RUBY

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Career Objective

To create an exclusive concern in advancing myself professionally on course of global management through developing and promoting an equal growth both myself and to the company, I will unconditionally share my expertise as tools of commit to serve.

Academic Background

Bachelor of Science Major in BANKING AM) FINANCE

Polytechnic University if the Philippines

Experience Summary

ABU DHABI COMMERCIAL BANK

Abu Dhabi, UAE

May 2015 — present

SENIOR TELE SALES AGENT

r Originated, reviewed, process, closed and administered personal loan and other multi products of bank.

* Answered an average of 50 calls/ leads per day by addressing customer inquiries, solving problems and providing new product information.

^ Identify and escalate issues to line manager

r Proposed company listing to promote bank products by generating leads through calls and referrals.



STANDARD CHARTERED BANK

Abu Dhabi, UAE

April 2012-April 2015

SENIOR RELATIONSHIP OFFICER

* Originated, reviewed, process, closed and administered personal loan and other multi products of bank.
* Deliver budgeted volume and revenue from existing and new customer base with the agreed KP1
* Ensure to sell the bank's product and services and transform call transactions into enhanced customer relationship and capitalize an across sell opportunities.
* Proposed company listing to promote bank products by generating leads through calls and referrals.
* Submitted loan applications to the underwriter for verification and recommendations.

MAJESTIC TRAVEL AGENCY Manila, Philippines Apri1 2009 - November 2012 TICKETING OFFICER

* Answer inquires regarding such information as schedules, accommodations, procedures, and policies.
* Assemble and issue required documentation such as tickets, travel insurance policies, and itineraries.
* Confer with customers to determine their services requirements and travel preferences.
* Determine whether space is available on travel dates requested by customers, and assign requested spaces when available.
* Maintain computerized inventories of available passenger space, and provide information on space reserved or available.

PHIL EQUITABLE LIFE ASSURANCE COMPANY

Makati, Philippines

January 2005 — January 2009

FINANCIAL ANALYST

* Promote banc-assurance products from new and valued existing clientele
* Calculate premiums and establish payment methods for sale
* Met with an average of 5 walk- in policyholders to address and resolve complaints.
* Evaluated leads obtained through direct referrals, lead databases and cold callings.
* Finalize sales and collect necessary documents.
* Communicate with client with regards to product and services updates, update team leaders for cascading or meet with agents and disseminate import update.

CAZEMART INCORPORATED

Marikina City, Philippines June 2003 - December 2004 ACCOUNTING ASSISTANT

* Working in spreadsheets, sales purchased ledgers and journals
* Preparing statutory accounts.
* Managing petty cash transactions
* Reconciling finance accounts and direct debts.
* Reconciling invoices and identifying discrepancies.
* Creating and updating expense report
* Processing reimbursement forms.
* Issue invoices to customers and external partners, as needed.
* Review and file payroll documents.
* Participate in quarterly and annual audits.