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Timothy Tay is the Head of Credit APAC at UBS Global Wealth Management Chief Investment Office in Singapore. Tim is responsible for the CIO's views and recommendations on corporate bonds in Asia. Tim was previously director and senior fixed income specialist at Coutts Private Bank in Singapore.

Prior to Coutts, Tim worked at Barclays Capital where he was a senior credit analyst responsible for the coverage of Asia credits. He had also previously worked with Lehman Brothers in New York, where he was a member of the US Credit Research team focusing on the electric utility and power sectors.

Tim holds a Master of Business Administration degree in Finance from the University Of Chicago Booth School Of Business and a Bachelor degree in Business Studies from Nanyang Technological University in Singapore. He is a CFA charter holder.