Early-Career Opportunities in Europe, Middle East & Africa (EMEA)

What progress will you make?
With trading desks in over 80 countries, you can easily watch one market open while another one closes.

What progress will you make?
“We engage in a very different way with our employees, asking them to really take ownership and be vocal about their careers.”

Michael L. Corbat, Citigroup CEO

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Citi is more than a global financial services company. It’s an engine for progress. Join us and you’ll have the chance to get involved in progress in all its shapes and forms, right across the world. From the micro to the macro, from Australia to Zambia, the work we do has real positive impact.

This is a place where the best come to get better. We’ve built a world-famous, trusted brand over 200 years of continuously evolving financial services. But it’s our unwavering focus on delivering opportunities for growth and development to our most talented people that is best known within the industry. Here, opportunities to progress are truly open to all. It all adds up to an exciting place to be for talented, ambitious people who want to build a truly remarkable career.

What progress will you make?

This brochure will give you an overview of Citi and how to apply to our businesses in Europe, the Middle East, and Africa (EMEA).

To find out more about our global roles and to apply, visit oncampus.citi.com.
What area of our business will you have an impact on?

You’ll find graduates and interns throughout Citi. They help us make progress happen, working across a broad range of business divisions in all of our regions – EMEA, Asia-Pacific, North America, and Latin America. On these pages, you’ll find a summary of our business areas.

Our Business Areas

Research these different areas carefully and consider where you really want to work. Please check our website oncampus.citi.com to learn which business areas are hiring and in which location.

If you would like to learn more about these areas or are new to finance, we suggest you visit the website and play our interactive game “Banking Basics,” which can be found under “Resources.”

INSTITUTIONAL CLIENTS GROUP

Capital Markets Origination

Capital Markets Origination (CMO) is also sometimes known as ECM (Equity Capital Markets) or DCM (Debt Capital Markets). CMO raises capital in the financial markets for our clients – ranging from multinationals to institutions or public-sector organisations that want to expand their operations on a huge scale (across EMEA and beyond). We originate, structure, and execute new issues of capital (e.g., in an initial public offering or through bond issuance), manage existing liabilities, and perform a variety of other related services.

Corporate Banking

Citi’s Corporate Banking teams service the needs of the world’s largest corporations, financial institutions, and governments. Corporate bankers build close relationships with their clients in order to develop a comprehensive understanding of the complex financial issues they face. As a result, they can deliver a full array of tailored solutions, from capital markets, loans, and derivatives to cash management, foreign exchange, and trade finance. We solve clients’ domestic and cross-border needs using our global network to deliver solutions right down to local levels.

Investment Banking

Our Investment Banking teams work with major businesses, financial institutions, and governments the world over. They provide in-depth strategic and financial advice on acquisitions, disposals and debt, and equity capital raising. By enabling clients to reach their financial goals, we can drive industry change and influence the evolution of local, regional, and global economies.

Markets & Securities Services and Research

The quality and quantity of financial products and services in Markets & Securities Services are as sophisticated and diverse as the corporations, institutions, governments, and investors we serve. In Sales and Trading, we advise clients on the best investment opportunities in a range of markets, including equities, commodities, credit, futures, and FX, and we also buy, sell,

Citi promotes diversity, drawing on a multitude of skills and cultures to drive its performance. And it runs many mentoring, equality and diversity initiatives. In many ways, the trading floor reflects this. It’s an exciting working environment that allows you to interact with a wide variety of people.
and structure their investments for them. Through our award-winning Investor Services, we deliver customised middle-office, custody, and investing and financing solutions to institutional, alternative, and wealth managers. For intermediaries, our Direct Custody and Clearing division provides unrivalled asset servicing and transaction processing capabilities.

Citi Research focuses on delivering the highest quality company, sector, economic, and geographic insights to our clients globally. The unit includes equity and fixed income research, economic and market analysis, and product-specific analysis to help individual and institutional clients navigate a complex global marketplace.

Private Bank
Through 60 offices in 25 countries, Citi Private Bank provides ultra-high-net-worth clients with sophisticated, exceptionally personalised wealth management expertise. We meet their exclusive banking and investment needs, offering top lending advice and acting as trusted advisers to the most successful families and leaders in industry, finance, and culture.

Treasury and Trade Solutions
Treasury and Trade Solutions is an integral part of Citi’s Institutional Clients Group (ICG), serving public-sector, corporate, and financial institution clients in over 101 countries. Our innovative solutions help clients streamline and automate their processes, mitigate risk, and expand their global footprint, reduce financing costs, and secure timely transaction payments and commercial flow proceeds.

GLOBAL FUNCTIONS
Finance
Our Finance teams include controllers, treasurers, strategists, planning and analysis specialists, and M&A and tax experts. Together, they oversee all financial reporting and controls that allow the global flow of capital into and out of our organisation. They work closely with global management teams and strategic partners to support Citi’s enterprise-wide activities.

Legal and Compliance
Legal careers at Citi offer a wealth of experience across a broad range of businesses, from consumer banking and credit to investment banking, and much more. We draw upon advanced knowledge of common law and expertise in civil law systems to provide legal support to various businesses, and provide counsel around implementing global and regional compliance initiatives, including standardised legal documentation and internal legal policies.

Operations
In a world that demands lightning-fast transaction speeds, pinpoint execution accuracy, and full visibility, Operations makes everything work - on time and on target. As the functional heart of our business, Operations ensures that global transactions flow smoothly, around the clock, wherever we do business. Without it, the daily clearance, settlement and execution of a trillion dollars’ worth of trades and the weekly movement of tens of billions of dollars in world currencies would come to a complete standstill.

RISK MANAGEMENT
Risk Management is an independent business unit that supports profitability, stability, and growth across Citi. Assessing key risks in credit, market, architecture, infrastructure, and capital allows us to develop solutions that manage risk in both the bank’s and our clients’ favour. In order to take intelligent risks with individual accountability, we need to understand market views deeply and work closely with global management teams.

TECHNOLOGY
Technology gives our bank a competitive advantage, whether in the complex, international multimillion-dollar trades we conduct every second, or the intricate trading strategies of the individual investor portfolios we support across the globe. By advancing our technological capabilities, we aim to deliver seamless services and build systems that will define the digital bank of tomorrow.

CONSUMER BANKING AND WEALTH MANAGEMENT
Citi has millions of individual consumer clients in EMEA. Each receives the top-class global products and tailored service delivered directly onto their mobile device, in one of our branches and wealth centres, online or by phone. At different points in their lives, they will need to Borrow, Spend, Save, Invest, and Protect. Those aspirations change as they grow, and Citi is there when they need us. Our digital focus and forward-compatible approach give our clients the ability to bank anywhere at any time.

Working with clients and colleagues worldwide was an exciting prospect. Now that I’m here, I see it’s the people that make Citi so great.
We never stop learning at Citi. And that’s how it should be. Business and technology in the world of work are changing at an incredible speed. So, continual learning is critical if we are to keep pace.

Through learning, we can not only improve our own performance but that of our team and Citi as a whole. But from now on, your learning will be less focused on the classroom. We have a connected approach to graduate development, which is based on the “3E model” – Experience, Exposure, and Education. We will provide the tools and opportunities, but you will need to be mindful and disciplined to take advantage of them.

**Experience**

Experience is an excellent teacher – through it, we can achieve great things. You’ll learn by tackling your daily workload, taking on new tasks, navigating tough situations, and completing challenging assignments that take you out of your comfort zone. You can always improve on what you do, and practice does indeed make perfect. It’s also important to take time to reflect on how and what you’ve learned over the course of a day, and how you might handle a challenge you’ve faced differently next time.

**Exposure**

Learning is essentially a collaborative, social activity. You’ll grow by openly and honestly exchanging knowledge, ideas, and stories with others. Your personal network, within and beyond your immediate area, will give you access to some of the most talented people in their fields and will be critical in your learning and development. Never waste an opportunity to watch others who “know how to,” listen to role models and experts, ask for feedback from managers (and act on it), and have meaningful conversations with colleagues, business partners, and customers.

**Education**

Our structured programs are regarded throughout the industry for their high standards. Taking part in functional courses or leadership programs will prove to be invaluable in equipping you to be the best you can be in your job and preparing you for the next level in your career. Of course, program content will be key, but you should also see programs as an opportunity to interact with your peers away from the distractions of the workplace. Citi also offers an array of eLearning modules, including risk management, financial intelligence, and foundations of business strategy, as well as one-to-one coaching and mentoring when needed.

**Recognition for our programs**

Join us as a student or graduate and you’ll take part in immersive and carefully designed programs that have been acclaimed as some of the top in the market.

We have won plenty of recognition from major organisations in recent years, including awards from the National Placement and Internship Awards, the Association of Graduate Recruiters, and the National Council for Work Experience.
International careers

Opportunities close to home. Opportunities around the world.

In Europe, the Middle East, and Africa (EMEA), Citi has a physical presence in 55 countries. We do business in 62 more. Our clients choose us for our global footprint, market position, in-country relationships, and the full range of solutions on offer.

This brochure focuses specifically on our EMEA graduate programs, internships, and placements. You can discover complete details of all our EMEA opportunities at oncampus.citi.com

Europe, Middle East and Africa
We have a physical presence in:

Algeria
Austria
Bahrain
Belgium
Bulgaria
Cameroon
Congo, Democratic Republic
Czech Republic
Denmark
Ecuador
Egypt
Finland
France
Gabon
Germany
Ghana
Greece
Hungary
Iceland
Ireland
Israel
Italy
Ivory Coast
Jersey
Jordan
Kazakhstan
Kenya
Kuwait
Lebanon
Luxembourg
Monaco
Morocco
Netherlands
Nigeria
Norway
Pakistan
Poland
Portugal
Qatar
Romania
Russia
Saudi Arabia
Senegal
Slovakia
South Africa
Spain
Sweden
Switzerland
Tanzania
Tunisia
Turkey
Uganda
Ukraine
United Arab Emirates
United Kingdom
Zambia

Interested and want to contact us?
Learn about other opportunities at oncampus.citi.com
US/Canada:
campus.applications@citi.com
LATAM/Mexico:
latam.graduate.recruitment@citi.com
EMEA:
campus.queries@citi.com
APAC:
asia.graduate.recruitment@citi.com
For all programs, we open for applications at the beginning of September. For our London positions, the following deadlines apply:

**Full-Time Analyst:**
Friday 9th November 2018

**Summer Analyst:**
Friday 7th December 2018

**Spring Insight Program:**
Friday 4th January 2019

**Full-Time/Summer Associate:**
Please check with your University Career Service

**Placement Analyst:**
Ongoing recruitment

For non-London positions please check the job vacancy at oncampus.citi.com for deadline information. We do recruit on a rolling basis and encourage you to apply in advance of the deadline where possible. Illustration shows the application process that successful candidates can expect to follow.
FAQs

Do I need a degree in finance or economics to apply?
At Citi, we value diverse thinking and encourage students from all degree disciplines to consider our opportunities, and we provide full training to new joiners. Please be aware that certain programs require specific technical skills, so please read the online job vacancies thoroughly to ensure you meet the minimum entry criteria before applying.

Can I meet you on campus?
We regularly visit university campuses across the EMEA region as well as host virtual events, and you can find all our upcoming events at oncampus.citi.com under “Events”.

I graduate in 2021; which programs can I apply to?
We encourage students with two years remaining at University to apply to our Spring Insight Program. This program runs every spring and gives you the opportunity to get to know more about Citi through work shadowing one of our business teams.

I am in my final year (or have graduated) but have no finance experience; can I apply for a full-time position?
If you have completed an internship in a different but related industry, for example Professional Services, we would encourage you to apply to a full-time analyst program. If you wish to secure more finance experience, we will accept final year students and graduates into our summer analyst and placement programs.

What happens once I submit my application?
You will receive an email confirming the submission of your application. Your application will then be screened against our entry criteria. If you meet these criteria and the role is still available, you will be invited to take an online test. The time taken from application submission to online testing is variable. Candidates that pass the online test will enter a second screening phase (the length of this phase can vary), and short-listed candidates will be invited to interviews. If you would like more advice on what to expect and how to excel in the recruitment process, see what our successful hires have to say at citi-emea.career-inspiration.com

Can I apply if I require a visa to work in my location of choice?
In EMEA, we consider all candidates and will support relevant visa applications, if required. Any offer made to you will be conditional on you being granted the appropriate visa.

What are you looking for in a candidate?
Each Citi business is looking for different skills, and these will be explained on the job vacancy at oncampus.citi.com. All recruiting businesses are looking for strong academics, involvement in extracurricular activities, and a proven interest in the finance industry.
Connect with Citi’s campus recruitment teams wherever you are. Informative videos, our markets quiz, and our popular trading simulator will give you valuable insight. And find out immediately when we have an event near you. The On Campus app is only available to download in the UK and USA on the iTunes or Google Play store.