

QITAI LAI

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EDUCATIONAL BACKGROUND

The Hong Kong Polytechnic University, HongKong, China 09/2025-06/2026

- *Master of Finance (Corporate Finance) (GPA: 4 out of 4.3)*
- **Honors & Awards:** Asian Capital Scholarship (Ranked the 1st among Master of Finance programme) 2025-2026

City University of Macau, Macau, China 09/2021-06/2025

- *Bachelor of Applied Economics (Faculty of Finance) (GPA: 3.92 out of 4.0)*
- **Honors & Awards:** Dean's List of the Faculty of Finance, City University of Macau, for the academic years 2021-2022, 2022-2023 and 2023-2024;
Luso International Banking Ltd. Scholarship, City University of Macau, for the academic years 2021-2022 and 2022-2023;
CHEUNG Kovu Scholarship (Ranked the 1st among best academic performers) 2023-2024

INTERNSHIP EXPERIENCE

The Faculty of Finance, City University of Macau, Macau, China 09/2023-06/2024

Teaching Assistant of Financial Management

- **Grading Assignments:** Assist in grading homework, quizzes, and exams, ensuring consistency and fairness;
- **Feedback Collection:** Gather and organize feedback from students on the course content and teaching methods;
- **Introductory Teaching:** Delivered basic finance concepts to junior students through review sessions and Q&A tutorials, reinforcing their understanding of key principles such as time value of money, financial ratios, and budgeting.

Shanghai Chinasoft-International Huateng (Shanghai) Software Systems Co., Ltd., Foshan, China

Junior Engineer

07/2023-08/2023

- **Mortgage Approval Process Expertise:** Mastered the bank's mortgage approval process, including loan application, document review, credit evaluation, and approval decision stages;
- **Test Plan Development:** Created detailed test plans based on software functions and business processes, outlining objectives, scope, strategies, resources, and expected results;
- **Test Case Design:** Developed comprehensive test cases covering all software functions and business scenarios, including normal, abnormal, and boundary condition tests;
- **Test Execution:** Conducted software tests as per designed test cases, documented results, assessed software performance, and identified any discrepancies from expected outcomes;
- **Defect Management:** Meticulously recorded and reported defects using a defect tracking system, providing detailed descriptions, reproduction steps, impact analysis, and severity assessment.

China Guangfa Bank (Head Office Credit Card Center), Guangzhou, China

05/2022-08/2022

Intern of Experience Management Department

- **Project Implementation:** Supported project execution through data collection, analysis, and reporting;
- **Project Optimization:** Contributed to project optimization efforts in promotion, communication, and data integration;
- **Process Analysis:** Assisted in process analysis and workflow improvement using tools such as JMP;
- **Innovation Incubation Camp:** Supported the innovation incubation camp with venue setup, data organization, and classroom follow-up;
- **Six Sigma Belt Training:** Helped conduct Lean Six Sigma belt-level training with data analysis and classroom follow-up.

China Financial Certification Authority (CFCA), Guangzhou, China

01/2022-02/2022

Marketing Intern

- **Negotiations Assistance:** Negotiated pre-embedded certificate management systems and discussed trust system certificates in banks in Guangzhou, helping maximize the economic benefits of CFCA products.

PROFESSIONAL SKILLS

- **Language Skills:** Cantonese: Native, Mandarin: Native, English: Fluent
- **Analysis Skills:** Proficient in Microsoft Office, Power BI, Tableau, Stata, Python, and EViews
- **Professional Qualification:** Passed HKSI Licensing Examination Paper 1
- **Financial Software:** Experienced in Bloomberg Terminal and Wind