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Email: Habbalnadine@gmail.com
Beirut, Lebanon

Languages: Arabic, English, French.
Nationality: Lebanese.
DOB: 15-07-1988.

Nadine. S. Habbal

Summary of Experience, Skills, and Qualifications:

- Interpersonal & Excellent Communication Skills: **15** years professional experience.
- Working Knowledge of Banking System: **12** years of Professional experience.
- Mathematical & Analytical Abilities: **12** years of Professional experience
- Problem Solving & Conflict Resolution: **12** years' professional experience.
- Team Leader & Team Management Abilities: **12** years' professional experience.
- Communication Skills: **15** years' professional experience.
- Proficient with Microsoft Office: **15** years' professional experience.

Work Experience:

2018 – Present: **Senior Customer Service Officer** (CREDIT LIBANAIS, www.creditlibanais.com.lb)

- Welcome customers to obtain information and explain available services.
- Cross selling all the bank's products.
- Increasing the branch customer base.
- Ensure service excellence.
- Contribute to the profitable growth of the bank in line with the strategic guidelines and the bank policies and procedures.
- Perform outside calls to increase the branch customer base.
- Input all information obtained from customers into the system.
- Open all types of accounts (current, savings, time deposit, saving certificates).
- Answer Customer inquiries and correct errors.
- Present funds received from customers to the Teller for deposit & obtain receipt for customers.
- Help customers complete applications.
- Receive complaints from customers, register them & deliver it to the concerned person.
- Handling all inquiries received from clients (position – statements – T/Ds maturity)

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2014 – 2018: **Senior customer Service** (CREDIT LIBANAIS, www.creditlibanais.com.lb)

- Introducing new products to customers that best suit their needs.
- Following up with clients to complete their files.
- Matching customers financial situation with the best suitable kind of loans.
- Applying cross selling strategies to maximize profit.
- Improve customer services to achieve branch targets set by management.
- Opening and closing accounts for both individuals and companies.
- Monitor the application of the management directives with respect to deceased clients (legal documents-interest calculations-payment process).
- Processing various loan applications on the system.
- Follow up with call centre to minimize the unpaid bills.
- Handle the request process of check books.
- Filling various loan application (housing loan, car loan, personal loan etc.)
- Filing and archiving old documents following ISO standards.
- Register outside mail on system.
- Visiting and attracting Clients in nearby area.

2011 – 2014: **Junior customer Service** (CREDIT LIBANAIS, www.creditlibanais.com.lb)

- Answer questions about account types and banking products, such as CDs, money market accounts, loans and credit cards.
- Check on the status of customer accounts and track checks and payments.
- Review and explain account charges.
- Assist banking customers who are victims of fraud, theft or identity theft.
- Deliver quality services to customers.
- Promote bank products and services.
- Build customer relationships.
- Maintain and manage existing accounts.
- Attract new clients/customers.
- Respond to customer inquiries and resolve.
- Maintain customer database and update periodically.
- Assist customers in depositing and withdrawing cash.
- Ensure best practices in rendering services to customers.

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2009 – 2011: **Clerk** (CREDIT LIBANAIS, www.creditlibanais.com.lb)

- Answer customers' questions and give advice on available services, such as deposit accounts, bonds and securities.
- Compile information about new accounts, enter account information into system, and file related forms or other documents.
- Refer customers to appropriate bank personnel.
- Interview customers to obtain information needed for opening accounts or renting safety deposit boxes.
- Inform customers of procedures for applying for banking services, such as ATM cards, direct deposit of cheques and certificates of deposit.
- Obtain credit records from reporting agencies.
- Collect and record customer deposits and fees, and issue receipts.
- Investigate and correct errors upon customers' request using customer and bank records.
- Perform counter duties as required.
- Execute transfers of funds.

Education:

- BS Business Management - Saint Joseph University 2009

Linguistic and Other Skills:

- Excellent presentation skills in Arabic, English and French.
- Proficient in the use of the following software: EBA, Equation, ICBS, Microsoft Office.
- Experience in Crisis Management.
- Reliability, Discretion & Multitask Abilities.

References & Other information:

- Available upon request.