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A Management Graduate with 7+ years of UAE experience and expertise in **customer service and management, sales and business development**, **office operations, administration and support**. Hard working and a consistent performer with unique mix of technical and business expertise yielded success in the organizational goals.

**“Career Highlights and Achievements”**

* Consistently over achieved assigned branch targets/core products as branch customer service officer which improved the branch over all rating.
* Supported and became part of ABU DHABI FINANCE PJSC initial “PROJECT TEAM”, during its launch in 2008 as a new mortgage lending company in the UAE.
* Played a pivotal role in developing the Abu Dhabi Finance Operations Department Standard Operating Procedures.
* Initiated, designed and implemented the Abu Dhabi Finance Automated Deposit Slip, Welcome and Insurance Letters, Data Entry Quality Enhancement Checklist with the use of Oracle – BI Publisher. This significantly improved the quality and productivity of the team.
* Participated in the FINNONE CAS and LMS System User Acceptance Testing and Data Migration.
* Pioneered and Promoted as Unit Manager for CitiMortgage Collections Department for consistently exceeding collections target and introduced Collections Call Flow which resulted to a higher productivity and payment per hour.

**EDUCATION**

**Graduate of Bachelor of Science in Business Administration (Major in Management)**

**Bicol University, 21 March 2004**

**WORK EXPERIENCE**

**Customer Service Officer (Retail Banking – Branch) 18Jun 2012 – 06 Feb 2016**

**THE NATIONAL BANK OF RAS AL KHAIMAH (RAKBANK)**

* Promote sales and handles the process from application to approval of SME Business Loans/Finance as main product. Visit the company office of potential clients and collect mandatory and related documents, prepare business visit report, computes and determine customers financial eligibility as per bank policy, propose the application to credit department for approval and provide clarification to credit queries.
* Regularly review customer portfolio to identify potential business  opportunities.
* Understand and identify customer needs and find opportunity to cross sell retail banking products both Conventional and Islamic like credit card, personal loans/finance, vehicle loans/finance, BANCASURANCE and refer leads to relevant departments.
* Carry out all branch administrative tasks, generate and print branch daily and monthly report ensuring all activities are completed  within time scales and with a high degree of accuracy.
* Guide customer in completing account opening mandate and create customer information file (CIF) of new to bank customers in Finacle Sytem and send an error free application to account opening department. Prepare FATCA Declaration, KYC Form and Checklist, Central Bank Blacklist Check. Attest and verify authenticity of mandatory documents like Passport, Visa and Emirates ID and Salary Certificate.
* Assist customer, receives, creates service request number and submits to relevant departments all ADHOC requests which includes Account/Credit Card Closure, Static Data Update, Debit and Credit Card request, Liability and No Liability request, loan postponement and Salary Advance.
* Retain customers through complaint resolution and other enquiries in  coordination with Complaints Department.
* Provide specialist information, guidance and advice customers through the  delivery of excellent customer service to resolve customer queries and achieve  customer satisfaction.
* Coordinate with different departments within the bank and acquire necessary approval and make sure all approvals are in place before processing customer requests, transactions or to resolve customer queries, requests and complaints.
* Comply with the Staff Code of Conduct at all times to ensure a positive image  of the Bank is presented to all customers both internal and external
* Ensure compliance with policy, procedures, standards and reporting  requirements, plus any relevant regulatory and statutory requirements.

**Relationship Officer May 2011 – May 2012**

**EMIRATES MONEY (Emirates NBD Subsidiary), , UAE**

* Generate revenue for the bank and achieve target goals, through the sale of secured and unsecured retail products such as personal, business and merchant loans, loans against gold, car and property and insurance.
* Nurture the growth of long term business relationship with clients by providing them product information, walk and guide them through the whole application process and offer the best financial product that suits their need in a high level professional service.
* Collect and assess all mandatory and supporting documents from client with strict compliance to bank policy.
* Build a business effectively, deepen relationships and increase customer acquisition through the execution of an effective sales process
* Help to increase the number of new relationships via conversion of customer referrals, marketing leads and self-generated leads.

**Credit Operations Officer – Back Office**  **Sep 2008 – Mar 2011**

**ABU DHABI FINANCE, PJSC (A Mubadala Company), UAE**

* Support all administration, processing and mortgage applications from application log-in to first disbursement, stage payments, account closure and archival.
* Data entry of applications received; create the Timeline Reports which details the tentative dates and stages of the mortgage application, submit the Insurance Application to insurance company, request Developer’s Statement of Accounts.
* Liaise with the developers, insurance companies and other department within the company.
* Conduct diligent KYC (Know Your Client) Check.
* Execute World Check (Name Search and Passport Check) to ensure that the client is not under the OFAC Blacklist and prepares PEP approval form to be submitted to compliance department if client is under Politically Exposed Person List; Central Bank Check to ensure that the client is not under the UAE Central Bank Blacklist.
* Verify the copies of identification and address documents submitted by client such as passport, family book, visa, bill proof (tenancy agreement, phone bill etc.).
* Generate Loan Offer Pack including creation of offer letter, terms and conditions, conditional assignment, authorization to pay and other documents that is required at client meeting.
* Prepare document required for Buy-Out/Liability Clearance, Property Transfers and Mortgage Registration.
* Manage Stage Payments making sure that disbursal cheques, client’s repayment schedules and notification are issued on time.
* Allocate task to team members including internal and external enquiries and requests.
* Follow up and close all temporary deviations within agreed time, Update of relevant system & trackers, Escalation of issues as appropriate.
* Book mortgage accounts accurately and efficiently, ensuring that all pre disbursal documents submitted are valid. Prepares client repayment report, disbursal cheques payable to developer, seller, and/or the client
* Manage instalment, application, valuation and processing fee cheques received from the client and ensures timely presentation and realization.
* Perform BANK RECONCILIATION managing all bank and ledger transaction; other Loan Servicing activities such as: Early Loan Settlement; Payment Holiday; Interest Rate Change; Partial Repayment; Due Date Change; Disbursement Date Change; Loan Restructuring; Changes in Personal Details; Fee Waivers; Single/Multiple Historic Statements; Liability Letter; NOCs and; Account Closures.
* Control movement and archival of customer documents and files by filing and scanning.
* Ensure effective escalation of potential Risk Factors in the department to ensure Risk events meet or exceed tolerance levels set by the Manager.
* Work with the Manager and to promote greater levels of operational automation (to create further strategic operational efficiencies)
* Provide effective time management enable to complete transactions & facilitate smooth workflow without undue delays of transactions.

**Collections Unit Manager - CitiMortgage (Promotion) Mar 2008 - Aug 2008**

**CITIGROUP BUSINESS PROCESS SOLUTIONS LTD., Philippines**

* Provide support and call feedback to staff to improve collection skill and strategies.
* Attend class room training to assist and coach newly hired collection officers
* Attend management meetings to discuss agent's performance and service level agreements
* Initiate planning and implementation of various collections strategies to achieve KPI goals
* Conduct final interview and evaluate potential applicants for collection's post.
* Facilitate call calibration sessions ensuring that FTEs are in strict compliance of the standard call flow

**Collections Officer - CitiMortgage June 2007- Mar 2008**

**CITIGROUP BUSINESS PROCESS SOLUTIONS LTD., Philippines**

* Receive inbound and conducts outbound collection calls to discuss payment arrangements with the customers.
* Process over the phone payments ensuring that client information is dealt with utmost confidentiality
* Analyze payment solutions for clients under TIER 1

**Collections Officer - Mortgage Services Dec 2005 - Jan 2007**

**HSBC ELECTRONIC DATA PROCESSING INC., Philippines**

* Receive inbound and conducts outbound collection calls to discuss payment arrangements with the customers and resolve customer issues.
* Educate customer, offer solutions/suggestion for permanent resolution of delinquency
* Adhere to prescribed quality and compliance standards (Fair Debt Collection Practices Act)

 **PERSONAL INFORMATION**

* **Date of Birth** .................................. 16 September 1982
* **Marital Status** ................................ Single