Job Description

Retail Banking and Wealth Management (RBWM) offers both premium and personal banking solutions for our customers. The RBWM strategy is moving to a customer centric, proposition led strategy that is aligned with RBWM globally. Our RBWM clients should have the same experience when they visit HSBC in any country. As opposed to our competitors, HSBC has the ability to offer this banking model by leveraging its global scale and local knowledge, which gives us a sustainable competitive position in a market where we truly have a “right to win.” As a participant in the RBWM Summer Internship Program you will gain valuable experience in both our in-branch and corporate environments through a combination of classroom, interactive seminars, formal work assignments, and project work. You will be exposed to retail and commercial banking services, sales and customer experience, and a network of contacts from all levels of management. Upon successful completion of the summer internship program, you will possibly be eligible to pursue an opportunity to join our RBWM Graduate Development Program. During this 8-10 week rotational Summer Internship you’ll get first-hand experience of serving our personal customers in Retail Banking and Wealth Management. You’ll gain an understanding of the range and complexity of our Retail Banking business and see how your skills fit. Supported throughout by a line manager and buddy, you’ll also have the opportunity to build your network and be part of a charity project, and on completion you could secure a place on our RBWM Graduate Program. The role of the Penultimate Year Summer Internship is to provide students in their penultimate year of study with the chance to gain an invaluable insight into banking with a leading global bank. Hands-on experience and on-the-job training will give you a head start, as the Internship consists of two rotations; one in a customer facing role, the other in one of our specialist teams in head office so you can better appreciate the range and complexity of our business. During your 8-10 week internship we will provide you with practical training to complement your academic studies and you will be challenged to use your talents and academic knowledge to add value to the bank and improve your professional and personal skills. You will be paid during your internship, but you may find the greatest benefit is the stepping-stone it can provide to a rewarding full-time career at HSBC.

Impact on the Business

At HSBC, we are committed to providing the very best in learning and development opportunities. HSBC offers you a structured internship program with:

- Future possible opportunity to join RBWM’s full time Graduate Development Program (GDP)
- Internship orientation (an introduction to HSBC and goal setting objectives)
- A variety of experiences (including speaker events to gain exposure to other areas of the bank)
- Product and functional training
- Opportunity to participate in a Mentorship Program with GDP alumni
- Opportunities for social and networking events to build bonds and networks throughout the HSBC Group
- A unique opportunity to gain experience with meaningful assignments
- Opportunity to gain an understanding of the Retail Banking network and develop an awareness of products, services and processes through customer facing engagement

Customers / Stakeholders

- Ensuring the fair treatment of our customers is at the heart of everything we do, both personally and as an organization
Leadership & Teamwork

- Actively contributing towards activities that have a positive impact on Retail Banking and Wealth Management's financial performance

Operational Effectiveness & Control

- To implement the Group compliance policy locally by containing compliance risk in liaison with the Head of Group Compliance, Global Business Compliance Officer, Area Compliance Officer or Local Compliance Officer, ensuring adequate compliance resources and training, fostering a compliance culture and optimizing relations with regulators.
- Complete other responsibilities, as assigned.

Management of Risk

- Ensure compliance, operational risk controls in accordance with HSBC or regulatory standards and policies; and optimize relations with regulators by addressing any issues. The physical demands/work environment described above are representative of those that must be met by an employee to successfully perform the essential duties of the job. Reasonable accommodations may be made to enable individuals with disabilities to perform essential duties. Physical Demands/Work Environment: Very good working conditions. Little or no physical demands. Minimal handling of light materials. The physical demands/work environment described above are representative of those that must be met by an employee to successfully perform the essential duties of the job. Reasonable accommodations may be made to enable individuals with disabilities to perform essential duties.

Observation of Internal Controls

- Maintains HSBC internal control standards, including timely implementation of internal and external audit points together with any issues raised by external regulators.

Qualifications

- BA/BS, Graduating in Spring 2021
- Undergraduates heading into their graduating senior year with minimum 3.2 cumulative overall GPA
- Appropriate eligibility and authorization to work in the United States during summer 2020
- A willingness to commit to the full 10 week program (including social events) (June–August)
- Candidates should have a desire to obtain full time employment beginning summer 2021

Skills

- A second language is advantageous, but not required
- Superior quantitative, analytical, communication and leadership skills are essential
- Demonstrated ability to work collaboratively
- Experience working to build effective customer relationships
- Have self-awareness with the confidence to work independently and take responsibility for your own development
- In addition to the details listed above, the ideal candidate will be proactive, forward-thinking, ready to challenge the status quo, with strong drive and determination, keen to learn and develop at all times, have a natural ability to build relationships with colleagues and a willingness to deliver on difficult assignments, possess an aptitude for understanding the underlying strategy which underpins the bank direction, be skilled at project management and have a keen interest in business development.

**EEO/AA/Minorities/Women/Disability/Veterans**

**About HSBC Bank USA**

HSBC is one of the world’s largest banking and financial services organizations. With more than 6,100 offices in both established and emerging markets, we aim to be where the growth is, connecting customers to opportunities, enabling businesses to thrive and economies to prosper, and, ultimately, helping people to fulfill their hopes and realize their ambitions. We serve around 51 million customers through our four Global Businesses: Retail Banking and Wealth Management, Commercial Banking, Global Banking and Markets, and Global Private Banking. Our network covers 73 countries and territories in Europe, Asia, the Middle East and Africa, North America and Latin America.