

# CASE STUDY



**MICHAEL S S CHOW, FAIA**  
SOVEREIGN RICHWELL

Michael S S Chow is currently the President of the AIA Singapore Branch, and a member of the AIA Council. He is also the President of the ifs School of Finance, Singapore Centre; a registered educational charity incorporated by Royal Charter.

Armed with the AIA professional qualification, 40 years ago he joined the Chase Manhattan Bank Singapore, as an officer in its Financial Controls Department and was later promoted to supervisor; overseeing three branches. The AIA syllabus equipped him with the skills and expertise he needed to succeed in the role.

After a period at the US bank, Michael was headhunted to join the International Bank of Singapore as its Head of General Banking. The bank's Exco Chairman was then the current Singapore President, His Excellency Dr Tony Tan Keng Yam.

Later, while working at an investment bank jointly owned by Citibank and Lloyds, he was promoted from operations specialist, to Credit and Marketing Manager following his graduation with distinctions from an Advanced Credit Course (AAMTU) at Citibank's regional training centre in Manila, Philippines. Michael is also a Chartered Banker (Chartered Institute of Bankers).

During the 1980s, Michael was Vice President/Head of Trade Banking at Bankers Trust (NY) with responsibilities over Singapore, Malaysia and Indonesia.

In 2009, he was appointed Auditor of the United Nations Association of Singapore (UNAS). Thereafter he served as a Board Director until 2013. He received an Appreciation Award on Model United Nations Preparatory Conference by UNAS.

**“The AIA professional qualification has equipped me with the relevant skills I needed to deal with complex accounting issues and combined with my chartered banking degree, has given me a powerful capability to handle risks, compliance, governance, and anti-money laundering issues, as well as a better understanding of how to protect our earth by mitigating unhealthy pollution from factories and other environmentally unfriendly business ventures.”**

Michael is well respected in his field and continues to be involved in various dialogues and high profile events, most recently a leadership discussion with leading bankers including the CEO of OCBC (Oversea-Chinese Banking Corporation) and Morgan Stanley's Asia MD, hosted by the NUS (National University of Singapore) School of Business. He has also been involved in leadership events led by IBM, CFO Innovation Asia, Deloitte, ACCA and various dialogue sessions as a professional partner with ACRA (Accounting and Corporate Regulatory Authority), the national regulator of business entities and public accountants in Singapore. Michael is also a regular invitee at in-house training sessions with top law firms like RajahTann and Baker & Mackenzie. Early in 2014, Michael was invited to participate in a private discussion event involving the former US Secretary of Treasury, Timothy Geithner.