

## A) Sales Executive

### 1. Wealth Management Advisor (Putrajaya, Johor, Kelantan, Perak)

Job Requirements
<ul style="list-style-type: none"><li>• Minimum Diploma in Banking / Business Finance / Commerce (or equivalent).</li><li>• Minimum 3 years working experience in sales position in retail banking, progressive financial services, and retail sales experience.</li><li>• Possess Unit Trust license (CUTE), Takaful / Insurance certification (CEILLI, TBE) – <b>compulsory</b>.</li><li>• Possession of professional Requirements e.g. CFP, IPCC; are an added advantage.</li></ul>
Job Descriptions
<ul style="list-style-type: none"><li>• Responsible for the sales &amp; services of Bank Rakyat products to the customers primarily for Wealth Management products in aiming to increase the Bank's fee base income. To deliver good financial advisory and provide consultations to potential customers and recommend the suitable wealth products that meet the customers' financial objective. To handle the account opening and customers' inquiries on all product related matter as well as to act as customers' point of contact and handle relationship management with the aim to increase the product holding with the Bank.</li><li>• Undertake other duties and responsibilities as may be assigned by the management from time to time or as and when necessary for the effective realization of the job purpose.</li></ul>
Technical Competencies
<ul style="list-style-type: none"><li>• Robust understanding of wealth management and sales strategies in meeting the target set by management.</li><li>• Ability to work under pressure in meeting deadlines and targets.</li><li>• Strong sales orientation, networking, and portfolio management skills.</li><li>• Strong customer orientation with good communication, interpersonal, and presentation skills.</li><li>• Must be a team player, energetic and result oriented.</li><li>• Set and maintain high standards of professionalism, work ethics, and team spirit.</li><li>• Able to work independently with minimum supervision.</li><li>• Adequate skills in Microsoft Office and computer applications.</li><li>• Strong knowledge in the Wealth Management overview.</li></ul>

## 2. Junior Sales Talent Program (Johor, KL & Selangor)

Job Requirements
<ul style="list-style-type: none"><li>• Minimum diploma in any course.</li><li>• No experience required.</li><li>• Sales-oriented person.</li><li>• Excellent interpersonal skills</li><li>• Ability to work independently and as a team.</li><li>• Good customer service skills</li></ul>
Job Descriptions
<p><b>Job Purpose</b></p> <ul style="list-style-type: none"><li>• Plan and execute marketing dan promotion strategy of financing products and services and to achieve the target set for the Branch.</li><li>• Responsible to ensure the compliance all part of execution for any retail banking products within the policies and guideline of the Bank.</li></ul> <p><b>To effectively market the financing product and services to customer and potential customer. To method of marketing to be in line with the program that has been set by the Branch/Bank/Region Office/Bank.</b></p> <ul style="list-style-type: none"><li>• To execute the marketing plan prepared by the head of Unit/Assistant Branch Manager/Branch Manager.</li><li>• Ensure that applications are processed within the agreed SLA in accordance with the provisions and client charter.</li></ul> <p><b>Attending the program set by the Bank to promote the retail banking products and services.</b></p> <ul style="list-style-type: none"><li>• To perform a visit to panel companies as instructed by branch/region.</li><li>• To prepare a template approval for panel employer.</li></ul> <p><b>To provide and ensure a great customer experience always given to customers.</b></p> <ul style="list-style-type: none"><li>• Ensure a great customer experience when dealing with customers.</li></ul> <p><b>Carry out responsibilities with the provision allowed under the Anti-Money Laundering and anti-financing of terrorism (AML/CFT) Act, Bank Negara Malaysia guidelines and relevant policy.</b></p> <ul style="list-style-type: none"><li>• Ensuring the processing of customer applications involving individual income documents and information, CCRIS, CTOS are complied with.</li></ul>

### 3. Retail Sales Advisor (Nationwide)

Job Requirements
<ul style="list-style-type: none"><li>• Minimum diploma in any course.</li><li>• Sales-oriented person</li><li>• Excellent interpersonal skills</li><li>• Ability to work independently and as a team.</li><li>• Good customer service skills</li></ul>
Job Descriptions
<b>Job Purpose</b> <ul style="list-style-type: none"><li>• Plan and execute marketing dan promotion strategy of financing products and services and to achieve the target set for the Branch.</li><li>• Responsible and to ensure the compliance all part of execution for any retail banking products within the policies and guideline of the Bank.</li></ul> <p><b>To effectively market the financing product and services to customer and potential customer. To method of marketing to be in line with the program that has been set by the Branch/Bank/Region Office/Bank.</b></p> <ul style="list-style-type: none"><li>• To execute the marketing plan prepared by the head of Unit/Assistant Branch Manager/Branch Manager.</li><li>• Ensure that applications are processed within the agreed SLA in accordance with the provisions and client charter.</li></ul> <p><b>Attending the program set by the Bank to promote the retail banking products and services.</b></p> <ul style="list-style-type: none"><li>• To perform a visit to panel companies as instructed by branch/region.</li><li>• To prepare a template approval for panel employer.</li></ul> <p><b>To provide and ensure a great customer experience always given to customers.</b></p> <ul style="list-style-type: none"><li>• Ensure a great customer experience when dealing with customers.</li></ul> <p><b>Carry out responsibilities with the provision allowed under the Anti-Money Laundering and anti-financing of terrorism (AML/CFT) Act, Bank Negara Malaysia guidelines and relevant policy.</b></p> <ul style="list-style-type: none"><li>• Ensuring the processing of customer applications involving individual income documents and information, CCRIS, CTOS are complied with.</li><li>• Do not share customer information with outside parties and ensure that customer information subject to the compliance of PDPA.</li></ul>

4. Relationship Manager, Business Banking Centre (BBC) (Nationwide)

<b>Job Requirements</b>
<ul style="list-style-type: none"><li>• Bachelor's degree in any Business Administration/ Finance, or any related discipline.</li><li>• Minimum 1 year of experience in Business Banking/Commercial/Corporate Financing</li></ul>
<b>Job Descriptions</b>
<p><b>Job Purpose</b></p> <ul style="list-style-type: none"><li>• Generating Bank's revenue and profitability via BBC, with the assurance of excellent asset quality.</li><li>• Manifesting BBC as Value Creation Centre in providing SMEs &amp; Cooperatives financial and development services with great customer experience.</li></ul> <p><b>Sales &amp; Marketing for SMEs &amp; Cooperatives BBC</b></p> <ul style="list-style-type: none"><li>• Analyze key clients to understand their needs and implement targeted client acquisition strategy via selling all types of SME products including Cooperative Financing.</li><li>• To ensure target is being achieved as per annual budget target set by Business Banking.</li><li>• Drive acquisition and retention of business clients and effectively engaging the client by providing superior customer service.</li><li>• Working with related departments in executing the marketing and sales plan.</li></ul> <p><b>Financing Origination and Process for SME and Cooperative Financing</b></p> <ul style="list-style-type: none"><li>• To process and evaluate financing applications canvassing all source of referral/leads i.e., from Bank's collaboration program.</li><li>• Conduct credit evaluation and site visit to determine credit worthiness of the potential clients includes financing proposal and issuance letter of offer.</li><li>• To perform the above task in accordance with Bank's compliance, guideline, and TAT.</li></ul> <p><b>Disbursement &amp; Asset Management of Financing Under BBC</b></p> <ul style="list-style-type: none"><li>• To ensure the approved financing is translated into financing asset.</li><li>• Creation of Financing Agreement for approved account.</li><li>• To ensure SJPP/CGC granted and activated for financing related with SJPP/CGC.</li></ul>

- To ensure customer comply with the Condition Precedent, Disbursement Condition and any other conditions set in the Letter of Offer and Financing Agreement.

#### **Asset Quality Management**

- To ensure e-Cai balance before the due date (7th day of every month) and call the customer for payment in the event the balance is not sufficient.
- Perform 1st year Annual Review, Health Check, and Payment Assistance Program.
- To perform R&R based on review and evaluation conducted on the financing account.
- To conduct proactive measures in ensuring asset quality is in order.
- Working together with Business Admin Executive in managing the asset quality.

#### **Monitoring & Compliance**

- Engaging customer for payment of Quit Rent / Assessment.
- Perform Renewal of Takaful on yearly basis.
- Ensuring all tasks conducted is in line with the compliance of the relevant GPO, GPP, and Laws of Malaysia.

#### **Great Customer Experience**

- Provide great customer experience for SMEs entrepreneur by providing more than financial services i.e., entrepreneur development program and other entrepreneurial advisory services.

5. Executive, Mortgage Sales Centre (Perak Region) & (Northen Region)

<b>Job Requirements</b>
<ul style="list-style-type: none"><li>• Possess minimum bachelor's degree in business administration, Finance, Economics, or any other relevant discipline.</li><li>• Minimum 3 years working experiences in home financing at branch with experience more than 2 years (Added advantage).</li><li>• Candidate with exposure and knowledge on property market and possess good business rapport with developer, solicitor, valuer, and property agent.</li><li>• Good writing and communication in English.</li></ul>
<b>Job Descriptions</b>
<ul style="list-style-type: none"><li>• Responsible to meet the monthly target for mortgage financing sales as per KPI.</li><li>• To market all home financing products to mass market and selected organization under special product program.</li><li>• To conduct regular scheduled visits and develop constant engagement with all developers, lawyers, valuers and real estate agent.</li><li>• To understand client needs for mortgage financing, structure proposed solution and close the sale further to credit approval.</li><li>• To ensure that prospects and existing customers are clearly communicated about the bank charges/terms and conditions.</li><li>• To maintain good customer relationship and close contacts with business partners for referrals.</li><li>• To attend the sales launching and property exhibition held by developer during weekend or public holiday in securing the mortgage business.</li><li>• To ensure all application received to be keyed- in into the system with accurate data within the specific timeline.</li></ul>

## B) Information Security (Cyber Security Defense)

### 1. Senior Executive, Cyber Threat Management

<b>Job Requirements</b>
<ul style="list-style-type: none"><li>• Bachelor's degree in computer science, Information Technology or other relevant.</li><li>• Minimum 3 years working experience in IT risk and cyber security - related discipline in financial services industry.</li><li>• Professional certification in Information Security, IT governance and audit, or other relevant technology certification is an added advantage.</li></ul>
<b>Job Descriptions</b>
<p><b>Job Purpose</b></p> <p>Establish and manage cyber security defense capabilities to proactively identify and remedy potential vulnerabilities and threats that could jeopardize the confidentiality, integrity and availability of information assets leading to erosion of Bank's business and reputation.</p> <p><b>Ensure Effectiveness of Cyber Threat Surveillance and Intelligence Capabilities</b></p> <ul style="list-style-type: none"><li>• Assist to develop a mitigation strategy to reduce the potential impact of identified threats. This can include implementing security measures, policies, procedures, and technologies to prevent or lessen the impact of a threat.</li><li>• Collaborate with business and IT functional units (the First Line of Defense) in identifying and assessing the cyber risk exposure.</li><li>• Recommend appropriate controls to mitigate such risks within the risk appetite set by the Bank.</li><li>• Security logs requirement periodically reviewed. Responsible to manage and monitor Security Operation Center's (SOC) performance and reporting.</li></ul> <p><b>Monitoring and surveillance on the intelligence received on internal and external environment to proactively identify cyber threats and vulnerabilities.</b></p> <ul style="list-style-type: none"><li>• Actively monitoring and analyzing the environment to identify potential threats that could affect the Bank.</li><li>• Gather and analyze threat intelligence data to identify emerging cyber threats and trends.</li><li>• Assess and evaluate the severity and potential impact of the identified threats. This involves understanding how each threat could exploit</li></ul>

vulnerabilities and harm Bank and prioritize which threats should be addressed first and how much resources should be allocated for mitigation.

- Identifying and assessing vulnerabilities within the organization's systems, applications, and network infrastructure. This helps prevent potential threats from exploiting these weaknesses.
- Determining the level of risk associated with each identified threat. This involves considering factors such as the likelihood of the threat occurring and the potential impact on the organization.
- Keeping up to date with emerging threat trends and vulnerabilities.
- Remain current on constantly emerging Cybersecurity and geopolitical threats to ensure continual protection of the Bank Rakyat's assets, information and reputation, ensuring the risk balance between risk posture and business agility.

**Aggregate and report detailed analysis on cyber threats and forensic assessment on potential cyber-attacks.**

- Assist to conduct detailed analysis on cyber threats as well as risk and forensic assessment on potential cyber-attacks for escalation to Senior Management and Board.
- Identify the emerging cyber risk and assess the existing controls, further provide relevant recommendation for improvement through periodic thematic review.
- Establish cyber risk profile and threats landscape through correlation and analysis of various feeds from surveillance and intelligence activities.
- Provide advisory, quality assurance and perform thematic review.
- Provide advisory on new business initiatives, products and services, IT systems and projects that carry information and cyber security risk implications.
- Follow-up and monitor completion of action/remediation plans as agreed by the respective parties.

**Collaboration and advisory on information security and cyber incident response and management in with internal and external stakeholders**

- Provide input in creating and maintaining a well-defined incident response plan that outlines the steps to be taken in the event of a security breach or incident.
- Act as advisory in information security and cyber incident response and management in collaboration with internal and external stakeholders.
- Coordinating the response efforts across various teams, including IT, legal, communications, and management, to contain and remediate the incident.



## 2. Senior Executive, Vulnerability Management

Job Requirements
<ul style="list-style-type: none"><li>• Bachelor's degree in computer science, Information Technology or other relevant bachelor's degree, with minimum 3 years working experience in IT risk and cyber security-related discipline in financial services industry.</li><li>• Professional certification in Information Security, IT governance and audit, or other relevant technology certification is an added advantage.</li></ul>
Job Descriptions
<p data-bbox="370 550 539 583"><b>Job Purpose</b></p> <p data-bbox="347 625 1414 777">Establish and manage cyber security defense capabilities to proactively identify and remedy potential vulnerabilities and threats that could jeopardise the confidentiality, integrity and availability of information assets leading to erosion of Bank's business and reputation.</p> <p data-bbox="370 819 1414 928"><b>Effective enforcement and implementation of cybersecurity control in addressing vulnerabilities, to reduce the risk of cyberattacks and data breaches.</b></p> <ul data-bbox="396 970 1414 1516" style="list-style-type: none"><li>• Assist to execute Cybersecurity control related policies, standards and procedure.</li><li>• Establish and enforce hardening standards and security control configurations.</li><li>• Assist to perform security hardening review for all systems.</li><li>• Developing a plan to address and remediate identified vulnerabilities. This could involve applying security patches, configuring settings, updating software, or implementing other security measures.</li><li>• Regularly reviewing and adjusting system configurations (including OS, Applications, devices, databases, cloud services) to align with security best practices and reduce exposure to potential vulnerabilities.</li><li>• Review existing security architecture and propose improvements to better defend against current and future threats. • Assist to review the Bank's cyber security architecture covering cloud, networks, IoT, Endpoints and Mobile.</li></ul> <p data-bbox="370 1558 1414 1633"><b>Ensure effective management of matters pertaining to the day-to-day vulnerability management activities.</b></p> <ul data-bbox="396 1675 1414 1894" style="list-style-type: none"><li>• Identify vulnerabilities in the organization's environment. This can be done through various means, including vulnerability scanning tools, manual assessments, and security audits. Vulnerability scanners scan systems and applications for known vulnerabilities based on their signatures or patterns.</li><li>• Conducting regular vulnerability scans using automated tools to identify vulnerabilities in systems, applications, and network infrastructure.</li></ul>

- Prioritizing vulnerabilities based on severity, potential impact, and exploitability.
- Determining the level of risk associated with each vulnerability. This involves considering factors such as the ease of exploitation, potential impact, and the assets or data at risk.
- Analyzing scan results, determining false positives/negatives, and validating vulnerabilities.
- Collaborating with system owners and IT teams to understand the environment and potential risks.
- Collaborating with the vulnerability management team to assess the potential business impact of vulnerabilities.
- Monitoring the status of vulnerabilities to ensure they are being addressed in a timely manner.
- Collaborate with IT cybersecurity team to update defensive protocols when necessary.

**Ensure adequate reporting of vulnerability management activities to facilitate improvement in IT planning and strategies.**

- Generating reports for management, auditors, and other stakeholders to demonstrate compliance and progress.
- Perform regular assessment and reporting on the Bank's information security and cyber resilience posture, threats, vulnerabilities, and emerging risks.
- Establish and maintain cyber risk profile and threats landscape through correlation and analysis of various feeds from surveillance and intelligence activities.
- Ensure timely mitigation of risk issues and response to emerging cyber risks.
- Provide risk assessment, and quality assurance on new business initiatives, products and services, IT systems and projects that carry information and cyber security risk implications.
- Conducting a continuous assessment of current IT security practices and systems and identifying areas for improvement.
- Conduct monitoring and surveillance based on intelligence received on internal and external environment to proactively identify vulnerabilities to the Bank's information and technology assets.
- Conducting a continuous IT security assessment (including pre and post-production) to evaluate the effectiveness of security controls and identify areas for improvement and remediation.
- Communicate and escalate with key stakeholders about IT security vulnerabilities. • Work directly with the business units / IT Support team to facilitate cyber risk assessment, cyber risk management processes and awareness.

**Collaboration and advisory on information security and cyber incident response and management in with internal and external stakeholders**

- Creating and maintaining a well-defined incident response plan that outlines the steps to be taken in the event of a security breach or incident. This plan helps the organization respond effectively and minimize damage.
- Act as advisory in information security and cyber incident response and management in collaboration with internal and external stakeholders.
- Coordinating the response efforts across various teams, including IT, legal, communications, and management, to contain and remediate the incident.
- Conducting thorough independent analyses/ review/assessment on the incident and postmortem (where required) to understand how the threat occurred, the impact it had, and what can be done to prevent similar incidents in the future.

C) Executive (Nationwide)

**Job Requirements**

- Bachelor in any Business Administration/ Finance, or any related discipline with CGPA of 3.25.
- 21 years old and above
- Proficient in Microsoft Office (Word, Excel, PowerPoint), good communication skills, both verbal and written
- Strong interpersonal skills with the ability to work well with others as well as independently.
- Analytical mindset with attention to detail.
- Eager to learn, adaptable, and demonstrates a proactive attitude.

D) Clerical (Nationwide)

**Job Requirements**

- Diploma in any Business Administration/ Finance, or any related discipline with CGPA of 2.75.
- 21 years old and above
- Good Computer Skills (MS Word / MS Excel)
- Good communication skills, both verbal and written
- Strong interpersonal skills with the ability to work well with others as well as independently.