

Curriculum Vitae

Lyal M.Wafa Warak

Contact

Information

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Personal

Information

- Marital status: Single
- Nationality: Syrian
- Date of birth: 10.03.1994
- Place of Birth: UAE
- Address: Dubai -UAE
- Visa status: Family visa
- Immediately available to join

Professional Summary

Highly reliable and focused Personal Banker with an exceptional client service record and extraordinary depth of loan and credit knowledge. Able to explain complex financial management concepts to a wide variety of professional and non-professional audiences. Adept at working independently or as part of a professional banking team.

Education

Bachelor of science in banking and finance

Emirates Institute of banking and financial studies – United Arab Emirates

Jan 2016 – July 2018 Graduated with 92% Percent

Banking Diploma / IFS

Emirates Institute of banking and financial studies – United Arab Emirates

September 2012 – July 2014 Graduated with 98.11 % Percent

Secondary Certificate (Scientific Section)

Al-Mualla Secondary School - UAQ – United Arab Emirates

September 2009 – June 2012 Graduated with 96.7 % Percent

Experience

❖ Assistant Team Leader – Senior Sales and Service officer
May 2019 – April 2022
Commercial bank of Dubai – United Arab Emirates

- Achievement the monthly Sales Target of credit card / personal, auto and mortgage loans. (Conventional and Islamic)
- Achievement the monthly Sales Target of opening Private and Elite accounts.
- Achievement the monthly Sales Target of opening business and corporate accounts.
- Discuss possible loan products and options to meet customer client needs and advise customer on risk and benefit of each option.
- Collect and analyze client financial detail to assess eligibility for home loan.
- communicate effectively with all stakeholders including the customer , sales associate , builder and title company .
- Answer Customer Questions through Phone and Email.
- Support Management in Training and Developing Meetings.
- Knowledge of CRM/CVXR
- Help operation team with daily sales reports.
- Develop strategies for maintaining and further penetrating existing accounts.
- Develops focused strategies for acquiring, retaining, and growing select clients.
- Maintaining the existing client relationships and identify new business opportunities
- Supports the Bank's strong relationship banking culture through ongoing customer contact, quality customer service, and superior product knowledge.
- Remained updated on all available financial products and financing packages.
- Assisted customers by offering sound financial advice.
- Made recommendations for customers considering various banking products.
- Managed in-person, over-the-phone, and email inquiries in a timely manner.

❖ Customer Service Officer
November 2014 – April 2019
Commercial bank of Dubai – United Arab Emirates

- Handle customer inquiries both telephonically and by chat system.
- Manage and resolve customer complaints.
- Provide customers with product and service information.
- Process orders, forms and application related to debit and credit cards.
- Cross selling over the phone.

❖ Retail Banking Advisor - Trainee
May 2014 – July 2014
National Bank of Abu Dhabi - Umm Al Quwain Branch

- Open current and saving accounts by collecting documents in the branch.
- Recommend potential products or services to management by collecting customer information and analyzing customer needs.
- Identify and assess customers' needs to achieve satisfaction.
- Help the team in branch with daily teller transactions as trainee.

Soft skills:

- Outstanding organizational and interpersonal communication skills.
- Excellent Team player
- Leadership and mentoring skills
- Strong analytical and technical skills

Qualification:

- Fluent English – IELTS 6.5 BAND.
- Native Arabic speaker.
- Strong ability to multi-task under pressure.
- Excellent knowledge of library databases.