



Maher Wasef Yousef



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SKILLS

WORK

MS Office



Internet



English



PERSONAL

COMMUNICATION



SERVICE DELIVERY



ORGANIZATION



TEAM PLAYER



LEADERSHIP



CREATIVITY



SOCIAL



Maher Wasef Yousef

Management & Information Systems



OBJECTIVE

I am interested in joining a challenging environment where in my extensive years of experience and knowledge in this field will be optimized. Long term goal is to reach Management level that will further my growth which may factor in the firm's advancement.



EXPERIENCE

Customer Service Officer

Abu Dhabi Distribution Company

Abu Dhabi, UAE

2020 - 2021

Senior Customer Service Officer

First Abu Dhabi Bank

Abu Dhabi, UAE

2013 - 2020

Branch Operation Officer

First Abu Dhabi Bank

Abu Dhabi, UAE

2009 - 2013

Collection Executive

First Abu Dhabi Bank

Abu Dhabi, UAE

2007 - 2009

Sales Executive

First Abu Dhabi Bank

Abu Dhabi, UAE

2006 - 2007



EDUCATION

BACHELOR OF COMPUTER SCIENCE

Ajman University

Abu Dhabi, UAE

2001 - 2005



COURSES

- Training course at First Gulf Marketing, May 2013
'Creative Management Consultants'
- Training course at First Gulf Marketing, Apr 2008

'Anti Money laundry'

- Training course at First Gulf Bank, May 2007

'General Banking'



DUTIES & RESPONSIBILITIES

Senior Customer Service Officer:

- Responsible for regularly supporting the Operation Manager & Branch Manager ; ensures branch operational activities run smoothly and efficiently; provides leadership, training and limited supervision within the branch.
- Performs limited supervisory duties as assigned by the Branch Manager, and may perform in various capacities, such as a new accounts representative, teller, or safe deposit attendant as appropriate.
- Work closely with Compliance Officer to ensure branch compliance with Federal and State regulations, laws and policies and monitor ongoing branch training
- Process Fixed Deposit and Credit cards applications.
- Ensure all authorizations are as per delegated authority and any transgression is immediately reported to Branch Manager/ Head of Distribution (Hod).
- Promote and sustain accurate, responsive and timely customer service and manage customer complaints/feedback to ascertain client satisfaction levels;
- Ensure proper balancing of all transactions at end of each day and review/approve all periodic reports of the branch
- Attend to matters involving Internal Audit, and other internal/external regulators and prepare audit reply reports in coordination with the Operation Manager and ensure that rectification and audit findings are implemented
- Receive and respond to customer service account inquiries on account balances, transaction details, statements and fees and charges.
- Alterations to existing savings and cheque accounts
- Inquiries for credit card and personal loans
- Inquiries on internet services, Identify customer needs
- Set up periodical payment authorities on accounts
- Promote bank products and services, Change statement of account cycles

Branch operation Officer:

- Teller backup
- Process customer requests such as Account Opening, Cheque Book, Debit Card, PIN's returned cheques & captured cards against the written records, Stop Payment of Cheque & Signature Change.
- Ensure AML systems are checked before accepting customer request for opening account.
- Ensure completeness and verification of all documents against source documents.
- Daily Teller voucher checking against system generated report at EOD to be concluded.
- Daily reconciling / proofing of MC account, Monthly branch GL account proofing.

Collection Executive:

- Calling up delinquent customer for Credit Card & personal loan.
- Searching for unreachable customers using phone directory
- Analyzing customers account to find the best solution depending on their financial position.
- Handling Post Dated Cheques, and following up the CHQs transactions
- Arrange the due date of the payments to suit customer's income.
- Issuing original letters such as Liability letter, Release letter.

- Contact branches to obtain necessary required information about defaulters.
- Sending reminder letters and legal notices to customers.
- Initiating travel ban and civil suit with the help of our bank lawyers.
- Discuss with the defaulter the problem, and make suitable arrangements to regularize the account and avoiding deferring the problem to next bucket.
- Manage the dialogue, control the conversation time, and make the defaulters comfortable by understanding them.
- Recording the outcome of each and every contact with defaulter.
- Contacting defaulter's employer to certain the correct address for a traceable absconding cases.
- Rescheduling loans.

Sales Executive:

- Development and retention of different business segment of clients.
- Hard work to achieve the monthly target and cover the market properly.
- Ensuring quickest possible time for completion of finance application formalities.
- Strong emphasis on maintaining relationships and providing customer loyalty.
- Negotiation on deal based on principle lending guidelines.

PERSONAL INFORMATION

Date of Birth	:	18/04/1983	Nationality	:	Jordanian
Marital Status	:	Married	Gender	:	Male
Driving License:		Valid UAE D.L			
References	:	Available on request			