



DEXTER LOCQUIAO

BANKING & FINANCIAL SERVICES PROFESSIONAL

CONTACT

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KEY SKILLS

- Credit and Risk Analysis
- Customer Service
- Complaints-handling
- Fraud Detection
- KYC / CDD
- Banking Collections
- Basic Accounting
- Data Entry & Maintenance
- Documentation Management
- Sales Support
- Interdepartmental Coordination
- Strong Research Skills
- Excellent Communication Skills
- Microsoft Office Suite
- Training of new staff
- Detail-oriented
- Working under pressure

PROFILE

A Credit Analyst with over ten years of extensive experience within the Banking and Financial Services sectors, and having sound knowledge in Credit, Risk, Customer Onboarding Operations, and general Business Operations Support, with a high focus on delivering exceptional Customer Service. An excellent team-player holding a proven track record in achieving targets and meeting deadlines.

PROFESSIONAL EXPERIENCES

SENIOR CREDIT ANALYST

July 2015 - June 2020

Majid Al Futtaim Finance LLC, Dubai, United Arab Emirates

- Primarily responsible for the end-to-end underwriting of Credit Card, Corporate Card, and CTA Card applications.
- Performed data entry, data verification and maintenance, documents verification, and ensured that accurate and up-to-date information are captured on the system for QA purposes.
- Identified fraudulent documents and incorrect information and ensured reporting is done to the concerned departments for further investigation.
- Reviewed proposals and data management of Target Market and Declined Target Market companies.
- Ensured error rate is within zero to 2% and contributed to meeting the department TAT of 3 days.
- Responded to incoming calls and emails from customers regarding their application status and product enquiries.
- Acted as a department champion to improve employee engagement and often tasked with training new joiners.

ACHIEVEMENTS:

- Shine Awardee - January 2020 / May 2017 / January 2017

PERSONAL INFO

Age : 31 years
Birth date : December 15, 1988
Civil Status : Married
Citizenship : Filipino
Visa Status : Residence Visa
Current Location : Dubai, UAE

EDUCATION

**Bachelor of Science in Business
Administration - Major in
Banking and Finance**

GWA: 1.91
2004-2008
Dean's Lister
New Era University
Quezon City, Philippines

CREDIT ANALYST

Citibank N.A., Dubai, United Arab Emirates

March 2011 - June 2015

- Responsible for the sound assessment of Credit Card applications and background checks of the applicants' credit reports.
- Performed verifications in order to determine the customers' external liabilities with the purpose of concluding their precise debt-to-income ratios.
- Ensured acceptable work quality with minimal/zero errors to minimize bad debt risk.
- Made regular feedback and coordination with Sales, Operations, Collections, Branches, Telemarketing and Unit Supervisors to improve turnaround time.
- Guaranteed daily targets and turnaround time on escalations are met.
- Responsible for handling credit-related client complaints and requests such as Credit Line Increase, Credit Card Upgrade, Early Credit Card Renewal, Removal of Credit Card Blocks, and Supplementary Credit Card Applications.

SENIOR COLLECTOR

Citibank N.A., Dubai, United Arab Emirates

March 2009 - February 2011

- Conducted the collection of payments from delinquent Personal Loan accounts.
- Made daily outbound calls for customer payment follow-ups, their reasons of delinquency, and ensures all forms of communication are updated in the system with all the relevant information received and adhering to high-level of customer service at all times.
- Secured Promises to Pay (PTPs) in every communication done with the customers.
- Responsible for consolidating and sending cheques of delinquent accounts for clearing.
- Preparation of urgent debit memos, overdrawing of accounts, account-to-account payment reversals, reversal of fees/charges, credit card blockages, loan account closures, and removal of current accounts' post-no-debits (PND) for manager's approval and for submission to the concerned units for action.
- Offered the customers means of making their delinquent accounts current by arranging settlements and/or referring their accounts for restructuring.

ACHIEVEMENT:

- Country Business Manager's Top Performers Club Awardee – Q4 2010

HOBBIES/INTERESTS



Photography



Reading & Writing



Choral Singing



Indie Films