



Sarah Mansour Mohammad Zaki

Senior Collector | Customer Support Specialist

Results driven Sr. Collector with 10 years of experience and knowledge in the finance sector. Strong negotiator able to work in a very fast-paced environment and adapt to situations. Collects accounts in compliance with all applicable regulations and internal performance standards in order to meet personal and team goal objectives. Thorough legal and business economics acumen and excellent interpersonal skills. Strong problem-solving skills and attention to detail. Excellent ability to develop rapport with internal and external customers. Experienced in operating equipment's and sorting collections to order distinguished details for further processing. Dependable and flexible team player that's multitask oriented.

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📍 Dubai, UAE

WORK EXPERIENCE

CRM Collection Damac Properties

02/2021 - Present

Dubai, UAE

Damac is an Emirati real estate company established in 2002. It is considered one of the largest real estate companies in the Middle East and the Arab world, headquartered in Dubai.

Achievements/Tasks

- Formulating procedures and policies that ensure timely payments while maintaining a high level of customer retention.
- Reconciling miscellaneous accounts that have been escalated from the Accounts receivable team.
- Evaluate the credit status of clients to distinguish between debtors and credit levels.
- Ensuring credit and collection policies and procedures are followed by team.
- Maintain accurate records to analyze the company's credit control system's effectiveness and implement changes to improve profitability and reduce bad debts.
- Negotiate payment plans with customers and revise loan terms and conditions.
- Revise and implement debt collection processes when there are any delayed invoices or payments, and initiate legal procedures if necessary.

Senior Collector Hadaf Al Khaleej Dept Collection

03/2017 - 12/2020

Sharjah, UAE

Hadaf Al Khaleej is one of the leading financial institutions in UAE.

Achievements/Tasks

- Collects delinquent and non-delinquent accounts through correspondence and personal contact with debtors; sets up repayment schedules, Field visits, Identifies potential risk and implements effective solutions. Review collection MIS to measure own effectiveness, productivity, and efficiency.
- Generating detailed reports analyzing area performance daily, weekly, monthly, quarterly, and annually. Creating skip reports to transfer skip cases to agencies.
- Active Coordination with clients like HSBC & ADCB Bank
- Coordinating and developing a relationship with overseas agencies to collect from a diverse portfolio of overseas customers.
- Collection and recovery daily transaction authorization/operation.
- Interviews and corresponds with debtors to elicit payments and explain County policies and legal requirements.
- Prepares accounts for legal enforcement, including developing case summaries, short statements for Court, obtaining evidence, consulting with attorneys, and claims.
- Negotiating with delinquent/defaulters clients for settlement agreements.
- Use analytical skills to support Loan Disbursement, Collections, Financial, Credit, and Risk strategies among other teams (RRD).
- Update contact information for all customers within the assigned portfolio Maintained up-to-date knowledge of product and service changes.

DOCUMENTS

- Visa Status
Employment Visa
- Driving License
UAE Valid Driving License
- Nationality
Egyptian
- Marital Status
Married

SKILLS

Adaptability

Customer Services

Financial Situation

Collection Efforts

Bank Liabilities

Personal Loan

Credit Card

Financial Statements

T24 Prime Cards Service Desk

Oracle

Billing Procedures

Spreadsheets

Collection Techniques

Banking CRM

SOFT SKILLS

Communication

Empathy

Problem Solving

Time Management

Critical Thinking

Coordination

Negotiation

Resourceful

Presentation

LANGUAGES

Arabic

Native or Bilingual Proficiency

English

Full Professional Proficiency

WORK EXPERIENCE

Customer Service Representative Mindshare Advertising (LLC)

02/2014 - 12/2015

Dubai, UAE

Orbit Showtime Network or OSN is one of the largest pay-TV companies in the Middle East and North Africa. It is a joint venture between the Kuwait Projects Company Holding "KIPCO" and the Saudi Resources Holding Company 13%, and was established through the merger of Orbit Media Network and Showtime Arabia.

Achievements/Tasks

- Provided prompt response along with an ideal solution. The customer was inquired through calls, emails, and live chat as per the customer's requirements.
- Created new accounts for new customers, made additions for existing accounts.
- Answered a high volume of incoming calls in both languages English & Arabic, and guided the customers on establishing a new trade License.
- Responded customer's queries regarding new products, rate plans, and new promotions.
- Handled customers complaints & Calmly dealt with often challenging issues in a busy call center environment. To ensure customer satisfaction and trust were re-built beyond expectations.
- Generated daily report for monitoring KPIs
- Promoted the supportive image in the company in every way possible.

Customer Service & Marketing Research Reach (Research and Consulting House) Orbit Showtime Network

07/2011 - 12/2013

Dubai, UAE

Orbit Showtime Network or OSN is one of the largest pay-tv companies in the Middle East and North Africa. It is a joint venture between the Kuwait Projects Company Holding "KIPCO" and the Saudi Resources Holding Company 13%, and was established through the merger of Orbit Media Network and Showtime Arabia.

Achievements/Tasks

- A comprehensive definition of the network and OSN packages including network products, content of channels, high packages, youth, sports, and what is appropriate for the age groups.
- Enhanced the image and preview the original dimensions of the channel content.
- Solving technical obstacles in the image and dimensions and providing the best services (bouquet, receiver, USB, and cell phone accounts) with high quality
- Explanation of the terms and conditions of the customer, Educated them regarding prices for monthly and annual packages.
- Explanation of the available payment options and current offers to subscribe at the best prices and provides more convenient payment options for customers.
- Working continuously around the clock for providing solutions to customers.

EDUCATION

Department of Special Education Cairo University

Courses

- Open Education System

High School Diploma St. Al Shoulla Private School

2010

Sharjah

INTERESTS

Reading

Swimming

INTERNSHIPS & TRAININGS

- CIM(Etisalat)

Dubai, UAE

- Sabre Read Airline

Arab Gulf For Tourism and Aviation

- Autodesk 3ds Max

- Microsoft Office

REFERENCES

Available upon request.