

**Majed El Hajj**  
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#### Career Objective

A Business law graduate with experience in Banking, Fintech, Legal, market research, and product development. Seeking a challenging position to contribute accrued expertise in driving tangible organizational objectives and charting a mutual growth path.

#### Professional Experience

##### **Fidelity Insurance, Beirut, Lebanon Area Manager: May 2024 onward**

- Overseeing the insurance operations in terms of compliance and regulatory standards.
- Develop and implement sales strategies to achieve target.
- Monitor and analyze sales performance.
- Recruit, train, and mentor insurance agents and support staff.

##### **NEO BANK AUDI, Beirut, Lebanon Product development manager: Sep 2023-April 2024**

- Strong focus on digital end to end banking solutions leading to a seamless customer journey at a low operational cost.
- Expanding the business specialized in biller aggregation and mobile technology payment solution.
- Market Research: conducting research to identify potential target markets and analyzing market trends to identify new business opportunities.
- Product development.

##### **BANK AUDI, Beirut, Lebanon Branch Manager: Jan 2018- Nov 2023**

- Lead a team of 15 employees in one of the main branches in the Bank.
- Develop the branch's major lines of business: Deposits, Commercial portfolio, and retail banking; Provide support to commercial lending activities and to the sales of the various banking products and services. Guide and provide support in retail and sales activities.
- Manage the profitability of the branch operations to achieve maximum profitability and optimize client relationships; Manage and control the branch's interest paid and general expenses.
- Sell structured products mainly local Eurobonds, preferred shares, subordinated debts related to Bank Audi, As well as CLD.
- Act as intermediary between the Front Office-Treasury & Capital Markets and clients in the sale & purchase of securities. Offer the products to client and explain product features.
- Follow up collection report between branch & head office.

##### **BANK AUDI (Head Office), Beirut, Lebanon Head of Credit Administration and booking Unit: Sep 2011-Jun 2017**

- Lead the relationship between credit department of my organization and the central bank and Public Corporation for Housing (PCH). In this role am facilitating communication, maintaining strong partnerships and ensuring compliance with regulatory requirements between CLD and these important public sector entities.
- Lead a team of 22 employees at consumer lending department
- Planning, organizing and executing the bank's Credit Administration activities including Legal Implementation, Disbursement, Collateral Management, Credit File Management and Legal Collections.

**Solidere Beirut, Lebanon Senior Legal Administrator: Aug 2010- Sep 2011**

Company industry: Development & Reconstruction

- Provide litigation management services and general legal advice and ensure compliance by the department with the legislative framework relating to its core business.
- Maintaining strong relationships with various public sector entities, including government agencies, municipalities and regulatory bodies.

**CCIC (Consolidated Contractors Company) Ras laffan, Qatar**

**Administrator ccw2 project: Jan 2009-Jul 2010** Company

Industry: construction / engineering

- Oversee and performing administrative functions concerned with a project.
- Doing site visits and preparing reports.

**PARC (Pan Arab Research Company) Beirut, Lebanon Research Executive: Jan 2008-Aug**

**2008** Company Industry: Marketing

- Take the statistic study from A to Z, make training for the researchers on the questionnaire.

**Badr construct Kinshasa, Congo Consultant Executive: Jun 2007 –Dec 2007**

Company Industry: Construction

Key Responsibilities

- Manage work in a construction family company.
- Deal with clients and arrange agreement contracts.

**Soulaima El Rassi Law Office Beirut, Lebanon Lawyer trainee: Jan 2005 - Jun 2007**

- As trainee, I maintained document control and drafted various routine legal documents.

**Market Research Organization Lebanon Beirut, Lebanon Researcher& part time assistant manager: Feb 2001 - Dec 2004**

Company Industry: Marketing

- I worked as researcher and then part time officer to collect and analyze data on customer demographics, preferences, needs and buying habits to identify potential markets and factors affecting product demand.

**Education**

**Lebanese University**

July 2022

**Master's degree Planning & Administration**

**Lebanese University**

Beirut, Lebanon

June 2004

**Bachelor's degree in law (4 years)**

## Certifications

### **FINTECH GLOBAL (REGTECH ANALYST)**

Professional Reghtech Certificate

### **ESA (Ecole Superieure Des Affaires)**

Beirut, Lebanon

Digital transformation in financial services April 2022

### **CISI Chartered Institute for Securities & Investment**

Award in combating financial crime

### **E-Money Power**

Beirut, Lebanon A course in a

Forex trading (15 hours)

## Training

**Phi Management** Emerging Leaders **Phi Management** Presentation skills & Public Speaking

**LCRN Lebanon Conflict Resolution Network** Conflict Management Skills

**Formatech** Professional Business Writing Workshop

## Skills

Proficient in Microsoft office, power point, internet usage.

## Languages

Written and Spoken Arabic, English & French

## Personal Information

Nationality: Lebanese Birth Date: 27 April 1981 Gender: Male Marital Status: Married

References: Available upon request