

John Frales  
11 Downing Street  
London E14 6HU

5 March 2005

HSBC Holdings plc  
8 Canada Square  
London E14 5HQ

**Re: Application for Cash management department**

Dear hiring manager,

I understand from one of your senior cash management analysts, Mr. Jake Cooms, that there is an opening in the cash management department at the *HSBC's* headquarters in London.

My Honours degree of Accounting & Finance at the University of Kent has given me a rich mixture of both the theoretical and practical sides of my field. For example, the courses in accounting, financial economics and mathematics in my first years contrast well with a cash management project I am involved in right now. For this project, I am designing a system to prevent fraud in cash management systems for the *Deutsche Bank*. My project supervisor values my enthusiasm and understanding of commercial matters.

Currently I am also enrolled in a course of *English for economists* to further augment my oral and written communication skills. Furthermore, I am fluent in German, because I have been on an Erasmus exchange to Germany. This has given me a good insight to different approaches to economics in a worldwide context, which will prove very useful in a company like yours. I am attracted to the international aspect of *HSBC*, while at the same time you understand the needs of local markets and adapt to it. I am confident that this would be a perfect practical learning environment for me.

Enclosed you will find my CV, which will give you additional information on my background and qualifications. I look forward to having the opportunity to further discuss the ways my skills may best serve *HSBC*. You can reach me at (345) 444-1547 any afternoon after 2:00 p.m. I thank you for your time and consideration.

Yours faithfully,

John Frales  
Enc.: CV