



Live more,  
Bank less

## DBS Management Associate Programme 2026

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.

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*Bank* less

# DBS Management Associate Programme 2026

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.

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## 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.

### **Deposits & Secured Lending**

We play a pivotal role in the bank overseeing two core functions: Deposits and Secured 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 Planning, Investment & Insurance**

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.



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### **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 Unsecured Lending**

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.

### **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



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### Regional Wealth Platform & Solutions

Wealth is the critical growth engine for any bank, and our team is at the forefront of revolutionizing the end to end Wealth Platform – spanning Retail to Private Banking. Our mission is to unlock the full potential of wealth business through the strategic use of technology, design, data, and AI.

We are redefining the way customers and employees interact with the bank by innovating across both digital and human touchpoints in the areas of onboarding, advisory, order management & execution, and servicing. We work at the intersection of strategy and execution while enabling business to grow efficiently and sustainably across the region.

**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.

You will be equipped with a strong foundation in data science through on-the-job training designed to help you develop into a full-stack data scientist with experience and capabilities to build production-level AI/ML solutions.

Join us and shape the future of banking!



## 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.

**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.



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**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.





## Group Legal, Compliance & Secretariat

Group Legal, Compliance and Secretariat (LCS) is responsible for the management of legal, regulatory and financial crime risk, and the administration of corporate secretariat responsibilities in Core Markets (Hong Kong, China, Taiwan, Indonesia and India).

We ensure that the conduct of business is consistent with risk appetite for legal/regulatory risk. LCS risk appetite is driven by the letter and spirit of laws and regulations, and by the expectations of our shareholders, our regulators and the communities which we serve.

We support DBS in achieving its strategic goals while complying with its legal and regulatory obligations. We look for individuals who has a keen eye for detail and can identify and mitigate risks. As part of the LCS family, you will be able to experience how our various units work together to support the bank.

LCS comprises of the following units:

- (i) Legal
- (ii) Compliance
- (iii) Financial Crime and Security Services (FCSS)
- (iv) Secretariat in Core Markets
- (v) Platforms, Analytics & Surveillance Operations (PASO)





## 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.



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### **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.



## 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.

### **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.

### **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.



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### **Corporate Real Estate Strategy & Administration (CRESA)**

The team manages a global real estate portfolio of over 6 million square feet of space of office spaces and retail locations. We source and negotiate the best lease terms, then build and maintain the spaces to achieve the best customer journey and employee experiences. On top of ensuring delivering the best DBS workplace and branch experiences, we ensure the spaces are efficient and made for a Better World.

### **Group Operations Capability Centre (GOCC)**

We partner Operations and Technology functions to accelerate innovation through the development and deployment of AI capabilities and Centre Of Excellence (COE) setups, while ensuring resiliency and standardization. We also oversee the digital transformation initiatives across Operations functions.

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

### **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.

### **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.

### **Consumer Banking Group Credit Collection**

We assist in driving a strategic and digitally transformed consumer credit collection function across the region to enhance customer and employee experiences and ensure a future-ready collection workforce.

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.

### **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.