

# ZEINAB HAMMOUD

## RETAIL RELATIONSHIP OFFICER

### Contact



Beirut - Lebanon



Zeinab\_hmd\_7@hotmail.com



+96171 243254

### Personal Information



April 21<sup>st</sup>, 1993



Lebanese

### Languages

**Arabic** – Mother Tongue

**French** – Fluent

**English** – Fluent

### Skills

- Client Relationship Management
- Proficient In Microsoft Office
- Time Management
- Team Building & Training
- Interpersonal Skills
- Problem & Complaint Solving
- Self-Development
- Negotiation Skills

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### PROFESSIONAL SUMMARY

Skilled and diligent **banking expert with 6 years of comprehensive experience in managing various bank transactions, providing exceptional customer service, and promoting product offerings in the banking industry.** Reliable and punctual with **outstanding problem-solving skills.** Familiar with diverse **investment and banking products, including deposit accounts, debit & credit cards, savings accounts, and loans.** Adept at driving effective sales plans to grow customer base, enhancing bank's profitability, and minimizing overall bank losses by maintaining low delinquency levels. Strong presenter and communicator with a remarkable ability to work effectively towards satisfying the needs of diverse clients.

### PROFESSIONAL EXPERIENCE



MEAB Bank SAL, Lebanon

2015 – Present

#### Retail Officer - Retail Department

2021 to date

- Providing full range of banking services to individual and business customers.
- Developing strategies to grow the client base and implementing sales plans to target prospect customers.
- Planning and participating in the implementation of the cards system.
- Managing ATM and POS transactions as well as monitoring card & fraud activities.
- Executing all card maintenance requests, expiration, pin number, address modification, and loss.
- Implementing Card & POS Operation transactions, ensuring proper settlements including VISA & ATM Reconciliation.
- Communicating with customers on regular basis and updating them on their overdue bills.
- Preparing customer financial statements for banks and the credit department.
- Review requests from other branches and resolve pending loan issues along with concerned departments.

#### Head Retail Relationship Officer

2020 - 2021

- Provided frontline support and service to current and potential customers to meet their everyday banking needs and supervised daily operations.
- Handled cross-selling and marketing of diverse products and services.
- Maintained and updated records of loan applications.
- Approached prospect customers and worked on maintaining positive relationship with clients.
- Evaluated credit worthiness and assessed potential risks to approve or reject loan requests.
- Developed and presented periodical reports and surveys to senior management.
- Ensured all the bank's policies and procedures, code of conduct and regulatory guidelines are strictly complied with the process of discharging duties.
- Ensured all customer enquiries are resolved promptly.
- Promoted the sales of insurance plans including education plans and retirement plans.
- Managed daily Insurance operations which entails cross-selling insurance products, booking the business within defined terms and conditions, and supporting clients with claims.

**Retail Relationship Officer - RRO****2018 - 2020**

- Developed and maintained a professional understanding of customer base.
- Initiated appropriate activities and ensured timely responses to customer inquiries.
- Managed the opening and closing of checking and savings accounts.
- Offered assistance to customers to ensure their needs are satisfied and they are well informed of all products/services.
- Reviewed loan requests and arranged payment setups.
- Maintained relationship with prime clients and gathered financial services documents and other required data.

**Teller****2015 - 2018**

- Assisted customers with processing various transactions including deposits, withdrawals, checks, transfers & loan payments.
- Exceeded annual goals by insistently promoting the company's new products and services to counter clients.
- Implemented metrics to identify clients' potential product and service needs.
- Handled the opening and closing of accounts.
- Oversaw daily cash flow and managed cash assigned, received, and disbursed.

**INTERNSHIPS****Banque Du Liban – Student Internship, Lebanon****September 2013 – October 2013****Blom Bank SAL – Student Internship, Lebanon****July 2013 – August 2013****EDUCATION****Master's degree, Banking, Corporate, Finance and Securities Law**  
*Saint Joseph University of Beirut, Lebanon***2014 – 2016****Bachelor's degree in Business Administration and Management**  
*Saint Joseph University of Beirut, Lebanon***2011 – 2014****CERTIFICATES**

- Certificate In Bank Credit-Association Of Banks In Lebanon, 2019.
- Certificate in Lebanese Regulations - École Supérieur des Affaires (ESA), 2017
- Banking Ethics Certificate - École Supérieur des Affaires (ESA), 2017.

**REFERENCES ARE FURNISHED UPON REQUEST**