

MY RESUME

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PERSONAL DETAILS

Date of Birth: November, 4th 1992.

Gender : Male

Marital Status: Single

Nationality: Egyptian.

Languages known: Arabic , English , Hindi, Tagalog

KEY SKILLS & CAPABILITIES

- Ability to communicate effectively
- Can cope in a busy environment and working in a team
- Confidence to work under pressure and meet deadlines
- Polite telephone manner
- Excellent customer service skills and problem solving skills
- Good decision power
- Good IT skills including knowledge of Word, Excel and Access
- Enhance staff motivation
- Interpersonal skills and learning and development skills

EMPLOYMENT HISTORY

- **FINTREK Marketing : Currently working**

📍 Location : Dubai (UAE)

Job Profile : Team Leader

Job Description:

- ✓ Responsible for selling credit cards & Personal loan.
- ✓ Handling 11 sales agents and responsible for their performance & Training.
- ✓ Achieved the targets as a team for all the consecutive months.

- **Citi Bank : Till March 2022**

Location : Dubai (UAE)

Job Profile : Relationship Officer

Job Description:

- ✓ Connecting on an average 150+ customers daily through Automated Dialler System.
- ✓ Because of my language proficiency I am also helping my colleagues for the same.

- ✓ I have also handled client's complaint and able to resolve on priority.
- ✓ Because of my sales skills and excellent performance, I have got appraised from clients as well as received "Star of the Month" / CBM Award / EMEA Championship (2nd year in row 2019-2022). Fast Track Promotion (From E1 to E3 as I have achieved average target of 217).

- **Emirates NBD- (Credit Cards, Accounts and Loans)**

Location: DUBAI

Job Profile: Phone Banking Officer | Escalation Desk Officer

Job Description:

- Ensure customer satisfaction and trust was re-built beyond expectation
- Calmly deal with often challenging issues in busy call centre environment
- Resolve any customer grievances and provide solutions accordingly
- Escalate calls to relevant departments when required
- Promoting the supportive image of the company in every way possible
- Receiving and dealing with all initial customer communications
- Guiding all customer issues to a satisfactory conclusion
- Following up on ongoing customer cases and communicating progress to management and customer
- Process requests like Balance consolidation, Payments, Balance Transfers, Fraud Concerns, Online navigation or basic trouble shooting and travel concerns
- Sending requests for Telegraphic Transfer Locally and Internationally
- Providing warm greetings to each customer with genuine enthusiasm and smile.
- Injecting a Best friend approach while talking to the customer
- Providing best customer service experience by giving them the solutions in a timely manner
- Reiterating the benefits of their Credit Cards on how they can get savings and discounts
- Process requests like updating the address, phone number, name, card replacement, balance consolidation, credit limit increase, balance transfers, online payment, pay by phone, fraud concerns, declined transactions travel
- Used different systems.

- **Commercial Bank International**

Location: DUBAI

Job Profile: Retail Credit –Analyst & CPV – Retail Banking Group

Job Description:

- Evaluating clients' credit data and financial statements in order to determine the degree of risk involved in lending money to them.

- Analysing client records and using the data to recommend payment plans.
- Evaluating the financial status of clients by producing financial ratio.
- Filling out loan applications and including the credit analysis and loan request summaries, then submitting these loan applications to loan committees for their approval.
- Helping Branches and sales in managing financial.
- Conferring with clients & HR of the clients to verify their financial/credit transactions and to resolve their complaints

Fulfilment Team – Retail Banking Group

Key Responsibilities:

- Loan/Credit Card New Submissions and Re-submissions:
 - Receive the new loan proposals from Branches/Sales and submit them to RCD as per the agreed SLA.
 - Track the cases and deliver the approval sheet to Branches/Sales.
 - Follow up with RCD in case application exceeded TAT.
- Discrepancy Cases of Loans/Credit Cards/ New Accounts opened:
 - Follow up closure of the following:
 - Manager Cheque not presented after 5 days.
 - Personal loan cases with remaining amount not released as waiting for STL/clearance letter/salary; aging more than 30 days and not delinquent.
 - Home loan cases where title deed / mortgage deed not received after fund release and transfer (non recovery follow up case).
 - Auto loan registration card copy showing vehicle re-mortgaged to CBI, not provided after temporary release done for changing the no. plate
 - Account opening documents outstanding with deferral approvals not fulfilled in spite of several follow ups in the past.
- To co-ordinate the whole process of documentation flow cycle:
 - To be one point of Contact between Cops/RCD & Branches/Sales
 - Ensure the quality of the documentation flow cycle.
- On daily basis submit MIS reports to management:
 - Give close estimates to current month expected and achieved sales.
 - Individual performance and overall performance of the team.

- **AXIOM Telecom**

Location: DUBAI

Job Profile: Sales Officer – Shift in Charge

Job Description:

- Provides product, promotion, and pricing information by clarifying customer request; selecting appropriate information; forwarding information; answering questions.
- Increase average transactional value & overall store turnover.
- Offer & execute all VAS to customers and sell Axiom Brand values.
- Assist in reducing stock loss by observing all company procedures, including correct utilization of security equipment, vigilance to all areas of risk, and completion of all required documentation.
- Process all sales and collection of Customer Database in an efficient manner in line with the company procedures.
- Updates managers by consolidating, analyzing, and forwarding daily action summaries.
- Tracks sales expenses by tracking, consolidating, analyzing, and summarizing expenses; forwarding for reimbursement.
- Updates job knowledge by participating in educational opportunities.

EDUCATIONAL DETAILS

Bachelor of Psychology Studies from Alexandria University. Alexandria, Egypt. (In Process).

TECHNICAL EXPERTISE

- OS: Windows 9x, Windows 2000, Windows XP & Windows Vista, WIN 7, WIN 8
- Applications : MS OFFICE (XP,2000,2003,2007,2010,Win 7 , Win 8,Win 10.1)
(WORD,EXCEL,POWERPOINT,OUTLOOK)
NETMEETING,VNC VIEWER,INTERNET,ANTIVIRUS,
FIREWALL etc.

PERSONAL ATTRIBUTES

Smart appearance, managing skills, enthusiastic, time punctual, good team-working skills, hard working, friendly, responsible, communicative, organized, self-motivated and honest and trust worthy.

REFERENCES

Provided upon request