



ASIA PACIFIC SALARY GUIDE - 2009/2010  
BANKING & FINANCIAL SERVICES



**Robert Half**<sup>®</sup>  
Financial Services Group

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## Working with Robert Half Financial Services Group

Our consultants have years of experience in matching clients with candidates and also have a healthy awareness and understanding of the current trends in the financial services job market. Robert Half Financial Services Group assists a range of financial institutions with their recruitment needs in various sectors including Investment Banking, Custody, Hedge Funds, Asset Management, Broking and Private Equity Houses.

We specialise in placing high-calibre finance and banking operations professionals on a temporary and permanent basis. Our consultants have great expertise and knowledge within banking and capital markets, enabling them to match both clients and candidates effectively.

In addition to providing you with the best candidate for your business, we produce annual salary and benefits guides and offer advice on workplace issues such as interview strategies, motivating employees and maximising productivity.

We supply businesses with a range of skilled professionals across the following functions within:

### Operations

- Project Management
- Treasury Operations
- Middle Office/Trade Support
- Derivative Trade Support/Middle Office
- FX Options Confirmations
- Fund Accounting/Administration
- Client Services/Market Support
- Settlements/FX Settlements
- OTC Derivative Settlements
- Equity Settlements/Fixed Income Settlements
- Documentation Specialist
- Loans Administration/Documentation
- Pricing Analyst
- Corporate Actions
- Corporate Finance

### Risk

- Project Management
- Risk Management
- Market Risk
- Credit Risk
- Operational Risk
- Compliance
- Anti-Money Laundering

### Control

- Management Reporting
- Product Control
- Financial Control
- Treasury Accounting
- Tax
- Internal Audit
- Project Management

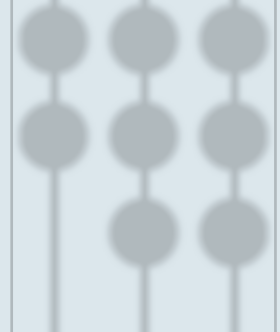
For more information about Robert Half Financial Services Group, please visit [www.roberthalf.com.hk](http://www.roberthalf.com.hk)



## About this guide

The *Robert Half Banking & Financial Services Guide 2009/2010* provides a forecast of salaries by years of experience for financial services professionals in Asia Pacific. It also looks at issues affecting finance workers in light of the recent global financial crisis and the impact of this on recruitment trends within the financial services sector.

The salaries in this guide were derived from all placements made by our Robert Half Financial Services Group consultants in Australia, Japan, Hong Kong and Singapore. We also interviewed several regional Robert Half directors as part of our podcast series entitled '*Impact of the global downturn on recruitment*', and their comments have been integrated into this guide. You can listen to the podcasts which are available on our Asia Pacific websites.





## Impact of today's economy on employment

When looking at predictions regarding employment trends over the next six months, it is a case of how the global crisis continues to unfold and how long the downturn continues. As an organisation we have been in existence for the last 60 years and lessons from previous economic downturns tell us that there are four key employment stages companies tend to follow.

1. First, the release of non-critical contracting staff
2. Second, a headcount freeze for permanent/full-time roles
3. Third, reduction of existing headcount
4. Finally, re-hiring of contracting staff as business stabilises

Employers are undoubtedly more cautious in hiring in these recessionary times, yet what has become clear is that the top talent in any organisation will always be in high demand. Where there is uncertainty in the market, the hiring process may take longer however as employers want to ensure that they hire the right candidate.

With decreased access to credit, businesses are focusing more on cost reduction as revenue streams may be unpredictable. The increasing pressure in the global financial services market to reduce costs means companies are looking more towards short term measures when it comes to hiring. To this end, the number of project based and temporary roles available are increasing as organisation leaders need to ensure the work is still completed, but without adding significantly to permanent headcount levels. The use of professional contract labour at a strategic and senior level is seen as very beneficial when markets are volatile. From a cultural point of view, companies tend to prefer this route for the flexibility it offers, and because the hire and departure of contract staff usually has a lower impact on staff morale than permanent job losses.



## Location snapshot

### Australia: Cautious hiring

Companies in Australia are continuing to hire albeit at slower rates than in the period leading up to the downturn. The hiring process is lengthened as companies are becoming more particular and looking for very specific skill-sets coupled with the lack of confidence to hire. This is combined with a greater hesitation on the part of candidates to make a move between organisations so churn is inevitably slowing down as a result. Many candidates believe that the challenges they face in their current organisation probably exist in other organisations and, in addition, they will have to face the task of having to prove themselves again.

Whilst some organisations are paying lower salaries for replacement hires, this tends to be the exception rather than the norm. There tend to be incremental increases in salaries, yet not to the same degree as prior to the economic downturn.

We remain in a talent shortage situation throughout Australia as high quality financial services candidates continue to be difficult to find.

The following roles are notably in demand: Internal Audit, Operational Risk, Credit Risk, Compliance and Financial Governance roles. Mainstream financial and management accounting positions also continue to be in demand as are more specialised skill sets in Treasury and Strategy.

### Hong Kong: Embracing the challenge

Whilst challenges will undoubtedly continue for companies in Hong Kong, the sentiment is one of optimism and a keen desire to gain competitive advantage moving forward. Companies, particularly small and mid-sized firms, are focused on how they can grow their business during these tougher economic times.

Despite an increase in available candidate pool, the average level of top talent in the market has decreased. Organisations are looking for the very best individuals available in the market, and those individuals will only move for the right opportunity. Today's candidates are looking closely at how the organisation is performing under harsh economic conditions before deciding to make a move. This has resulted in job offers being potentially higher than they would have been in months leading up to the downturn.

The following roles are notably in demand: Audit, Risk, Compliance and Settlements.



## Japan: A departure from the norm

Japan's corporate culture has traditionally avoided widespread redundancies, and local firms to date have held onto their employees longer than foreign based organisations. The downturn however has caused more companies to pay attention to the bottom line which has meant that employees are more accountable now than ever before for their contributions to corporate growth. Employers are having to consider whether members of their staff are contributing to the business or whether they are draining the organisation.

There remains a definite demand for finance professionals with a specialised skills set and an increased demand in particular for risk and compliance roles within the financial services sector. There is a need for finance professionals who are able to adapt with the changing regulatory landscape.

The economy and regulatory changes however do not change the unalterable fact that the Japanese population and workforce is shrinking and ageing. The funnel of talent coming through is smaller than ever before which will create opportunities when the economy turns.

The following roles are notably in demand: Audit Manager, Compliance Officer and Risk Manager.

## Singapore: Steady optimism

Financial services institutions are continuing to hire in Singapore yet at slower rates than in the months leading up to the economic downturn. Whilst we are undoubtedly in the midst of challenging times the sentiment remains one of cautious optimism and a keen desire to gain competitive advantage.

Financial services organisations, particularly small and mid-sized firms, are focused on how they can grow their business during these tougher economic times and access talent they previously could not have recruited as some of the larger investment banks endure prolonged periods of hiring freezes. These small and mid-sized firms which have strong financial stability are using the current market conditions to make key strategic and investment hires from a pool of talent that historically would have been hard-to-attract due to competition from the larger global institutions, in particular within the front office function.

The nature of this global financial crisis is such that there is some demand for back office functions. This is largely due to some of the larger global institutions moving their centralized back-office support teams to Singapore from higher cost countries or regions. Businesses are now taking on a back to basics approach.

We are witnessing an increase in project-based integration work as banks merge across finance, operations, risk and technology functions, creating a rising demand for risk and compliance roles within the financial services sector. The following roles are notably in demand: Internal Audit, Operational Risk, Market Risk, Credit Risk, Operational Risk, Compliance and Financial Governance roles. Mainstream financial and management accounting positions continue to be in demand.

# Salaries Risk

	Australia AUD	Japan JPY	Hong Kong HKD	Singapore SGD
<b>Project Management</b>				
0 - 2 years	55,000 - 65,000	NA	NA	36,000 - 60,000
3 - 5 years	70,000 - 100,000	8,000,000 - 10,000,000	480,000 - 720,000	50,000 - 110,000
5 - 7 years	90,000 - 120,000	11,000,000 - 12,000,000	600,000 - 1,200,000	100,000 - 144,000
7 - 10 years	110,000 - 160,000	13,000,000 - 15,000,000	780,000 - 1,440,000	130,000 - 180,000
→10 years	160,000 +	16,000,000	960,000 +	160,000 +
<b>Risk Management</b>				
0 - 2 years	55,000 - 70,000	5,000,000 - 7,000,000	240,000 - 360,000	36,000 - 60,000
3 - 5 years	70,000 - 100,000	8,000,000 - 10,000,000	360,000 - 720,000	50,000 - 110,000
5 - 7 years	90,000 - 120,000	11,000,000 - 12,000,000	480,000 - 960,000	100,000 - 144,000
7 - 10 years	110,000 - 160,000	13,000,000 - 15,000,000	600,000 - 1,200,000	130,000 - 180,000
→10 years	160,000 +	16,000,000	720,000 +	160,000 +
<b>Market Risk</b>				
0 - 2 years	65,000 - 75,000	6,000,000 - 8,000,000	240,000 - 480,000	36,000 - 60,000
3 - 5 years	75,000 - 110,000	9,000,000 - 11,000,000	480,000 - 720,000	50,000 - 110,000
5 - 7 years	100,000 - 130,000	12,000,000 - 14,000,000	600,000 - 1,200,000	100,000 - 144,000
7 - 10 years	120,000 - 180,000	15,000,000 - 17,000,000	780,000 - 1,440,000	130,000 - 180,000
→10 years	180,000 +	18,000,000 +	960,000 +	160,000 +
<b>Credit Risk</b>				
0 - 2 years	55,000 - 65,000	5,000,000 - 6,000,000	240,000 - 480,000	36,000 - 60,000
3 - 5 years	65,000 - 100,000	7,000,000 - 8,000,000	480,000 - 720,000	48,000 - 96,000
5 - 7 years	90,000 - 120,000	9,000,000 - 10,000,000	600,000 - 1,200,000	84,000 - 120,000
7 - 10 years	110,000 - 160,000	11,000,000 - 12,000,000	780,000 - 1,440,000	108,000 - 144,000
→10 years	160,000 +	13,000,000 +	960,000 +	120,000 +
<b>Operational Risk</b>				
0 - 2 years	55,000 - 65,000	NA	240,000 - 360,000	36,000 - 60,000
3 - 5 years	65,000 - 100,000	8,000,000 - 10,000,000	360,000 - 720,000	48,000 - 96,000
5 - 7 years	90,000 - 120,000	11,000,000 - 12,000,000	480,000 - 960,000	84,000 - 120,000
7 - 10 years	110,000 - 160,000	13,000,000 - 15,000,000	600,000 - 1,200,000	108,000 - 144,000
→10 years	160,000 +	16,000,000 +	720,000 +	120,000 +
<b>Compliance / Anti-Money Laundering</b>				
0 - 2 years	55,000 - 65,000	5,000,000 - 7,000,000	240,000 - 360,000	36,000 - 60,000
3 - 5 years	65,000 - 100,000	8,000,000 - 10,000,000	360,000 - 720,000	48,000 - 96,000
5 - 7 years	90,000 - 120,000	11,000,000 - 12,000,000	480,000 - 960,000	84,000 - 120,000
7 - 10 years	110,000 - 160,000	13,000,000 - 15,000,000	600,000 - 1,200,000	108,000 - 144,000
→10 years	160,000 +	16,000,000 +	720,000 +	120,000 +

All salaries are listed in local currency and represent average base salaries excluding bonus or superannuation/pensions. Australian figures represent salaries across the Sydney and Melbourne markets.

# Control

	Australia AUD	Japan JPY	Hong Kong HKD	Singapore SGD
<b>Management Reporting</b>				
0 - 2 years	50,000 - 65,000	5,000,000 - 7,000,000	180,000 - 360,000	38,400 - 60,000
3 - 5 years	60,000 - 100,000	8,000,000 - 10,000,000	300,000 - 540,000	48,000 - 84,000
5 - 7 years	90,000 - 120,000	10,000,000 - 13,000,000	360,000 - 720,000	70,000 - 100,000
7 - 10 years	100,000 - 150,000	13,000,000 - 16,000,000	480,000 - 960,000	84,000 - 120,000
→10 years	150,000 +	16,000,000 +	600,000 +	120,000 +
<b>Product Control</b>				
0 - 2 years	55,000 - 70,000	6,000,000 - 8,000,000	240,000 - 480,000	48,000 - 72,000
3 - 5 years	75,000 - 100,000	9,000,000 - 12,000,000	360,000 - 720,000	60,000 - 96,000
5 - 7 years	90,000 - 120,000	12,000,000 - 14,000,000	480,000 - 960,000	72,000 - 120,000
7 - 10 years	110,000 - 160,000	14,000,000 - 19,000,000	600,000 - 1,200,000	108,000 - 180,000
→10 years	160,000 +	19,000,000 +	960,000 +	120,000 +
<b>Financial Control</b>				
0 - 2 years	55,000 - 70,000	6,000,000 - 8,000,000	180,000 - 360,000	38,400 - 48,000
3 - 5 years	75,000 - 100,000	9,000,000 - 12,000,000	300,000 - 540,000	48,000 - 75,000
5 - 7 years	90,000 - 120,000	12,000,000 - 14,000,000	360,000 - 720,000	70,000 - 102,000
7 - 10 years	110,000 - 160,000	14,000,000 - 19,000,000	480,000 - 960,000	90,000 - 120,000
→10 years	160,000 +	19,000,000 +	600,000 +	120,000 +
<b>Treasury Accounting</b>				
0 - 2 years	55,000 - 70,000	5,000,000 - 7,000,000	180,000 - 360,000	40,000 - 60,000
3 - 5 years	75,000 - 100,000	8,000,000 - 10,000,000	300,000 - 540,000	54,000 - 84,000
5 - 7 years	90,000 - 120,000	10,000,000 - 13,000,000	360,000 - 720,000	78,000 - 120,000
7 - 10 years	110,000 - 160,000	13,000,000 - 16,000,000	480,000 - 960,000	102,000 - 144,000
→10 years	140,000 +	16,000,000 +	600,000 +	120,000 +
<b>Tax</b>				
0 - 2 years	55,000 - 70,000	6,000,000 - 8,000,000	180,000 - 360,000	36,000 - 54,000
3 - 5 years	75,000 - 100,000	9,000,000 - 12,000,000	300,000 - 540,000	48,000 - 96,000
5 - 7 years	90,000 - 120,000	12,000,000 - 14,000,000	360,000 - 720,000	84,000 - 120,000
7 - 10 years	110,000 - 160,000	14,000,000 - 19,000,000	480,000 - 960,000	102,000 - 160,000
→10 years	160,000 +	19,000,000 +	600,000 +	120,000 +
<b>Internal Audit</b>				
0 - 2 years	55,000 - 70,000	6,000,000 - 8,000,000	180,000 - 360,000	42,000 - 54,000
3 - 5 years	65,000 - 90,000	9,000,000 - 12,000,000	300,000 - 540,000	48,000 - 84,000
5 - 7 years	90,000 - 120,000	12,000,000 - 14,000,000	360,000 - 720,000	78,000 - 120,000
7 - 10 years	110,000 - 160,000	14,000,000 - 19,000,000	480,000 - 960,000	114,000 - 144,000
→10 years	160,000 +	19,000,000 +	600,000 +	120,000 +
<b>Project Management</b>				
0 - 2 years	55,000 - 65,000	5,000,000 - 7,000,000	NA	42,000 - 60,000
3 - 5 years	65,000 - 100,000	8,000,000 - 10,000,000	480,000 - 720,000	48,000 - 96,000
5 - 7 years	90,000 - 120,000	10,000,000 - 13,000,000	600,000 - 1,200,000	72,000 - 120,000
7 - 10 years	110,000 - 160,000	13,000,000 - 16,000,000	780,000 - 1,440,000	108,000 - 144,000
→10 years	160,000 +	16,000,000 +	960,000 +	120,000 +

All salaries are listed in local currency and represent average base salaries excluding bonus or superannuation/pensions. Australian figures represent salaries across the Sydney and Melbourne markets.



## Operations

	Australia AUD	Japan JPY	Hong Kong HKD	Singapore SGD
<b>Project Management</b>				
0 - 2 years	55,000 - 65,000	NA	NA	30,000 - 60,000
3 - 5 years	60,000 - 90,000	7,000,000 - 8,000,000	480,000 - 720,000	48,000 - 96,000
5 - 7 years	90,000 - 120,000	9,000,000 - 10,000,000	600,000 - 960,000	70,000 - 120,000
7 - 10 years	110,000 - 160,000	11,000,000 - 12,000,000	720,000 - 1,200,000	100,000 - 144,000
→10 years	160,000 +	13,000,000 +	840,000 +	120,000 +
<b>Treasury Operations</b>				
0 - 2 years	40,000 - 55,000	5,000,000 - 6,000,000	240,000 - 360,000	30,000 - 50,000
3 - 5 years	50,000 - 65,000	7,000,000 - 8,000,000	360,000 - 600,000	43,000 - 86,000
5 - 7 years	75,000 - 95,000	9,000,000 - 10,000,000	420,000 - 720,000	70,000 - 115,000
7 - 10 years	90,000 - 120,000	11,000,000 - 12,000,000	660,000 - 960,000	95,000 - 144,000
→10 years	100,000 +	13,000,000 +	720,000 +	120,000 +
<b>Middle Office/Trade Support (all products)</b>				
0 - 2 years	NA	5,000,000 - 6,000,000	240,000 - 360,000	30,000 - 50,000
3 - 5 years	NA	7,000,000 - 8,000,000	360,000 - 600,000	48,000 - 86,000
5 - 7 years	NA	9,000,000 - 10,000,000	480,000 - 840,000	72,000 - 120,000
7 - 10 years	NA	11,000,000 - 12,000,000	720,000 - 1,080,000	102,000 - 144,000
→10 years	NA	13,000,000 +	960,000 +	120,000 +

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	Australia AUD	Japan JPY	Hong Kong HKD	Singapore SGD
<b>Derivative Trade Support/Middle Office</b>				
0 - 2 years	40,000 - 50,000	NA	180,000 - 300,000	30,000 - 60,000
3 - 5 years	50,000 - 60,000	NA	300,000 - 480,000	42,000 - 96,000
5 - 7 years	70,000 - 90,000	NA	420,000 - 600,000	72,000-120,000
7 - 10 years	90,000 - 110,000	NA	480,000 - 720,000	102,000 - 144,000
→10 years	100,000 +	NA	540,000 +	120,000 +
<b>FX Options Confirmations</b>				
0 - 2 years	40,000 - 55,000	NA	NA	NA
3 - 5 years	50,000 - 65,000	NA	NA	NA
5 - 7 years	75,000 - 95,000	NA	NA	NA
7 - 10 years	90,000 - 120,000	NA	NA	NA
→10 years	100,000 +	NA	NA	NA
<b>Fund Accounting/Administration</b>				
0 - 2 years	40,000 - 55,000	5,000,000 - 6,000,000	180,000 - 300,000	30,000 - 60,000
3 - 5 years	50,000 - 65,000	7,000,000 - 8,000,000	300,000 - 480,000	42,000 - 96,000
5 - 7 years	70,000 - 95,000	9,000,000 - 10,000,000	420,000 - 600,000	72,000 - 120,000
7 - 10 years	90,000 - 120,000	11,000,000 - 12,000,000	480,000 - 720,000	102,000 - 144,000
→10 years	100,000 +	13,000,000 +	540,000 +	120,000 +
<b>Client Services/Marketing Support</b>				
0 - 2 years	50,000 - 60,000	5,000,000 - 6,000,000	240,000 - 360,000	30,000 - 54,000
3 - 5 years	60,000 - 70,000	6,000,000 - 7,000,000	360,000 - 600,000	48,000 - 96,000
5 - 7 years	75,000 - 100,000	7,000,000 - 8,000,000	480,000 - 840,000	78,000 - 120,000
7 - 10 years	100,000 - 130,000	8,000,000 - 9,000,000	720,000 - 1,080,000	108,000 - 144,000
→10 years	150,000 +	10,000,000 +	960,000 +	120,000 +
<b>Settlements/FX Settlements</b>				
0 - 2 years	50,000 - 60,000	5,000,000 - 6,000,000	NA	30,000 - 50,000
3 - 5 years	60,000 - 70,000	7,000,000 - 8,000,000	NA	45,000 - 90,000
5 - 7 years	75,000 - 100,000	9,000,000 - 10,000,000	NA	78,000 - 120,000
7 - 10 years	100,000 - 130,000	11,000,000 - 12,000,000	NA	102,000 - 144,000
→10 years	100,000 +	13,000,000 +	NA	120,000 +
<b>OTC Derivative Settlements</b>				
0 - 2 years	40,000 - 50,000	NA	NA	30,000 - 50,000
3 - 5 years	50,000 - 65,000	NA	NA	45,000 - 90,000
5 - 7 years	70,000 - 95,000	NA	NA	78,000 - 120,000
7 - 10 years	90,000 - 120,000	NA	NA	102,000 - 144,000
→10 years	150,000 +	NA	NA	120,000 +

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	Australia AUD	Japan JPY	Hong Kong HKD	Singapore SGD
<b>Equity Settlements/Fixed Income Settlements</b>				
0 - 2 years	40,000 - 55,000	NA	180,000 - 300,000	30,000 - 50,000
3 - 5 years	50,000 - 65,000	NA	300,000 - 480,000	45,000 - 90,000
5 - 7 years	65,000 - 95,000	NA	420,000 - 600,000	78,000 - 120,000
7 - 10 years	90,000 - 120,000	NA	480,000 - 720,000	102,000 - 144,000
→10 years	120,000 +	NA	540,000 +	120,000 +
<b>Documentation Specialist</b>				
0 - 2 years	35,000 - 40,000	5,000,000 - 6,000,000	NA	30,000 - 55,000
3 - 5 years	45,000 - 55,000	7,000,000 - 8,000,000	NA	48,000 - 90,000
5 - 7 years	60,000 - 90,000	9,000,000 - 10,000,000	NA	78,000 - 110,000
7 - 10 years	90,000 - 110,000	11,000,000 - 12,000,000	NA	96,000 - 144,000
→10 years	90,000 +	13,000,000 +	NA	120,000 +
<b>Loans Administrations/Documentation</b>				
0 - 2 years	40,000 - 55,000	5,000,000 - 6,000,000	NA	26,400 - 50,000
3 - 5 years	50,000 - 65,000	6,000,000 - 7,000,000	NA	42,000 - 78,000
5 - 7 years	60,000 - 95,000	7,000,000 - 8,000,000	NA	60,000 - 120,000
7 - 10 years	90,000 - 120,000	8,000,000 - 9,000,000	NA	90,000 - 120,000
→10 years	90,000 +	10,000,000 +	NA	90,000 - 120,000
<b>Pricing Analyst</b>				
0 - 2 years	50,000 - 60,000	NA	NA	NA
3 - 5 years	60,000 - 70,000	NA	NA	NA
5 - 7 years	75,000 - 110,000	NA	NA	NA
7 - 10 years	100,000 - 130,000	NA	NA	NA
→10 years	100,000 +	NA	NA	NA
<b>Corporate Actions</b>				
0 - 2 years	40,000 - 55,000	NA	180,000 - 300,000	26,400 - 54,000
3 - 5 years	50,000 - 65,000	NA	300,000 - 480,000	48,000 - 85,000
5 - 7 years	65,000 - 95,000	NA	420,000 - 600,000	72,000 - 96,000
7 - 10 years	90,000 - 120,000	NA	480,000 - 720,000	102,000 - 144,000
→10 years	120,000 +	NA	540,000 +	120,000 +
<b>Corporate Finance</b>				
0 - 2 years	55,000 - 90,000	NA	360,000 - 480,000	33,600 - 65,000
3 - 5 years	80,000 - 140,000	NA	480,000 - 720,000	48,000 - 102,000
5 - 7 years	100,000 - 180,000	NA	600,000 - 960,000	84,000 - 140,000
7 - 10 years	120,000 - 250,000	NA	720,000 - 1,200,000	102,000 - 150,000
→10 years	250,000 +	NA	840,000 +	150,000 +

All salaries are listed in local currency and represent average base salaries excluding bonus or superannuation/pensions. Australian figures represent salaries across the Sydney and Melbourne markets.

**MORE THAN 360 OFFICES WORLDWIDE** HAMMERSMITH TUCSON ANTWERP **BIRMINGHAM** MESA PHOENIX SCOTTSDALE KINGSTON FAYETTEVILLE BAKERSFIELD GLENDALE IRVINE **NEW YORK** LAGUNA NIGUEL LONG BEACH OAKLAND SAN JOSE **LOS ANGELES** SACRAMENTO DUBLIN RIVERSIDE SANTA BARBARA WOODLAND HILLS COLORADO SPRINGS BOULDER DENVER DANBURY HARTFORD SHELTON STAMFORD WILMINGTON **WASHINGTON, D.C.** BOCA RATON TAMPA CORAL GABLES **SYDNEY** MYERS FORT LAUDERDALE **FRANKFURT** STUTTGART MUNICH WIESBADEN GUILDFORD TURIN **TOKYO** JACKSONVILLE MIAMI ORLANDO TAMPA WEST PALM BEACH ALPHARETTA LEICESTER DULUTH MACON SAVANNAH HONOLULU SAN FRANCISCO BOISE **CHICAGO** ELGIN HOFFMAN ESTATES NORTHBROOK OAKBROOK TERRACE ROSEMONT FISHERS FORT WAYNE MERRILLVILLE CEDAR RAPIDS DAVENPORT **LONDON** DES MOINES OVERLAND PARK **LUXEMBOURG** LOUISVILLE NEW ORLEANS PORTLAND ATLANTA LIVERPOOL MILTON KEYNES NOTTINGHAM READING RICHMOND BALTIMORE COLUMBIA BRAINTREE **PARIS** CAMBRIDGE SPRINGFIELD WESTBOROUGH BOSTON DEARBORN GRAND RAPIDS **SINGAPORE** BLOOMINGTON BURNSVILLE **MANCHESTER** CLAYTON ST. LOUIS **MELBOURNE** KANSAS CITY TROY SUNSET HILLS LAS VEGAS OMAHA RENO MANCHESTER PORTSMOUTH BRIDGEWATER JERSEY CITY PARAMUS PARSIPPANY **PRAGUE** LA DEFENSE LYON NANTES SAINT DENIS VERSAILLES ALBUQUERQUE ALBANY **BERLIN** PRINCETON MASSY WOODBRIDGE BUFFALO ROCHESTER UNIONDALE WHITE PLAINS SAN DIEGO CHAPEL HILL SYRACUSE CHARLOTTE GREENSBORO RALEIGH CANTON **HONG KONG** CLEVELAND

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