WORK EXPERIENCE

**P r i n c e s s**

**Experienced Banker & Economist”**

**Reputed Bank in**Dubai, United Arab Emirates

## Customer Relationship Officer

August 02, 2008-October 17, 2019



# CAREER OBJECTIVE

Seeking a challenging opportunity to be connected to an organization that I can utilize my academic background, knowledge, skills and experiences as well as my capabilities effectively and to provide significant contribution in line with the company’s objectives.

# PROFILE

I am an experienced banker and an economist with multi-tasking skills, competent and results-oriented banking professional with over 15 years of extensive customer service with increasing duties and responsibilities and with extensive knowledge in banking products, services and facilities; detail-oriented and known for quality team player with balance relationship with colleagues have been beneficial; proven success in developing customer relationships; with good moral, integrity and appropriate etiquette in all matters.

# CONTACT

**Email**: princess-398507@2freemail.com

**Reference**: Mr. Anup P Bhatia, HR Consultant, Gulfjobseeker.com 0504973598

# SKILLS AND STRENGTHS

\*\*\*Adaptive to work in diverse & multicultural teams

\*\*\*Ability to manage change and maintain flexibility in a variety of challenging environment

\*\*\*Can multi-task and work in a fast paced environment

\*\*\*Critical thinker/ Decision Maker/ Problem Solver/ Highly Motivated

\*\*\*Excellent computer skills such as Microsoft Word, Excel, PowerPoint, Paint, Outlook

\*\*\*Excellent interpersonal skills

\*\*\*Hardworking and willingness to learn

\*\*\*Highly organized with good time management skills

\*\*\*Strong oral and written English communication skills

\*\*\*Fully aware of all bank products, services, policies and procedures to increase business volume and ensure delivering the maximum service level to the customers in professional time frame.

\*\*\*Adhere to branch operation process and report deviations to reach acceptable audit ratings for the branch and avoid any violations or fraud issues

\*\*\* Addressed customer complaints and mitigated dissatisfaction by employing timely and effective solutions.

\*\*\*Complete ownership of customer complaints and ensure that they are professionally solved

\*\*\*Ensure quality proposals to retail credit department to minimize declined cases to improve the quality of business cases

\*\*\* Evaluated customer information to explore issues, develop potential solutions and maintain high- quality service.

\*\*\*NIL complaints of misbehavior or misconduct

\*\*\*Display team spirit by supporting and assisting colleague whenever need arises

\*\*\*Extensive knowledge in branch banking-customer service, cash handling and marketing skills

## Bank of the Philippine Islands, Manila Philippines

**Preferred Marketing Associate/ Customer Service Associate/Cash Handling Trained**

July 15, 2004- August 2008

PREFERED MARKETING ASSOCIATE

\*\*\*Assists the Relationship Manager(RM) in management and handling of Preferred Portfolio

\*\*\*Supports the RM in meeting sales and profitability goals

\*\*\*Delivers/endorses service requirements of preferred clients

\*\*\*Obtains approval for preferred transactions when necessary

\*\*\*Acts as alternate for service staff when need arises CUSTOMER SERVICE ASSOCIATE/ BRANCH CASHIER

\*\*\*Deals directly with the public and handles routine banking transactions giving accurate and detailed information

\*\*\*Provides account services to customers like receiving deposit and loan payments; check encashment; withdrawals on accounts, recording night and mail deposits, manager’s check preparation

\*\*\*Records all transactions promptly, accurately in compliance with bank procedures

\*\*\*Focus on client’s transactions, analyzing it prior addressing their queries with hospitality

\*\*\*Cross sell bank products and promotions ascertaining customer needs

\*\*\*Responsible for checking customer’s identification to verify the clients

\*\*\*Complies with bank operations and security procedures by participating in all dual-control functions maintaining customer traffic

\*\*\*Maintains customer confidence through information confidentiality

\*\*\*Balance currency, cash and checks; maintenance of cash and currency

\*\*\*Contributes to team effort by accomplishing related results as needed

## Shoe Mart Retail Corporate Office, Incorporated Philippines Merchandise Manager

August 2003-April 2004

\*\*\*Order taking and processing the order in corporate office with pre-selected samples from authorized suppliers

\*\*\*Ring up all sales properly and accurately, handling purchase orders, verifies vendor deliveries

\*\*\*In charge of managing Retail Department Managers, Supervisors, Sales Ladies, Stock Man

\*\*\*Responsible in monitoring the proper display of the items in the SM retail stores assigned

# ACHIEVEMENTS

\*\*\*Gold Category-Best Service Branch 2009 Union National Bank Dubai, United Arab Emirates

\*\*\*Certified Customer Service 2011

Union National Bank Dubai, United Arab Emirates

\*\*\*Consistently receives email compliments with reference numbers from customers logged through Customer Care Unit

Union National Bank Dubai, United Arab Emirates

# TRAININGS ATTENDED

## \*Collection Training for New Hires

Date: July 05, 2003

Place: Citibank, Philippines

## \*Anti Money Laundering Seminar

Date: July 16, 2004/ April 03, 2006

Place: Bank of Philippine Islands, Philippines

## \*Teller Certification/High Counter Certification Program

Date: July 16, 2004

Place: Bank of Philippine Islands, Philippines

## \*Low Counter Certification Program

Date: August 02, 2007

Place: Bank of Philippine Islands, Philippines

## \*MS Insurance Non-Life Insurance

Date: April 02, 2008

Place: Bank of Philippine Islands, Philippines

## \*Operational Risk 2009

Date: February 10, 2009

Place: Union National Bank Head Office Abu Dhabi UAE

## \*Email Etiquette: Using Email to Communicate Successfully

Date: December 10, 2010

Place: Union National Bank Head Office Abu Dhabi UAE

## \*New Operations Manual

Date: July 10-11, 2011

Place: Union National Bank Head Office Abu Dhabi UAE

\*\*\*Calculate total payments received, reconcile with total sales during a time period

\*\*\*Inspect store facilities, cleanliness and proper working order of all supply stocks

\*\*\*Day to day reconciliation of product stocks versus sold items, purchase orders and inventory

\*\*\*Maintenance of proper inventory levels and increase sale of department items

\*\*\*Controls merchandise, supply shortages and monitor item demands

\*\*\*Worked with managers and advertising directors to optimize promotions

\*\*\*Restructured company merchandising standards to increase customer traffic and product exposure

\*\*\*Designed displays to deliver interactive, engaging and memorable store experiences for shoppers.

\*\*\*Created interior displays to promote products in alignment with corporate sales objectives.

\*\*\*Planned out sales cycles to develop and service accounts by using product marketing, prospecting, promotion and merchandising for product awareness and placement.

\*\*\*Updated pricing and signage to complete product displays and educate customers.

\*\*\*Completed seasonal windows, dressed mannequins and arranged in-store displays to showcase available products.

\*\*\* Prepared interesting and innovative visual displays to grab customer interest and promote sales.

\*\*\*Educated staff about coordinating racks and related displays to boost effectiveness of promotions.

\*\*\*Monitored and replenished display inventory and restructured according to available stock.

\*\*\*Serviced accounts using prospecting, product marketing and merchandising techniques to enhance product awareness.

\*\*\*Developed merchandising strategy to efficiently move overstock.

## Citibank Square, #1 Eastwood Avenue, Eastwood City, Libis Quezon City, Philippines Collection Officer

April 2003-July 2003

\*\*\*Verified and reviewed customer account information

\*\*\*Maintained high volume of calls to meet demands of busy group.

\*\*\*Monitored accounts for compliance with established payment plans and flagged those in violation

\*\*\*Assisted debtors in setting up payment plans to recover overdue balances.

## Metropolitan Bank and Trust Company,Catmon, Malolos City, Bulacan, Philippines Internship/On the Job Training(Customer Service/Cash Handling)

May 2002 (Completed 100 hours of apprenticeship)

\*\*\*Familiarity with the retail bank daily branch operations

## \*PCI Compliance: What You Need To Know

Date: January 2013

Place: Union National Bank Head Office Abu Dhabi UAE

## \*Securities & Mutual Funds’ Investments

Date: July 12-15, 2015

Place: Union National Bank Head Office Abu Dhabi UAE

## \*Regulations & Ethics in Investments

Date: February 14-15, 2016

Place: Union National Bank Head Office Abu Dhabi UAE

## \*Digital Marketing

Date: June 05-06, 2016

Place: Union National Bank Head Office Abu Dhabi UAE

## \*Customer Service with Neuro Linguistic Programming, USA

Date: February 12, 2018

Place: Union National Bank Head Office Abu Dhabi UAE

EDUCATION

## College Graduate

June 1999-April 2003

University of the Philippines-Diliman, Quezon City, Philippines

\*\*\*Bachelor Graduate Major in Economics (with MBA units on Human Resources, Financial Management, Decision Making & Business Policy Formation)

## High School Graduate with Honors

June 1995-March 1999

Holy Spirit Academy of Malolos-Bulacan Philippines

\*\*\*6th Honorable Mention, Written Communication Awardee, Visual Arts Awardee, Loyalty Awardee

## Elementary/Grade School Graduate with Honors

June 1989- March 1995

Holy Spirit Academy of Malolos-Bulacan Philippines

\*\*\*Third Honor, Best in History, Geography and Civics

***\*\*\*I hereby certify that the above information is true to my best belief and knowledge. Character references available upon request. \*\*\****

