

## Joelle Wehbi

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Born: May 13th, 1988  
Female  
Lebanon, Beirut

### OBJECTIVE

Motivated, highly organized and control driven Senior Credit Officer with 10+ years of banking experience in managing administrative debtor client's files. Equipped with exceptional ability to enhance credit processes by supporting commercial departments/branches and improving time of execution for customer sensitive transactions, files and with respect to deadlines.

### PROFESSIONAL EXPERIENCE

**Creditbank sal – Credit Administration Department – Beirut, Lebanon**

**Senior Credit Officer**

**2018 – present**

- Review 100+ debtor client's files per month and handle confidential documents and data.
- Implement the internal policies/procedures of the bank and the decisions of the Credit Committee/Delegations.
- Report on daily basis all irregularities and missing documents to my superior.
- Follow up and control the daily list of registered limits on clients' accounts.
- Coordinate and communicate effectively both verbally and in written with various departments (Corporate, SME, CAS, Legal, B/O) and branches to facilitate credit operations process.
- Perform any other task assigned by my manager.
- Establish work priorities and delegate work to the administrative officer to ensure deadlines are met.
- Control the proper maintenance of physical files and their completeness, in addition to the update of documents in accordance with the BCC circular 238 (documents, guarantees, BT, stamp duty) and ensure all granting conditions are applied correctly on the system.

**Credit Officer**

**2011 – 2018**

- Receive and organize documents from the commercial and central departments, codify them for electronic archiving purposes.
- Execute various administrative tasks such as filing, typing, copying, binding, scanning, etc.
- Respond to all outgoing or incoming correspondence.
- Verify that all required documentation (facility, collateral and source) have been obtained against each approved facility.
- Input, update and maintain all debtor client's data in a timely manner.
- Audit the accounting of guarantees on ICBS and the registration of information in the system on the record of the client module and notify my superior of any irregularity.
- Instruct under supervision the concerned departments to release the guarantees held after verifying that the related risk has been settled.

<b>EDUCATION</b>
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**2006 – 2011**   **USEK - Université Saint Esprit Kaslik** – Lebanon  
**BA in Business Administration** Management emphasis

**1993 – 2006**   **NDJ - Notre Dame de Jamhour** - Lebanon  
Lebanese and French Baccalaureate: Littéraire

<b>LANGUAGES AND COMPUTER SKILLS</b>
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**Languages**   English, French & Arabic: Fluent - Learning Spanish Currently

**Software**   Microsoft Office applications (Word, Excel, Power Point, Outlook)  
Core banking applications (ICBS)