

HISHAM AHMAD SALIH MUAMMAR



CONTACT INFORMATION

Mobile : 055 371 6716
Address : P.O. Box 10704 Ras Al Khaimah, UAE
Email : muammar1234@hotmail.com

PERSONAL INFORMATION

Date of Birth : 1974
Nationality : Jordan
Place of Birth : Dubai, UAE
Marital Status : Married

OBJECTIVE

My main objectives are to work with a very high professional organization, increase my knowledge in banking sector, and improve my language skills as well as my self-confidence.

EDUCATION

BA in Business Administration from **Amman University**
High Diploma in Banking – Academy for Banking and Financial Sciences

WORK EXPERIENCE

TELLER | 2012 – Present
RAK Bank, Dubai, UAE

- Efficiently and accurately handle payments and receipts of cash and In-House cheques.
- To ensure confidentiality of the customer information at all times.
- Supporting the bank sales team by identifying customer needs and then promoting current offers to them.
- Performing clerical and administrative duties.
- Following bank procedures when performing transactions.
- Ensure to Balance cash daily and have zero cash shortages and overages.
- Generate referrals and cross-sell new and existing products.
- Intimate and update customers on information required as per current process.
- Ensure proper handover I takeover has been completed with details of pending items and signed off and all the documents that are pending are handed over before proceeding for the day off/annual leave.

CUSTOMER SALES AND SERVICE OFFICER | February 2010 - 2012
Mashreqbank, Al Nakheel Br-RAK-UAE

- Provide the bank customer's financial services which exceed the customer's expectations by delivering an unbiased, competent, timely and problem free service.
- Proactively work towards satisfying the needs of the customer.
- Improve on service levels at the branch and ensure all service requests are processed in a timely manner by effective using to OMNI FLOW PROCESS CLIENT system.
- Take ownership of customer complaint resolution by routing the complaint through Microsoft CRM System.
- Cross sell all Mashreq bank products to walk in customers.
- Adhere to Branch process and report deviations to the LMM, which should finally lead to an acceptable Branch Audit rating.

COUNTER SERVICE SPECIALIST (CHIEF TELLER) | 2005 – 2010

Mashreqbank- Al Nakheel Br-RAK-UAE

- Meet transaction processing standards and maintain high level of customer service standards.
- Process cash transactions (deposits / withdrawals) in both local and foreign currency and ensure that cash is balanced at the end of the day.
- Verify signature(s) on payment cheques & ensure that these are approved as per authority levels prior to disbursement.
- Accept and process all types of clearing / collection cheques.
- Issue pay orders and drafts.
- Monitor cash deposit amounts / quality of notes in order to detect unusual - transactions (money laundering, forgery) etc.
- Highlight security concerns to the CSM and / or the Branch Manager.
- Achieve set targets in terms of service standards for customer transactions.
- Alert the CSM / Branch Manager or unusual transactions (money - - - laundering / forgery) that may be detected.
- Maintain high service standards consistently.
- Manage cash position of the branch / Till in order to ensure that sufficient cash held for customer. Verify large cash holding of cash or its particular denominations.
- Act as custodian of Cash Safe in the Vault.
- Sort out soiled notes and deposit these at the Central Bank.

CUSTOMER SERVICE AND SALES OFFICER |1998 - 2005

Abu Dhabi Commercial Bank –RAK-UAE

- Handling and doing all financial transactions (Dr/Cr).
- Opening all kind of accounts.
- Attending customer for loans.
- Deliver chqs book and ATM card and statement.
- Customer service.

COURSES ATTENDED

- Fundamentals of Banking.
- Anti – Money Laundering.
- Customer First.
- Products Knowledge.
- Business Excellence.
- UBL – UAE Banking Law.
- Control In Our Business.
- Proactive Relationship Banking.
- Fraud Awareness.
- Customer Relationship Management.
- Sharia'h Modules.

SKILLS

- Very Good in Windows and MS-Office application.
- Excellent internet skill
- High administrative and communications skill.
- High sales and customer service skill.
- Interpersonal skill.
- Problem solving skill.
- High analytical skill.
- Decision making skill

LANGUAGES

Arabic: Native.

English: Fluent.