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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 | | |
|  | **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 | | |
|  | **Languages**   * Natively fluent in spoken and written Arabic * Very good in spoken and written English | | |
| **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 | |