

GRACE K. FAKHRY



PERSONAL INFORMATION

Place & Date of birth: Becharé 1986

Nationality : Lebanese

Status : Married

Languages: French, English and Arabic (written, read & spoken fluently)

Address: Fanar - main road near Al Saideh church - bldg. Jihad Khoury - 3rd floor

Phone : +961 01 886 888

Mobile Number : +961 3 594 568

EDUCATION

Lebanese University (LU) – Achrafieh

- B.A. Banking & Finance (graduate 2007)

Beirut Evangelical School For Girls & Boys – Rabieh

- Primary, Elementary & Secondary Studies 1990 – 2004

EXPERIENCE

Sept. 2011 till 2015

Co. : Byblos Bank S.A.L.

Position : Personal Banker

Area Of Work : Achrafieh - Beirut – Lebanon

Main Tasks

- Promoting bank's products in order to achieve the assigned sale budget (retail loan, bank insurance, card, check book, internet banking, capital market, contract preparation, etc...)
- Providing appropriate financial solution according to client's business need.
- Open customer's accounts & executing all non cash transactions for customers (transfers, banker's checks, etc....)
- Manage all loans granted against cash collateral (disbursement, renewal of file, contract preparation).
- Provide to clients a prompt assistance in choosing the adequate retail loans and complete their files.
- Issue and manage commercial loans (terms, post financing, etc) by ensuring a proper renewal upon customer's request, follow up of unpaid due amounts and their settlements.
- Renew deposits and LD's (long deposit) and update their account interest conditions as per branch management request.

- Perform administration tasks related to foreign exchange, capital market and financial product with central operation department (bank office treasury) and the treasury department.

Sept. 2009 --- Sept. 2011

Co. : **Byblos Bank S.A.L.**

Position : Administrative Staff

Area Of Work : Achrafieh - Beirut – Lebanon

Main Tasks

- Renewal of retail files (personal & housing loans' annual renewal)
- Process checks received via clearing, and follow up with client's unpaid amounts.
- Process pending transactions (e.g. EDL, Ogero, Alfa, Mtc touch bills) and follow up with clients' payments.
- Follow up with clients' unpaid installments (retail bills, commercial bills, insurance, etc.)
- Renew deposits and loans, update their related accounts with credit and debit interest.
- Process all inter branch transaction received from other branches or from head office.

Nov. 2007 --- Sept. 2009

Co. : **Byblos Bank S.A.L.**

Position : Teller

Area Of Work : *Achrafieh - Beirut – Lebanon*

Tasks : ***Mainly all cash transactions***

ADDITIONAL SKILLS

- Retail lending risk & management course
- PC knowledge
- Lebanese financial regulations course
- Microsoft excel, word, powerpoint, outlook