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#### PROFILE

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- Strong interpersonal abilities including organizational, communication and negotiation skills
- Highly motivated and ambitious
- Able to handle different kinds of responsibilities
- Languages – Excellent English and Arabic
- Nationality – Lebanese
- Date of birth and status – September 10, 1976, Married

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#### EDUCATION

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- American University of Science & Technology - Master in Business Administration (2005)
- Lebanese American University - B/S Business Marketing (2000)
- National Protestant College - Lebanese Baccalaureate - Math section (1995)

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#### EXPERIENCE

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##### **Banque Misr Liban sal – Head of Administration Department (August 2019 till now)**

- Manage and supervise operations and activities of the department.
- Manage Procurement, Archive, logistics, fixed assets and Maintenance & Security sections
- Handle all the bank's purchases.
- Negotiate and approve supplier's quotations and handle invoices.
- Seek and collaborate with reliable vendors and suppliers and maintain database.
- Get the Purchasing Committee's approval as per approved matrix and set budget.
- Receive Invoices and verifies them against Purchase orders.
- Purchase of items from suppliers is approved as per Purchasing matrix that sets approval limits related to Amount and type of item or contract purchased
- Attend and prepare Procurement committee agenda to get approvals
- Receive invoices and match them against purchase orders
- Ensure safe and secure environment for employees and clients.
- Implement security measures in case of emergencies
- Handle & control the development, renovation and maintenance of the bank's premises.
- Provide administrative support to all bank premises and ensure smooth operation of all activities.
- Negotiate and sign yearly contracts and schedule PM visits.
- Responsible of the development and renovation of all bank's premises.
- Oversee the building works, maintenance and improvement of the bank's facilities and security.
- Ensure that the electricity generators in all bank's premises are well monitored and working properly.
- Control the bank's security such as CCTV, fire alarms and fire extinguishers.
- Process petty cash invoices and secure replenishment.
- Follow up and authorize the rent, mail and maintenance service contracts.
- Coordinate with the Legal Department regarding the terms and conditions of any purchase, maintenance or rent contracts, as well as insurance policies.
- Completed renovation project for head office and five branches after august 4, 2020 port incident.
- Signed contract with fuel reputable company that kept providing diesel to all premises during fuel crisis.
- Follow up and manage the bank's assets registration, coding and movement in the fixed assets system.
- Review and validate the budgeting process for the department.

- Provide and manage business travel for employees as assigned by Management or Human Resources Department.
- Advise on the ongoing organization and storage of material in order to encourage future planning.
- Evaluate the performance of the Administration staff and send the appraisal forms to the Human Resources department, as per the policies and procedures.
- Develop and update policies related to the Administration department in coordination with the Human Resources Department.

**Banque Misr Liban sal - Head of Accounts & Cards Section - Central Operations Department** (August 2003 till August 2019)

- Granted “B” signature to sign on behalf of head office and branches starting May 2008
- Coordinated the development of Cards Section in the bank
- Prepare product setups for Credit Cards, Debit Cards and SMS
- Managed transfer of Debit Cards from Offline to Online mode and from magnetic stripe to Chip enabled
- Prepare Policy and procedure for issuing Debit & Credit Cards, ATM, checkbook issuance and ebanking.
- Issue Debit and Credit Cards for all branches through the processing center
- Follow-up cardholders dispute with Charge Back Department
- Follow up cards fees and commissions (Annual Fees, monthly fees, ATM issuing fees, ATM acquiring fees, POS commission and I.O.F)
- Validate and issue Checkbooks for all branch clients through Online connection with supplier
- Follow up POS installation requests for clients with the acquirer.
- Report to the top management ATM monthly reports
- Support BML branches and cardholders card related inquiries and complaints.
- Monitor the section’s daily tasks done by the users
- Ensure compliance and abidance of section staff with BML rules and regulations, in addition to BML Policies and procedures.

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#### SEMINAR

- “Visa Academy Workshop” organized by Visa (May 2019)
- “Visa Claims Resolution Workshop” organized by Visa (Jan 2018)
- “Leadership – Level 2” course organized by MCA People Solutions (May 2017)
- “Time Management” course organized by MCA People Solutions (Feb 2017)
- “Leadership – Level 1” course organized by MCA People Solutions (December 2016)
- “Change Management” course organized by MCA People Solutions (Oct 2016)
- “Stress Reduction & Stress Relief” course organized by MCA People Solutions (September 2016)
- “Effective Communications - Everyone Communicate Few Connect” course organized by MCA People Solutions (May 2016)
- “New electronic banking technology services: trends, security and regulations” organized by ABL (Nov 2015)
- “International Retail Banking Summit” organized by EFMA (July 2015)
- “Build & Manage a Profitable SME Card Program” organized by MasterCard (August 2015)
- “Annual Information Technology” organized by World Union of Arab Bankers (December 2014)
- “Authorization Operations” organized by MasterCard (March 2014)
- “Managerial and Leadership Skills” organized by Association of Banks in Lebanon (June 2011)
- “Payment Systems” seminar organized by Banque Du Liban (October 2009)
- “Branch Management Performance” seminar organized by Association of Banks in Lebanon (July 2008)
- “Payment Systems” seminar organized by Banque Du Liban (March 2007)
- “Payment Cards-Golden rules and Challenges” seminar organized by Association of Banks in Lebanon (July 2005)

**REFERENCES ARE AVAILABLE UPON REQUEST**