

# Ernest Hon Cheung Tang

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Highly self-motivated and energetic bankers had 3-year experience in British and Chinese banks in Hong Kong; having exposed to both retail and commercial sectors; offering a wide range of bank products including deposit, investment, and insurance. During his time in Hong Kong, he has gained a rich customer portfolio, providing him with great client connections and huge potential business opportunities. Have right to work in the UK; no sponsorship for working visa needed.

## EDUCATION

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**Birkbeck, University of London** -- Banking and Finance (01/09/2021 - 30/09/2022)

- Final grade: Merit (2:1) - 88/100 in Mathematics for Finance

**Hong Kong Shue Yan University** -- Business Administration (01/09/2013 - 01/09/2017)

- Grade A in English usage - Grade A in Web page development

## WORK EXPERIENCE

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**12/10/2020 - 06/04/2021**

**Relationship Manager Trainee** [China Construction Bank (Asia)]

- Provide one-on-one customer services: Handle inquiries and complaints, understand their needs and preferences in mind and look for ways to provide personalized service.
- Remain professional: Represent the bank and maintain a professional demeanor at all times. Dress appropriately, be punctual, and follow bank policies and procedures.
- Develop excellent communication skills: Able to listen to clients, understand their needs, and explain complex financial concepts in a way that is easy to understand.
- Build rapport with clients: Create a positive customer experience. Know my clients, listen to their concerns, and find ways to help them achieve their financial goals. Establish trust and strong relationship with new and existing customers.
- Closed 2 mutual funds and 2 insurance deals, nominated for promotion to Relationship Manager

**27/05/2019 - 20/03/2020**

**Assistant Manager** [HSBC Business Banking]

- Build rapport with clients: Build relationship with business clients. Know-Your-Clients (KYC), understand their concerns, and suggest several appropriate options for client to achieve their financial goals for their company. Establish trust and strong relationship with new and existing company owners.
- Cross-selling: Provide tailored services to business clients while studying their needs, provide bank products advice including investment, insurance, business loans.
- Multi-tasking: Due diligence for new and existing business account holders. Conducted on-site business visits for validation purposes. Carried out detailed analysis for client due diligence checks and anti-money laundering. Handle inquiries and complaints in professional manner.
- Communication with different departments: Work with other department in order to get an approval for a business account. Back and forth communication with detailed and accurate client information.

**09/10/2017 - 31/05/2019**

**Business Development Officer** [Standard Chartered Bank]

- Business Development: Communicate with clients to know about their needs. Use small talk techniques to understand the implied needs and desires of clients, in order to do cross-selling and referrals for right bank products. Targeted potential customers to make referral to right departments.
- Know-Your-Clients and Customer Due Diligence: Conducted compulsory client due diligence checks. Know their source of fund and source of wealth to complete a checklist for opening personal accounts.
- Involved in front-line operations and bank hall management: Handle client's complaints and enquires with professional manners. Provide client's dispute resolutions.
- Achievers: Top Insurance policy referrer APE and number of deals in Jan 2019 – Mar 2019.

**01/08/2016 - 01/02/2017**

**Part time Customer Service Officer** [HSBC Retail Banking]

- Act as a bank teller: Handled customer enquiries. Performed bank transactions. Work timely and be punctual.
- Part time job when studying in university.

## **CERTIFICATES**

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## **SKILLS**

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**Hard Skills:**

**Soft Skills:**