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| --- | --- |
| **Career Objective** | Seeking a challenging position in a prestigious organization, that will utilize my extensive interpersonal skills, work interest, career development and expertise to implement corporate goals and objectives |
| **Work Experience** | **Aug. 2010 – Feb. 2016** | **Doha Bank – Qatar** |
|  | **Collection Officer*** Collect the bank’s money from the defaulters by employing all available resources
* Receipt of delinquent accounts as per the collection system, verifying all necessary information
* Contacting delinquent customers through their available numbers urging them to settle their dues as quick as possible
* Meeting with defaulters for making settlement for the stuck up liabilities in accordance with bank’s policy
* Correspond with customer for collection of bank’s dues
* Ensure that calls and the contact target are achieved in the month
* Ensure that the first round of calling of the entire list is completed within 5 working days
* Punctuality & break: always punctual at work and avoid long breaks
* Ensure that balance limits are placed on customer account on all delinquent accounts in our respective allocation
* Check accounts on regular basis for any credit available in the account and arrange to transfer the same to cover the overdue amounts
* Ensure that all card accounts where the customer has changed employment are blocked on by giving codes and ensure follow up for new employment documents plus the overdue amounts
* Fax, email or send SMS in shape of legal notices to all the customers in buckets with broken promises and or the customers who are avoiding collection calls
* Ensure that security cheques have been presented and documents are forwarded to the legal coordinator in order to file a police case against delinquent customer
* Ensure that skip accounts are flagged on system with a probable skip flag and the same are assigned to the skip team for further follow up
 |
|  | **Jan. 2007 – Jul. 2010** | **Royal Bank of Scotland – UAE** |
|  | **Executive Collection*** Contact customers by phone to remind them of overdue payments and to understand their needs
* Provide customers with sufficient information to make proper payment to the Bank
* Review customers' profile and introduce the most effective collection actions
* Negotiate payment schedule that will ensure maximum profitability and minimum risk exposure to the Bank
* Follow up with customers with overdue payments via various communication mechanisms
* Seek supervisor's advice in solving irregular cases
* Provide administrative work related to collection such as updating delinquent account history, updating change of customers' data, accepting payment instruction, adjustment to payment apportionment, reversing incorrect charges, sending duplicate statements/letters, collation of MIS data etc
* Handling an individual portfolio size of AED 2 Million
* Offering settlement to the delinquent customers to the level where its win situation for the company & customers
* Maintain higher money collection to meet flow rate target
* Ensure updating of database for customers and other relevant information for further collection follow-up
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|  | **Apr. 2006 – Dec. 2006** | **Standard Chartered Bank – UAE** |
|  | **Sales Representative*** Selling the bank’s products and services to existing customers as well as new prospects
* Identify Sales opportunities, make appropriate referrals and meet or exceed established sales goals while following established policies and procedures
* Meet target oriented
* Able to build & grow relationship and turn these relationships into larger sales
* Constantly prospect for new client data through various channels
* Opening personal & company Accounts
* Customer Service
 |
|  | **Feb. 2001 – Jan. 2006** | **Thunder Bowl LLC – UAE** |
|  | **Help Desk & Customer Support Manager*** Attending the customers in handing over the bowling lanes
* Data entry of all data requirements
* Handling all telephone calls
* Scoring for different leagues & tournaments
* Reporting directly to the General Manager
 |
|  | **Mar. 1998 – Jan. 2001** | **Aida Leisure Equipment – Egypt** |
|  | **Customer Support Representative*** Scoring for different leagues & tournaments
* Scorer for National Tournaments
* Providing coaching for Schools & other customers on request
* Selling lanes & equipment
* Instructing people about the various aspects of the bowling
* Handling customer complains
* Data Entry for all invoices and follow-up as well
 |
| **Educational Background** | **Bachelor of Computer Science**, Cairo University, March 1996 |
| **Skills** | **Key Skills** * Good analytical and decision-making skills
* Highly motivated team player with excellent interpersonal and communication skills
* Self-motivated, creative team player welling to learn
* Team leading, managerial skills and team work
* Experience in information sourcing and solutions finding
* Well versed in working in multi-cultural environments
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|  | **Languages*** Natively fluent in spoken and written Arabic
* Very good in spoken and written English
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| **Personal Information** | Date of Birth: | 28th November 1972 |
|  | Place of Birth: | Libya |
|  | Nationality: | Egyptian |
|  | Marital Status:  | Married |
|  | Visa Status: | Residence Visa – Transferable  |
|  | Driving License: | UAE & Egypt |