

ZEINAB HAMMOUD

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Professional Summary

Banking professional with 10+ years of experience in retail banking, customer relationship management, lending, card operations, and branch operations. Proven track record in client service, sales, credit assessment, insurance cross-selling, and operational compliance. Strong knowledge of banking products, VISA/POS settlements, fraud monitoring, and regulatory requirements. Fluent in Arabic, English, and French.

Core Skills

- Retail Banking
- Customer Relationship Management
- Loan Processing & Credit Assessment
- Card Operations (ATM/POS/VISA)
- Customer Service
- Cross-selling & Sales
- Insurance Products
- Fraud Monitoring
- Regulatory Compliance
- Team Leadership
- Problem Solving

Professional Experience

MEAB Bank SAL, Lebanon

Retail Officer (2021–Present)

- Provide banking services to retail and business customers.
- Develop client acquisition strategies and sales plans.
- Manage card systems, ATM/POS transactions, fraud monitoring, reconciliations.
- Process card maintenance requests.
- Follow up overdue accounts and prepare financial statements.

Head Retail Relationship Officer (2020–2021)

- Supervised daily branch operations and customer service.
- Cross-sold banking and insurance products.
- Managed loan applications and assessed creditworthiness.
- Prepared management reports and ensured compliance.

Retail Relationship Officer (2018–2020)

- Managed account opening/closing and loan requests.
- Maintained client relationships and handled inquiries.

Teller (2015–2018)

- Processed deposits, withdrawals, transfers, loan payments.
- Managed cash operations and promoted banking products.

Internships

Banque du Liban (2013)

BLOM Bank SAL (2013)

Education

Master's Degree in Banking, Corporate, Finance and Securities Law, Saint Joseph University (2014–2016)

Bachelor's Degree in Business Administration and Management, Saint Joseph University (2011–2014)

Certifications

Certificate in Bank Credit (2019)

Lebanese Regulations Certificate (ESA, 2017)

Banking Ethics Certificate (ESA, 2017)

Languages

Arabic (Native), English (Fluent), French (Fluent)