

## VIETINBANK'S JOB DESCRIPTIONS

### 1. Director

#### Responsibilities:

- Being responsible before the law and to the Board of Directors regarding business activities of the bank in all aspects as to assigned tasks. Ensuring safety, business development and compliance to Vietinbank's processes and procedures as well as to local law and regulations.
- Develop strategies, goals and business plan for the bank periodically or yearly in accordance with the mission assigned by VietinBank and complying with the development strategy and trends of VietinBank.
- Manage the bank's relationship with the local authorities and financial institutions.
- Implementation of the bank's business plan as authorized by VietinBank and guidelines of applicable law.
- Developing labor rules, regulations, business process, coordination between departments in the bank in compliance with local laws and Vietinbank's regulations.
- Responsible for staff management, training, assessment and for development of the future staff.
- Directly manage and be responsible for business performance of the bank's business and operations as follows:
  - Front office:
    - + The process of providing products and services by Retail Banking Group, ensuring safety and efficiency.
    - + The establishment, maintenance, and management of the relationships with corporate customers and non-financial institution organizations; the implementation of policies to mobilize capital for the domestic currency and foreign currency applied in each period of the Bank; and other responsibilities of Customer Relationship Group.
    - + The activities of Treasury Department including: exploiting foreign currencies and trading foreign exchange, investment and trading activities in the money market, trade finance products and services, balanced-capital management.
  - Back office:
    - + The activities of Accounting and Controlling Department including: the organization and operation of the accounting/ internal control system accordance with current

accounting regime and the provisions of the local law, managing and operating payment channels.

- + The activities of Supporting Department including: protecting legal rights and responsibilities of Vietinbank in any case relating to proceedings in accordance with laws and procedures on proceedings and enforcement of civil judgment of Vietinbank; monitoring and enhancing the efficiency of anti-money laundering and counter-financing terrorist; controlling and ensuring the smoothness, safety and update of the bank's IT system
- + The activities of Risk management Department including: credit appraisal and approval; credit scoring and customer rating; development of risk management framework, implementation of policies, regulations and procedures on credit risk management; ensuring that market risk management in the bank is under risk limited set by Vietinbank; supervision on interest rate risk and liquidity risk management; supervision on implementation of operational risk management; ensuring customer's debts in accordance with current credit regulations.

#### Requirements:

##### Qualifications:

- Graduated from prestigious universities in Vietnam or abroad, specializing in economics, finance, banking, business administration (graduated from foreign universities is an advantage).
- Possessing good leadership skills, with dynamic and professional working style.
- Possessing knowledge of economic law and the other laws relating to the operation of financial sector and bank.

##### Experience:

- At least 10 years of experience in the banking and financial sector and a minimum 3 years of experience as regional director/ branch director of local bank or equivalent positions.

## **2. Head of Legal department**

Functions: Ensures the adherence of the company to legality in business activity and protect its legal interests

#### Responsibilities:

1. Gives guidance and legal advice on the bank's business activities to ensure the bank's adherence to legality.

2. Updates and informs the BOM and Heads of other departments about the changes in related applicable laws and regulations of the host country.
3. Provides legal opinions on the new issuance or amendment of the bank's policies, regulations, procedures and guidelines in accordance with the host country's law and regulations; reviews issued policies to give recommendations for the supplement, amendment or replacement of out-of-date ones.
4. Coordinates with related departments to examine their compliance with law and regulations, internal policies and business procedures; and recommends resolving measures and actions.
5. Responsible for addressing legal issues and problems arising in business activities such as handling non-performing loans, bad debts, legal problems in purchasing, payments and staff penalties upon related departments' request.
6. Takes the leading role in contract preparation and negotiation between the bank and its partners; giving legal opinions on the credit framework contract of the bank.
7. Handle all legal disputes/litigation to protect the bank's legal rights and interest.

Requirements:

- A bachelor's degree in law from a recognised university
- Specialised legal knowledge in banking
- Communication and presentation and persuasion, organisation and analysis skills
- Fluent spoken and written English
- The exercise of legal work (15) years at least, have spent them (10) years in the legal department at a bank or similar legal work qualifications and experience
- Has extensive legal experience within Banks, financial institutions. Either working within the Bank or working for a law firm that worked with banking clients.

**3. Head of Accounting department**

Responsibilities:

- Manage and organize the accounting business process for customer transactions as assigned to the department in accordance with the bank's regulations.
- Responsible for the accurate, timely and comprehensive control of accounting documents.
- Responsible for the check, control, management of blank checks and blank save for Teller. Check, control sign document, accounting and reporting of daily trading list.

- Responsible for activities related to clearing, inter-bank electronic payment.
- Manage daily cash fund.
- Working with the tax agencies, direct management agencies and work with the inspection, testing, auditing agencies.
- Monitoring the implementation of the internal expense transactions, salaries and other incomes for officials and employees.
- Establish financial planning and financial report as shown in the regulations. Establish the plan for the purchase of asset, working equipment, internal spending plan.
- Organize professional training and guidance for employees and responsible for the management and training of current staff as well as develop future staff.
- Perform other related tasks as required by the board of directors of the branch.

Requirements:

Qualifications:

- Graduated from prestigious universities in Vietnam or abroad, specializing in economics, finance, banking, accounting or auditing (graduated from foreign universities is an advantage).
- Broad knowledge of financial and banking markets, financial data analysis and report.
- Knowledge of economic law and the law relating to the operation of local commercial banks.
- English proficiency in listening, speaking, reading and writing.

Experience:

- At least 5 years of experience in the field of bank accounting and auditing, among which a minimum 2 years at equivalent positions in foreign banks (preferably European banks).

**4. Head of IT department**

Responsibilities:

1. To manage the technologies and techniques for the entire IT system of the Branch as assigned;
2. To coordinate with other departments/ teams of the Branch to receive the applications/ data/ parameters from Head Office to apply at the Branch in each period;

3. To maintain the system, peripheral equipments, networks, ensuring smooth operation of the system at Branch; To upgrade the communication lines at Branch according to the contracts signed with partners;
4. To establish and support to send reports in the file formats and forms as precribes in the host country;
5. To be the contact person of IT between Branch and IT Center – Head Office to operate the software programs in systems of information and computation of the Branch; To handle problems with information system at Branch; To perform storage and recovery of data at Branch;
6. To coordinate with business departments/ teams to suggest new products and technologies, to make requirements of system upgrade and modification; To implement the training of IT at Branch;
7. To design and develop the utilities meeting the requirements of operating direct of Board of Management based on principle of not affecting the VietinBank’s software;
8. To implement, give instructions and train all Branch’s staffs about the regulations, policies and guidelines of information security in the field of IT of VietinBank;
9. To administrate and support the Core Banking and Internet Banking system of the Branch;
10. To be the contact person with partners to update and modify the programs on Core Banking and Internet Banking systems after approval of VietinBank’s BOD; To resolve the related issues to ensure the faultless transactions at Branch in the next working day;
11. To coordinate with partners providing infrastructure services in the European region, with organisations of payment and providing banking business information in the European region, with supporting teams of Core Banking and Internet Banking software, with IT Center – HO to resolve the IT-related issues for the Branch;
12. To check and evaluate monthly providing quality of IT infrastructure services, of support and maintenance of Core Banking. To make the timely reports and to give advices to Board of Management for the incidents causing interruptions of service providing and processing time, affecting the business operations of Branch;
13. To be the contact person coordinating with concerned parts to provide the necessary information when working with audit in the field of IT;
14. To backup periodically the data, texts and electronic documents of Branch in accordance with regulations;

Requirements:

## Qualifications

- Graduated (full-time course) from the domestic or foreign universities with major of technology (preferably the foreign university of technology);
- Ability to research and build the procedures and regulations.
- Working, researching documents and communicating effectively in English (working directly with foreign partners/ consultants without interpreter)
- Skills in planning, organizing and managing effectively.

## Experience

- A Minimum of 5 years working in related fields (including a minimum of 2 years experience of management in a similar position) at domestic banks, foreign banks or foreign banks with branches in Vietnam.

## 5. Head of Risk management department

Function: Consult and support Board of Management develop the risk management policies, monitor and report independently with the identification, measure, management, control and prevent all risk arised from banks' activities; ensure that it's adapte with risk appetit of bank, compliance with regulations locaux, Vietinbank and best practices.

### Responsibilities:

- Research and build risk policy framework, risk limits and overall risk appetite consistent with Vietinbank's regulation, submit for Senior Management's approval;
- Responsible for credit appraisal and approval process;
- Test, monitor, challenge and support the functions to implement and control efficiently all risks based on approved risk framework;
- Assess, analyse, monitor and control all types of risk including credit risk, interest risk, market risk, operational risk,...
- Indentify and mitigate the potential risks, implement measures to prevent potential loss and negative effects on the bank's business activities;
- Report regularly or unscheduledly as per request.

### Requirements

## Qualifications

- Graduated from prestigious universities in Vietnam and abroad (preferably graduates of universities specializing in the banking and finance industry in foreign countries);
- Ability to research and build processes and regulations.
- English proficiency in listening, speaking, reading and writing.

#### Experience

- At least 5 years experience in the field of risk management, including at least 2 years at the same position in the foreign bank (preferably experience working in European banks).

### **6. Head of Customer Relationship Department**

Functions: Responsible for building up customer relationship policies; direct, manage and operate business activities (including lending, fund mobilization and selling the bank's products and services) in accordance with the regulations of the host country and Vietinbank.

#### Responsibilities:

Responsible for organizing and implementing business plan to achieve targets set by Board of Management of the bank, including but not limited to:

- Manage new business development, new customer approach and relationship management of the bank's current customers (including both corporate and retail customers)
- Manage sales and distributions of banking products and services (lending, Forex trading, settlement for export-import, etc.); cross sales and supplemental sales of products and services to customers;
- Search for and attract sources of deposits and funds in foreign currencies from customers in accordance with regulations of the host country and the bank by time-period;
- Manage conducting market surveys and comprehensive client analysis to identify business needs that can be met by the bank's broad array of products (loans, deposits, foreign exchange, trade finance, etc.); Actively develop forward looking new business plans to create value-added solutions for clients, enhancing the bank's competitive advantage.
- Responsible for establishing, maintaining, and managing relationships with corporate customers and non-financial institution organizations.

#### Requirements:

#### Qualifications

- Graduated from prestigious universities in Vietnam and abroad (preferably graduates of universities specializing in the banking and finance industry in foreign countries);
- Good understanding of banking products and services, good knowledge of credit and risk management
- English proficiency in listening, speaking, reading and writing

#### Experience

- At least 5 years of experience in the field of customer relationship and credit, among which a minimum 2 years at equivalent positions in foreign banks (preferably European banks).