- Best Global Infrastructure and Project Finance House
- Best Global Sovereign Advisor

The Asset Triple A Islamic Finance Awards 2011
- July 2011 Best Islamic Bank, Saudi Arabia – HSBC Saudi Arabia
- Best Islamic Investment Bank, Asia – HSBC Amanah
- Best Islamic Investment Bank, Middle East – HSBC Amanah
- Sukuk House of the Year – HSBC Amanah

The Banker Investment Banking Awards - 2011
- September 2011 Most Innovative Team of the Year – Sovereign Advisory
- Most Innovative Investment Bank for Sovereign Advisory
- Most Innovative Investment Bank for Infrastructure and Project Finance

SAAB
- “World’s Best Trade Finance Bank 2011, for Saudi Arabia”, by Global Finance
- “World’s Best Sub Custodian Bank 2011, for Saudi Arabia”, by Global Finance
- “World’s Best Islamic Financial Institution 2011 – Best Islamic Project Finance Provider”, by Global Finance
- “Most Active Confirming Bank in MENA and Supporter of SME Trade”, by Wider Bank’s International Finance Corporation (awarded in 3Q 2011)
- “Best Customer Loyalty Program”, by Banker Middle East – Product Awards 2011 (awarded in 3Q 2011)
- “Bank of the Year for 2010” (awarded in 3Q 2011)

BUSINESS IN THE MIDDLE EAST

HSBC in the Middle East and North Africa (MENA) region is a core part of HSBC Group. With a heritage of over 100 years in the Middle East and an unrivalled footprint across the region, HSBC provides universal banking services to individuals, companies, multinationals and governments throughout the region. Through its regional network of over 285 branches and offices, HSBC is the largest and most comprehensive wholesale and investment banking business in the region, and is the leading trade and commercial bank in the Middle East. HSBC’s Premier and Advance propositions provide a globally linked-up banking service to retail customers, while HSBC Amanah offers banking solutions that comply with Shariah.

HSBC provides a comprehensive range of financial services to around 95 million customers through four customer groups and global business: Personal Banking, Commercial Banking, Global Banking and Markets and Global Private Banking.

Personal Financial Services
HSBC provides a full range of personal financial and wealth management services in the Middle East including but not limited to current and savings accounts, mortgage finance, term deposits, credit cards, financial planning, and investment services. Customers are served through HSBC’s branch network, conveniently located ATM networks, internationally accessible internet banking service, 24-hour phone banking service, short message service (SMS) alert service and direct sales team.

Global Banking and Markets
HSBC Global Banking and Markets is an emerging markets-led and financing-focused business that provides tailored financial solutions to major government, corporate and institutional clients worldwide. As the largest and longest-established wholesale and investment bank in the Middle East, HSBC holds regional industry leading positions in:
- Gulf bond and Sukuk issuance
- Cross-border M&A Advisory
- IPO’s and Equity capital raising
- Macro, Equity and Fixed Income Trading and Research
- Project Finance Advisory
- Securities Services

HSBC has continued to invest heavily in its Global Banking and Markets business in the region:
- 14 dealing rooms in the region – the most of any bank
- The only sub-custody platform presents in all major markets in the region together with Fund Services capabilities in four markets
- An award-winning research team based in the region, including macro, equity and credit teams
- The first international bank to offer brokerage services on the UAE’s two domestic exchanges

Commercial Banking
of HSBC is a leading provider of financial services to small, medium-sized and middle market enterprises based on strong long-term local relationships. The Group has over 3.2 million such customers, including sole proprietors, partnerships, clubs and associations, incorporated businesses and publicly quoted companies. Commercial Banking provides a full range of banking services including multi-currency business accounts, payments and cash management, foreign exchange and risk hedging, trade services, and a range of borrowing solutions.

HSBC Amanah is the award-winning Islamic banking division of the ‘the leading international bank’. With a significant physical distribution network across Asia, the Middle East and Europe, HSBC Amanah offers the largest and most comprehensive range of Islamic banking products and services by any international bank.

The bank has a complete proposition and product suite to meet all our customers’ needs in the retail, high net worth, corporate, institutional and government sectors. With a strong presence in Malaysia, Indonesia, Bangladesh, Saudi Arabia, Qatar, Bahrain, the United Arab Emirates and the UK, HSBC Amanah is well positioned to offer customers global connectivity and world-class, Shariah-compliant banking.
HSBC values and business principles

HSBC's global network covers the majority of world trade and capital flows, and provides access to faster-growing economies as well as the mature economies where wealth is stored. In May 2011, we articulated our strategy to become the leading international bank by building on this distinctive position to leverage global economic and demographic trends. We also outlined our plans to deploy capital more efficiently, to improve cost efficiency and to target growth in selected markets.

Our values describe how we interact with each other, with customers, regulators and the wider community. Our business principles set the standard by which we set our strategy and make commercial decisions. Together our values and business principles form our character and define who we are as an organisation and what makes us distinctive. They describe the enduring nature of how we do business. We bring these values and business principles to life through our day-to-day actions and each of us needs to make a commitment to put our values at the heart of how we behave.

In all we do, each of us should act with courageous integrity, standing firm for what is right

<table>
<thead>
<tr>
<th>HSBC values</th>
<th>HSBC business principles</th>
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<tbody>
<tr>
<td>Dependable and do the right thing</td>
<td>Financial Strength – maintain capital strength and liquidity</td>
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<tr>
<td>Stand firm for what is right, deliver on commitments, be resilient and trustworthy</td>
<td>Risk-Management – be enterprising and commercial, understand and be accountable for the impact of our actions, take prudent decisions</td>
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<tr>
<td>Take personal accountability, be decisive, use judgment and common sense, empower others</td>
<td>Speed – be fast and responsive, make principles-led decisions</td>
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<tr>
<td>Open to different ideas and cultures</td>
<td>Performance-focus – drive leading, competitive levels of performance, act with urgency and intensity, prioritise, simplify</td>
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<td>Communicate openly, honestly and transparently, value challenge, learn from mistakes</td>
<td>Efficiency – focus on cost discipline and process efficiency</td>
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<tr>
<td>Listen, treat people fairly, be inclusive, value different perspectives</td>
<td>Quality – pursue excellence</td>
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<tr>
<td>Connected to customers, communities, regulators and each other</td>
<td>Customer-focus – provide outstanding customer experience</td>
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<tr>
<td>Build connections, be externally focused, collaborate across boundaries</td>
<td>Integrated – align the Group and break down silos</td>
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<tr>
<td>Care about individuals and their progress, show respect, be supportive and responsive</td>
<td>Sustainability – take a long-term outlook, understand impact of actions on stakeholders, brand and reputation</td>
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**Corporate Sustainability**

**HSBC and Corporate Sustainability**

At HSBC, our commitment to sustainability means contributing to a stable economy while managing the social and environmental impacts of our business.

We aim to run a sustainable business for the long term. This is about achieving sustainable profits for our shareholders, building long-lasting relationships with customers, valuing our highly committed employees, respecting environmental limits and investing in communities.

As a bank, we manage risk and identify business opportunities every day. We seek to embed social and environmental issues into what we do. Climate change and globalisation are critical trends shaping the way we do business in the future. These trends will affect the world’s poorest people most significantly. We aim to mitigate the risks and maximise the opportunities associated with these shifts.

HSBC has shown leadership in its response and commitment to tackling climate change. With a long-term horizon and a global outlook, HSBC continues to analyse carefully policy options, risks and opportunities linked to climate change, and is pushing forward to develop products and policies in a challenging economic environment.

**Community Investment at HSBC**

We focus our community investment on education and the environment because HSBC believes they provide the fundamental building blocks for the development of society. The bank also looks for the most effective partners to help facilitate its donations and volunteer time to generate maximum benefit and support to the projects it targets.

HSBC encourages its employees to get involved in community projects as this improves the chances for HSBC staff to build closer relationships with the communities in which they live and work.

HSBC Bank Middle East Limited established the HSBC in the Community Middle East Foundation in 1996 to fund community projects and activities across the region. The formation of the Foundation underlines the Bank’s long association with the region and its continued commitment to the Middle East. The Foundation has been involved in projects across the region including providing financial support for SOS villages; education support for the disadvantaged; encouraging entrepreneurship amongst local women as well as sponsoring cross-cultural and diversity programs.

The Foundation along with support from HSBC volunteers has been instrumental in leading financial and environmental educational initiatives for young children across the region.
Management Associate Program

LEARNING AND DEVELOPMENT

Over 18 months, the program aims at developing Management Associates (MAs) to support and drive business initiatives and enables MAs to liaise their full potential and career aspirations to our business. MAs are not aligned to any business line during the program, so they gain broad exposure across our customer groups and functions such as Personal Banking and Commercial Banking.

Business Induction

One-week integrated business induction provides MAs with introduction of HSBC and HSBC MENA—its history, vision, organisation, etc. Designated instructors from each business or function will help MAs understand and assimilate into the overall Bank’s business. MAs are also required to complete other separate training courses to build in-depth knowledge and skills in the areas of credit & risk, system, product, leadership, service & sales, and other essential personal effectiveness courses.

Project Assignments

To gain exposure in diverse business areas, MAs are given a challenging new assignment every 3 to 6 months. Project assignments are decided both on business needs and development needs. Throughout the projects, MAs learn to understand business and to provide the right solutions for the business. Analytical and business flair is required to assess risk and make judgement. MAs need to be adaptable and exploring openly every new challenge with eagerness to meet what is expected of them to the highest level.

Performance Evaluation

Objectives will be set and agreed at the beginning of each project assignment to ensure MAs to complete all deliverables and acquire learning experience anticipated. MAs are expected to perform exceptionally high standard at each posting and should complete all mandatory training courses with satisfactory results for successful graduation.

Support & Mentoring

A senior executive will be assigned to each MA as a mentor, and on-going coaching and guidance will be offered. Continuous development dialogue will be provided to support MAs to achieve their objectives up to their fullest potential and talent.

Group Graduate Development Program

After an initial 18 months program in the Middle East, successful MAs will attend our world class, intensive Group Graduate Development Program which is run in the UK. This will equip MAs with the tools necessary to drive the business forward and establish a network of contacts across different countries, territories and business areas.

Post-MA Job Assignment

After successful graduation of the program, a full time posting will be assigned in the specific business function. Aligned with the new job, overseas attachment opportunities will be considered to provide global exposure and network. High-performing MAs will be developed to become talent pool to take up management roles and responsibilities in the future.
Interview with Management Associates

HSBC is committed to developing leaders at every level of the organisation in a consistent way that enables us to execute our business strategy. The Management Associate Program, Middle East supports building a long-term, high-performance culture based on growth and development across our top talent.

The new joiners of this program will embark on an intense 18 months learning experience, gaining exposure to key areas of the Bank across various countries within the region.

Youssef
The HSBC MA program provides MBA graduates with an unprecedented opportunity to join one of the most prestigious and well-respected banking organisations in the world in one of the most interesting times in the Middle East. The program offers MA exposure to every function in the bank in a short period of time where they are expected to learn as much as possible while being catalysts of change for the whole organisation. I believe that this program is an ideal choice for MBA graduates who are driven by success and achievements.

Rita
Being an MA at HSBC has been a truly enriching and rewarding experience so far. Structured into several project-based rotations, the program provides you with the unique opportunity to gain exposure to different functions within the organisation. The learning curve is therefore steep and you will enjoy working in a multicultural and friendly work environment. If you are looking to gain a holistic view of the banking operations and secure fast-track advancement to managerial roles, this is the program to join!

Samar
HSBC’s MA Program is a truly unique opportunity in the industry. It allows you to gain exposure to each and every function within the bank, working closely with senior management and international colleagues. The design of the program allows you to gain an overall understanding of the organisation, and it provides MBA graduates with the opportunity to fast-track their careers for challenging managerial roles.

PEOPLE STRATEGY

People are fundamental to our business and its success. The HSBC Group people Strategy aims to enable the organisation to have sufficient numbers of the right people, with the right skills, in the right place, at the right time, so that we can meet our organisational targets and objectives.

To align with the Group People Strategy, identifying young talent is the first step in a continuous process of leadership development. The mission of Management Associate Program is to attract, motivate, and develop high calibre graduates, thereby developing a pool of future leaders who will meet the immediate and long-term business challenges and growth of HSBC Middle East.
Interview with Management Associates

Simon Cooper, Deputy Chairman and CEO, HSBC Middle East & North Africa welcomes the 2011 joiners of the HSBC Management Associate Program.

Nabil Bishara
“HSBC has a strong brand globally and, equally as important, a long history in the Middle East. The rotational nature of the MA program provides an opportunity to gain hands-on experience in different businesses while working on strategic projects. By having an overall understanding of the bank, MAs will be in a better position to decide where they fit and can best contribute to the success of the organization. The program is a perfect starting point for a career in HSBC that is challenging, rewarding and limitless.”

Fadi Saba
For those after a career shift into banking, HSBC’s MA program is the ideal place to start. With its rotational structure, it will provide you with the opportunity to gain exposure to different functions within the industry, allowing you to choose thereafter the role that suits best your expectations and interests.

As an MA you will not be treated as a trainee but will be working along with senior managers on very sensitive projects and expected to deliver impeccable results.

Karim Jaroudi
“The MA program is designed for MBA Graduates who aspire to a leadership position in the long-term, but need to develop skills in diverse and different aspects of the business to prepare for such a challenge. The rotational program offers a deep understanding of the key business functions ranging from Retail Banking & Wealth Management, Risk Management and Operations to Corporate and Investment Banking. You will be constantly challenged and expected to immediately deliver a true business impact, while building your network across the Bank. If you want to learn fast, make a difference and work in a very flexible environment, HSBC is the right place to start.”

Fatnena El Danab
“HSBC’s Management Associate Program is a great place for those seeking to build a solid foundation within the banking industry in the Middle East. This program, with its opportunities for postings in different business lines within the UAE, constantly challenges you to exceed your capacity and expand your horizons while also directly impacting how business is carried out at the Bank. The access to members of senior management and the fast-track to a managerial role at the end of the program only add to its appeal. This program is the answer for individuals who are driven, motivated and eager to learn.”
How to Apply

Target Candidates

We seek candidates with more than just sound academic qualifications. To qualify for the MA Program, candidates should:

- The candidate should be an Arab National from any of the following countries: UAE, Lebanon, Algeria, Libya, Jordan, Egypt, Palestine, Syria, Bahrain, Qatar, Oman, Saudi Arabia, Iraq and Kuwait.
- Have a strong academic background, an MBA from a top University outside of Middle East is mandatory.
- Have prior working experience for 3-4 years.
- Be innovative, adaptable and willing to perform different kinds of jobs in various countries across the Middle East.
- Strong planning, organizing, communication, interpersonal and analytical skills.
- Be fluent in oral and written English and Arabic.
- Willing to take up a new challenge and a high potential to succeed.

We expect that our MAs display the following leadership capabilities:

- **Navigating**: Understanding the changing strategic and commercial context and plotting a realistic course beneficial to customers.
- **Aspiring**: Sourcing and embedding market leading standards at HSBC.
- **Driving**: Leading from the front by courageously setting and executing ambitious goals.
- **Mobilising**: Engaging a large, geographically and culturally diverse workforce to deliver at pace.
- **Sustaining**: Making sustainable decisions that protect HSBC’s reputation.

Please answer the following questions in your cover letter:

- Why are you interested in a career in banking?
- How do you see your career developing in relation to the Middle East?
- From what date would you be available to join this program?

E-mail your CV & cover letter to our MA Program Manager at:

- E-mail: map.me@hsbc.com

Selection Process

- Application
- Telephone Interviews
- Psychometric Test
- Assessment Centre

Middle East Headquarters

- HSBC Bank Middle East Limited, Emaar Square, Bldg 5, 2nd floor, RHR Department Dubai, U.A.E., PO. BOX: 502601, Downtown Burj Khalifa