**Harkaran Singh Dhillon**  
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**Profile**

Results-oriented professional with 3+ years of experience in customer service, sales, and financial administration. Holding an IFIC certification and seeking to leverage my expertise in customer needs assessment, relationship building, and financial solutions. Proven ability to deliver exceptional services, promote digital banking tools, and drive business results in fast-paced environments.

**Skills**

* **Customer Needs Assessment:** Skilled at identifying customer needs and providing tailored financial solutions.
* **Sales and Relationship Building:** Proven ability to achieve sales targets and foster long-term customer relationships.
* **Digital Banking Tools:** Experienced in promoting and guiding customers on digital and self-serve banking platforms.
* **Financial Product Knowledge:** Familiar with retail banking products, including savings accounts, credit cards, and loans.
* **Risk and Compliance Awareness:** Understanding of regulatory requirements and commitment to customer privacy.
* **Problem-Solving:** Adept at resolving customer concerns efficiently and enhancing satisfaction.
* **Team Collaboration:** Strong team player with experience working in collaborative environments.
* **Technical Proficiency:** Proficient in Microsoft Office Suite and Banking software.
* **Multilingual Communication:** Fluent in English, Punjabi, and Hindi.

**Professional Experience**

**Financial Advisor***Scotiabank, Brampton, ON* | *April 2025- Present*

* Delivered personalized financial advice and solutions to help clients achieve their short- and long-term financial goals.
* Built lasting client relationships by offering exceptional service and conducting regular financial reviews.
* Achieved and exceeded sales targets by promoting Scotiabank's full suite of banking, credit, and investment products.
* Ensured full compliance with regulatory requirements, including KYC and AML policies.
* Collaborated with internal partners to provide holistic financial planning, including referrals to wealth and business banking teams.

**Customer Experience Associate**  
*Scotiabank, Brampton, ON* | *July 2024 – March 2025*

* Delivered exceptional customer service by identifying needs and offering tailored financial solutions.
* Promoted digital banking tools, helping customers transition to mobile and online platforms.
* Managed daily banking transactions with accuracy and efficiency, ensuring smooth operations.
* Achieved sales targets by identifying opportunities and fostering customer loyalty.

**Office Manager**  
*Ararat Welding, Mississauga, ON* | *March 2023 – April 2025*

* Implemented financial management strategies, reducing expenses by 10%.
* Ensured compliance with regulatory requirements and company policies.
* Customer satisfaction improved by 15% through effective overdue payment management.
* Supervised administrative tasks, including payment approvals and record-keeping.

**Customer and Admin Supervisor**  
*Mississauga Kar Kare, Mississauga, ON* | *August 2021 – December 2023*

* Managed company databases, generated reports, and oversaw inventory control.
* Supervised a team of 15, conducted performance reviews, and optimized workflows.
* Enhanced team performance by 7% through effective communication and marketing strategies.

**Customer Service Representative**  
*Polaris Transport, Mississauga, ON* | *July 2020 – March 2023*

* Resolved customer complaints via phone, email, and in-person, ensuring high satisfaction.
* Arranged shipments, provided quotes, and tracked orders using company systems.

**Sales Representative**  
*Freedom Mobile, Brampton, ON* | *January 2020 – July 2020*

* Achieved monthly sales targets, including 40 activations per month.
* Educated customers on mobile plans and products, contributing to a 25% growth in the customer base.

**Education and Certifications**

* **Office Administration – Executive** (2021) – Conestoga College
* **Investment Funds in Canada (IFIC)** (2023) – IFSE Institute
* **Standard First Aid, CPR C, AED** (2022)