**First Name of Application CV No 1624014**

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Date of Birth : 15th March 1991

**Objective**

I am a graduate of the American University of Science and Technology, holding a Bachelor Degree in Banking and Finance. At present, I am a seeking a challenging position in the finance field that would allow me to invest my analytical and technical skills, and grant me the experience I desire in the aim of mastering the world of finance. I am seeking an opportunity that utilizes my communication, organizational, and problem solving skills leading to proficient managerial skills.

Being eager to learn is what drives me to research and accumulate experiences.

**Experience**

***Personal Banker at Bank Audi***  (October 2014 – Present)

* Frontline operations of the bank: Handling cash deposits, withdrawals, money orders, checks and travelers’ checks, credit card advances, and all foreign exchanges operations.
* Overviewing balance cash drawers and ATM operations.
* Transfer funds and reviewing loan payments.
* Examining checks for endorsements.
* Data entry services for clients’ accounts and transactions.
* Maintaining contact with clients for cash and checking services.
* Identifying referral opportunities and cross selling bank services effectively.
* Carrying out client requests and providing information related to banking procedures, transaction time and requested financial services.
* I have recently been asked to work with the sales team considering my customer service skills.
* In addition to my duties, I am required to assist in the selling process of the bank;I am always assigned to a new monthly sales target. My responsibilities include: selling all types of banking products to customers, loans, credit cards, insurance and other banking services in addition to cross-selling, telesales and telemarketing.

***Internship at Middle East Airlines – Finance department*** (January 2014 - April 2014)

* Rotation between all sections of the finance department.
* Filing, data entry, calculating profits from ticket fares in the revenues section.
* Exposed to MEA account expenses by issuing factors and receipts for their accounts payables, accounts receivables.
* Bank reconciliations, general ledgers, journal vouchers with exposure to auditing within the accounting section.
* Overview on the airline industry, fleets and their capacities, destinations and out-stations, food supply and catering on board, cabin crew and pilots schedules and duties.

***Internship at Bank Audi - Head office***(June 2012- September2012)

* Consumer lending department in the collection unit.
* In-charge of collecting the unpaid payments of personal loans and credit cards from customers.
* I was appointed as the number one collector during the whole period of internship.

***Cashier at Moustache Group*** (2010-2011)

* Money transactions, cash, credit cards, checks.
* Petty cash and delivering the sales revenues to the office.
* Assisting in store management decisions and solving customer complaints.

 ***Salesman at Azadea Group*** (Summer 2009)

* Assisting the customers with their shopping experience.
* Organizing the store and keeping a good image of the shop at all times.
* Answering queries from customers and reporting discrepancies to the supervisor.

**Personal Experience**

* Traded on personal account with multiple trading companies in UAE and Lebanon.

**Education**

***CFA Level 1***

Candidate (Due June 2016)

***B.S. in Business Finance*** (Class of 2013)

American University of Science and Technology

***B.S. in Business Finance*** (Attended 2010-11)

Lebanese American University

***Governmental Lebanese Baccalaureate II*** (Class of 2009)

With emphasis in Socio-Economics- College Saint Francois

**Languages**

Arabic fluently spoken, written and read.

English fluently spoken, written and read.

French fluently spoken, written and read.

Spanish fairly spoken, written and read.

**Computer Skills**

Microsoft Office Applications: MS Word, MS Excel, MS PowerPoint.

Oracle Financials Accounting System. (Middle East Airlines)

Bankmate banking system(Bank Audi)