



Live more,  
Bank less

## DBS Management Associate Programme 2025

Build a fulfilling career at DBS and embark on a transformative career journey. Discover your potential and make a meaningful impact within one of the Asia's leading financial institutions.





# DBS Management Associate Programme 2025

Explore a diverse range of opportunities across our business and support units in Singapore, where you will contribute to shaping the future of banking and drive innovation.

- [Consumer Banking & Wealth Management](#)
- [Data](#)
- [Finance](#)
- [Global Financial Markets](#)
- [Institutional Banking Group](#)
- [Operations](#)
- [Risk Management Group](#)
- [Sustainability](#)
- [Technology](#)





## Consumer Banking & Wealth Management

As the leading bank in Asia, DBS Consumer Banking Group is in a unique position to help our customers realise their dreams and ambitions. As a market leader in the consumer banking business, DBS has a full spectrum of products and services, including deposits, investments, insurance, mortgages, credit cards and personal loans, to help our customers realise their dreams and aspirations at every life stage. Our financial solutions are not only the best in the business – they were made just right for you.

### **Consumer Deposit & Financial Solution**

We play a pivotal role in the bank overseeing two core functions: Deposits and Secure Lending.

We manage a comprehensive range of deposit services that cater to all segments within the bank. Our goal is to ensure that our clients have access to secure, convenient, and innovative deposit solutions, enhancing their banking experience and fostering financial growth.

On the secured lending side, we specialize in wealth lending and mortgage services, providing secure lending options tailored to meet the needs of high-net-worth individuals. Our expertise in this area allows us to offer competitive and customized lending solutions, helping our clients achieve their financial aspirations with confidence.

### **Digital Banking**

We empower our customers to achieve financial wellness and freedom through personalized digital experiences, striving to lead in digital transformation. As the digital landscape evolves, we proactively understand our customers and market trends, making data-driven decisions to drive continuous improvements. We take pride in creating seamless, safe, and joyful banking experiences for our customers.

### **Financial Solutions Management Group**

We manage the bank's comprehensive suite of bancassurance products to investment products and work closely with insurers, asset management companies and investment banks to offer innovative financial products to meet the financial needs for our customers.



## Consumer Banking & Wealth Management

As the leading bank in Asia, DBS Consumer Banking Group is in a unique position to help our customers realise their dreams and ambitions. As a market leader in the consumer banking business, DBS has a full spectrum of products and services, including deposits, investments, insurance, mortgages, credit cards and personal loans, to help our customers realise their dreams and aspirations at every life stage. Our financial solutions are not only the best in the business – they were made just right for you.

### **MarTech**

Our mission is to be the go-to brand for exceptional banking experiences. Leveraging advanced AI and marketing technology, we craft impactful campaigns and provide advertising solutions through strategic digital placements to enhance financial literacy and customer experiences. By analyzing both banking and non-banking data, we deliver deep insights that drive improved services and strong business outcomes.

### **Payments and Platforms**

We power the future of finance with cutting-edge solutions in Cards, PayLah! and Unsecured Loans. Our mission is to deliver seamless, secure and innovative payment experiences, making life easier and more rewarding for our customers. Payment methods like Cards and PayLah! enable everyday experiences and be at the forefront of the payments landscape by offering a range of convenient payment methods including Cards and PayLah! Unsecured Loans also falls under our mandate.

### **Financial Planning & Advisory Strategic & Management Office**

We focus on fostering strong relationships and meaningful connections with various stakeholders, including customers, employees, the community, and government agencies. We are dedicated to ensuring exceptional customer engagement, promoting employee well-being, facilitating community development through POSB initiatives, and fostering collaborations with People's Association/Government agencies.



## Consumer Banking & Wealth Management

As the leading bank in Asia, DBS Consumer Banking Group is in a unique position to help our customers realise their dreams and ambitions. As a market leader in the consumer banking business, DBS has a full spectrum of products and services, including deposits, investments, insurance, mortgages, credit cards and personal loans, to help our customers realise their dreams and aspirations at every life stage. Our financial solutions are not only the best in the business – they were made just right for you.

### **Customer Segment Strategy**

Our mission is to drive business outcomes through customer-led strategies, identifying market opportunities, and defining value propositions based on a deep understanding of our customers. By collaborating across business units, we aim to lead efforts that grow income and profitability for Consumer Banking Group Singapore.

### **Chief Operating Officer (COO) Office**

The COO office ensures Team CBG delivers seamless and joyful digital customer experiences by overseeing strategic distribution, growth, and a healthy balance sheet with effective policies and governance. Comprising seven dedicated teams, it supports our mission to provide invisible, intuitive, and personalized banking services

### **Ecosystem & Marketplace**

Our mission is to seamlessly integrate banking services into our customers' lifestyle journeys by identifying complementary deals, products, and services. Through digital channels, we offer home, travel, and educational products, along with exclusive perks and offers curated for DBS/POSB customers in our Marketplace.



## Consumer Banking & Wealth Management

As the leading bank in Asia, DBS Consumer Banking Group is in a unique position to help our customers realise their dreams and ambitions. As a market leader in the consumer banking business, DBS has a full spectrum of products and services, including deposits, investments, insurance, mortgages, credit cards and personal loans, to help our customers realise their dreams and aspirations at every life stage. Our financial solutions are not only the best in the business – they were made just right for you.

**DBS Treasures** is a leading wealth management platform in Singapore for the affluent. We provide our onshore and offshore clients with a seamless, all-encompassing banking experience, complemented by an extensive array of wealth management solutions. DBS Treasures clients also receive personalised advice and support from wealth advisors and assistant relationship managers.

**DBS Private Bank** provides a one-stop, full-service touch-point for all banking and wealth management needs, offering the highest level of personalized and digital banking. Our dedicated and experienced Wealth Advisors examine your wealth journey and financial ambitions to curate holistic wealth solutions. They identify opportunities across various asset classes and employ the best strategies and product vehicles tailored to each client's needs. Leveraging partnerships within the DBS global network, we build long-term relationships with our Private Banking clients, delivering high-quality, timely, and comprehensive wealth management, investment, and financial solutions.



## Data

The Data Chapter was formed to accelerate our ambition of becoming an AI-fuelled bank and to develop a pool of deep experts who are passionate about driving exponential data-driven outcomes.

Our team of Data Scientists, Data Translators, and Data Analysts collaborates with engineers to tackle complex business challenges. We leverage Advanced Analytics, AI/ML, and Generative AI to unlock insights and deliver cutting-edge solutions.

Our people are our greatest asset, and we provide our data specialists with unparalleled opportunities for growth and development.

Join us and shape the future of banking!







## Finance

Group Finance plays an essential role in the day-to-day management of the Group and is a critical component of the end-to-end control environment. Group Finance is accountable for the accuracy, integrity and timeliness of the Group's books and records, and in ensuring that external reports and filings comply with applicable accounting principles and relevant regulatory requirements.

Group Finance acts as a steward on behalf of shareholders through the promotion of appropriate accounting practices, strong balance sheet and capital management principles, and the disciplined management of acquisitions and divestments.

In addition, Group Finance facilitates the development and execution of business strategies through business management and planning and analysis, which support management's decision-making process. The Group's overall strategic and financial objectives are tracked through a balanced scorecard, which has components capturing goals at the Group, line of business and country levels. In discharging its priorities, Group Finance is guided and adheres to PRIDE!, the Group's organisational values.





## Global Financial Markets

As an Asian leader in treasury operations, DBS Global Financial Markets (GFM) extends a broad range of capabilities ranging from trading, structuring and sales in foreign exchange, interest rates, money market, credit, equity, commodities, bonds, derivatives and securities. We are a key player in various regional markets and actively make market, structure, originate, innovate and distribute a wide range of products.

Our extensive network in Asia and our growing Asian focused franchises helps expand our product outreach and deepen product penetration. Altogether, our specialists are working across our expanding branch network to offer a full range of products and exceptional levels of services to clients investing and hedging in the global markets.

DBS Global Financial Markets provides total solutions to serve DBS clients' hedging and investment needs with a regional emphasis. We have a strong record in providing innovative wealth management solutions to our individual investors. We are a leader in SGD and regional products with an excellent, customer-driven research capability and with cutting-edge risk management technology and systems.

**Advisory and Sales Management:** We provide sales coverage to Institutional Banking Group (IBG) and Consumer Banking Group (CBG) clients on GFM products and solutions, including but not limited to cash and derivatives products in foreign exchange, interest rates, money market, credit, equity, commodities, and fixed income securities.

**DBS Digital Exchange (DDEX):** We operates members-only exchanges, where it offers participants (including accredited investors, financial institutions and family offices) access to digital assets that are security tokens and cryptocurrencies.



## Global Financial Markets

As an Asian leader in treasury operations, DBS Global Financial Markets (GFM) extends a broad range of capabilities ranging from trading, structuring and sales in foreign exchange, interest rates, money market, credit, equity, commodities, bonds, derivatives and securities. We are a key player in various regional markets and actively make market, structure, originate, innovate and distribute a wide range of products.

**Digital Transformation:** We pave a new digital road across GFM for new customer and employee journeys. We develop digital strategies and bring drastic, pioneering change to the way we do business at GFM by focusing on digitalising end-to-end workflows for efficient pricing, product distribution and risk warehousing. We also implement data-driven solutions for better customer experiences.

**Investment Banking:** Fixed Income, Equity Capital Markets and DBS Vickers Institutional Equity groups have merged to form a single investment banking unit (IB) under GFM to bring about synergies among the respective businesses' expertise and market access (across fixed income products allowing the IB team to effectively engage issuers and investor capital market clients regionally with more focus on optimal financial solutions for them.

**Trading & Structuring:** We are responsible for trading, market making, product structuring and risk warehousing activities across asset classes of foreign exchange (FX) and FX derivatives, money market, interest rate and interest rate derivatives, credit and credit derivatives, equity derivatives, commodity derivatives, and cryptocurrencies.



## Institutional Banking Group

DBS Institutional Banking Group provides corporate customers with a full range of commercial banking products and services, including cash management services, current accounts, time deposits, trade finance, working capital finance, term loans and foreign exchange. Through our continued commitment, DBS has cultivated long-standing relationships with its customers in the region based on account relationship management, service differentiation, product development and rigorous credit standards.

### **Relationship Management - Large Corporations/ Middle Capitalisation (Mid Cap) / Small Medium Enterprise (SME) Banking**

Institutional Banking Group (IBG) provides customised solutions for businesses from large corporate and institutional clients to small and medium-sized enterprises. We continually invest in product capabilities and digital innovations to support the transformational and financial objectives of our clients.

As part of IBG's coverage / segment team, you will have a hand in broadening and deepening our client relationships, by serving them with our full range of products and solutions comprising credit facilities, global transactional services, digital, treasury, financial advisory, and capital markets solutions.

### **Syndication & Loan Solutions**

Syndication and Loan Solutions is responsible for arranging loan and loan related products for the bank, assisting IBG to buy/sell loans and manage portfolio risks arising from credit, country, and exposure issues.

Syndication and Loan Solutions has offices across Asia, in Singapore, Hong Kong, China and India, and works closely with our coverage and industry bankers across DBS Group, to support our clients. Product coverage includes corporate loans, asset-backed financing, acquisition loans, leveraged finance, private credit, and green and sustainability-linked loans.



## Institutional Banking Group

DBS Institutional Banking Group provides corporate customers with a full range of commercial banking products and services, including cash management services, current accounts, time deposits, trade finance, working capital finance, term loans and foreign exchange. Through our continued commitment, DBS has cultivated long-standing relationships with its customers in the region based on account relationship management, service differentiation, product development and rigorous credit standards.

### **Global Transaction Services**

Global Transaction Services (GTS) comprises of Cash Management & Trade, Securities Services & Fiduciary Services, and Digital Channels.

In an increasingly borderless world marked by burgeoning trade flow, expertise in trade finance services is an invaluable asset. With cash the lifeblood of every company, so too, is a good understanding of how to manage these cashflows. Trade Finance, together with Cash Management, is the mainstay of GTS, and is extended to Small Medium Enterprise (SME) and corporate clients for their local and cross-border financial transaction needs.

### **Project Finance**

Corporate and Investment Banking provides corporate customers with a full range of commercial banking products and services, including cash management services, current accounts, time deposits, trade finance, working capital finance, term loans and foreign exchange. Through our continued commitment, DBS has cultivated long-standing relationships with its customers in the region that are based on account relationship management, service differentiation, product development and rigorous credit standards.

### **Chief Operating Officer (COO) Office**

Group IBG is dedicated to leveraging cutting-edge technologies to drive innovation and efficiency. The IBG COO office is at the forefront of integrating generative AI (Gen AI) technologies into our business process to enhance customer engagement, optimise processes, deliver exceptional value and transforming the operating model.



Central to DBS' commitment to make banking joyful is Group Operations, where innovation is at the forefront of our business. We relish in the challenges which offer us opportunities to excel.

Join us to embark on an exciting journey and learn from the best-in-class across a spectrum of Operations functions in Singapore, Hong Kong, China, Taiwan, Indonesia and India.



## Operations

### **Operations COO**

We shape and develop Operations strategy in the areas of digital transformation, people engagement, communication, real estate management, procurement, operations risk, and business continuity for the Bank.

### **Consumer Banking Group Operations (CBGO)**

We partner CBG Consumer Banking/Wealth Management to deliver a differentiated experience and engagement for our Personal Banking/Treasures/Treasures Private Client and Private Banking customers.

### **Institutional Banking Group Operations (IBGO)**

Working in tandem with the Institutional Banking Group, we deliver comprehensive bespoke services to corporates, financial institutions, investment managers, small to medium-sized enterprises, and private bank clients.



## Operations

Central to DBS' commitment to make banking joyful is Group Operations, where innovation is at the forefront of our business. We relish in the challenges which offer us opportunities to excel.

Join us to embark on an exciting journey and learn from the best-in-class across a spectrum of Operations functions in Singapore, Hong Kong, China, Taiwan, Indonesia and India.

### **Global Financial Markets Operations (GFMO)**

We partner Singapore and Regional Global Finance Markets businesses to provide post-trade processing services that allow DBS to be a leading and efficient Treasury and Markets player in Asia.

As a Group Operations Management Associate, your journey with us will be filled with opportunities to learn, grow, and contribute to DBS' vision to be the Best Bank for a Better World.

Are you poised to be the catalyst for Operations transformation? Come onboard and experience the passion our people in Group Operations bring to the table and be the driving force behind the change that truly matters.

Risk Management Group (RMG) is responsible for the development and maintenance of risk management and internal control frameworks. We provide independent review and challenge to business to ensure that appropriate balance is considered in risk/return decisions. In addition, RMG is responsible for the monitoring and reporting on key risk issues of the Bank. To manage risk effectively and deliver strong financial performance, we invest significantly in our people and infrastructure.



## Risk Management Group

### **Market & Liquidity Risk**

We identify, monitor, analyse, and report market risk and liquidity risk exposures, implementing controls that align with regulatory expectations and the Bank's risk appetite.

### **Model Validation**

We limit the Bank's exposure to model risk by regularly validating all relevant models as mandated, provide in-depth analysis and comments for Senior Management and meet regulatory expectations in this regard.

### **Operational Risk**

We assist the Board and senior management in driving an effective and efficient operational risk management programme across DBS Group to promote the safety and soundness of our operating environment.

### **Regulatory Portfolio Analytics**

We develop credit analytics models and solutions to meet business and regulatory requirements, enable well-informed decision making and support business growth. We also drive Sustainability/climate risk management agenda for the Bank.

Risk Management Group (RMG) is responsible for the development and maintenance of risk management and internal control frameworks. We provide independent review and challenge to business to ensure that appropriate balance is considered in risk/return decisions. In addition, RMG is responsible for the monitoring and reporting on key risk issues of the Bank. To manage risk effectively and deliver strong financial performance, we invest significantly in our people and infrastructure.



## Risk Management Group

### Technology Risk

We enhance the bank's technology risk and cybersecurity posture. This includes identifying potential technology resiliency, data and cybersecurity risks associated with existing, evolving and new technology systems and business processes, assessing potential impacts and engaging with other technology leaders on the risk treatment options based on enterprise risk appetite. Risks and mitigation plans are reported to both senior and board-level leadership for review and attention.







## Sustainability

DBS is a leading financial services group in Asia. Guided by our vision to be the “Best Bank for a Better World”, DBS seeks to create long-term value for stakeholders in a sustainable way. We do this by using our resources to build competitive advantages that unlock new business opportunities for sustainable value creation. Read more about our sustainability journey in the [DBS Group Sustainability Report 2023](#).



Group Technology enables and empowers the bank with an efficient, nimble and resilient infrastructure through a strategic focus on productivity, quality & control, technology, people capability and innovation.

In Group Technology, we manage the majority of the Bank's operational processes and inspire to delight our business partners through our multiple banking delivery channels.

We offer opportunities in 5 core domains.



## Technology

### **Application Development and Support**

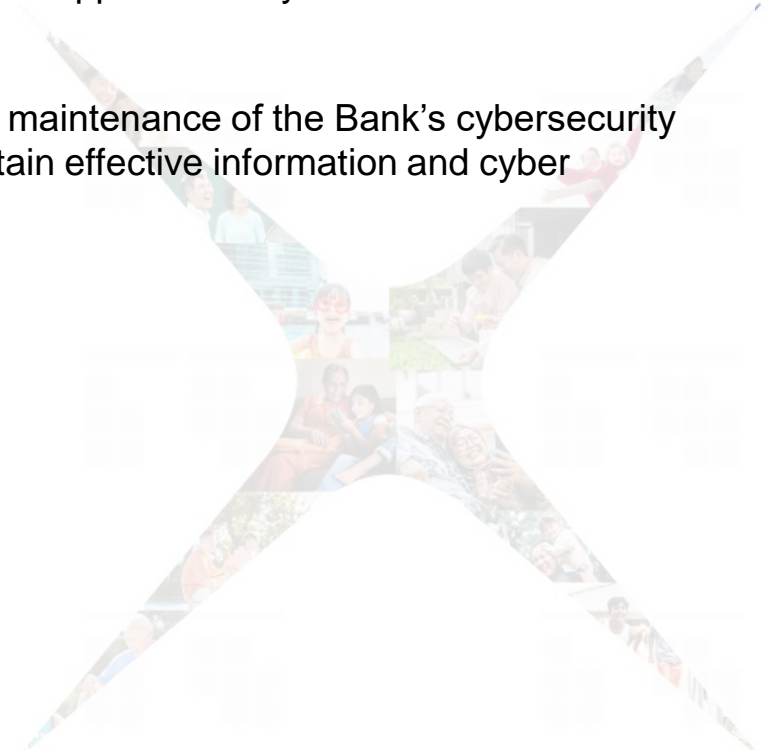
Create and maintain highly resilient, scalable, high performing and secure end-to-end software and digital solutions to deliver business functionality and enhance both customer and employee journeys.

### **DevOps and Site-Reliability Engineering**

Focus on transforming, governing, and assisting technology teams to achieve improvements in availability, performance, and efficiency for their respective applications/systems.

### **Information and Cybersecurity**

Focus on development, implementation, operations and maintenance of the Bank's cybersecurity strategy, framework and programme to support and sustain effective information and cyber security risk management across the group.



Group Technology enables and empowers the bank with an efficient, nimble and resilient infrastructure through a strategic focus on productivity, quality & control, technology, people capability and innovation.

In Group Technology, we manage the majority of the Bank's operational processes and inspire to delight our business partners through our multiple banking delivery channels.

We offer opportunities in 5 core domains.



## Technology

### **Data Engineering and Artificial Intelligence/ Machine Learning**

Focus on the delivery of data science/analytical capabilities across the enterprise. To innovate and optimize data as well as machine learning workflows to enable data-driven business activities at large scale and achieve the targeted business outcomes.

### **Infrastructure and Cloud**

Builds a robust, scalable, secure, and efficient infrastructure and cloud platform through automation and innovation. This is crucial in supporting applications that are essential for the services that the bank offers to its customers, aiming to enhance the customer experience and service delivery.

### **Business Strategy Planning**

Business Strategy Support participates in the development and implementation of Technology's long-term strategic plans, including market and competitive analysis, financial modelling, and project management. Collaborate and communicate effectively on strategic intents, insights and recommendation to various cross-functional teams and senior management.