

## MINA ARMANIOUS

**SUMMARY** Passionate & motivated lawyer, seeking to expand my legal knowledge and gain more global legal experiences. Never shies away from assignments and always goes beyond requirements to make lasting difference. I offer excellent multitasking and problem-solving solutions.

**PROFESSIONAL CERTIFICATIONS**

- Banking Lawyers Diploma accredited by **British University in Cairo (BUE) - Class of 2020**
- Banking Lawyer Certificate accredited by **Egyptian Banking Institution (EBI) - Class of 2021**
- Banking Credit and Risk Management Diploma at **American University in Cairo - Class of 2022-2023**
- International Trade Law Masters at **Ain Shams University- In process**

**EXPERIENCE** **CORPORATE CREDIT DOCUMENTATION OFFICER-RISK MANAGEMENT, MENA REGION AT FIRST ABU DHABI BANK**

From June 2022 to Present

- Reviewing & drafting facility offer letters (FOL) across the MENA region.
- Assessing & approving the presented collaterals and securities according to the approved credit proposal.
- Communication channel between legal department & documentation department for handling legal disputes.
- Handling the FOL of several types of credit approvals such as Corporate & Banking facility agreements, Islamic Finance & Commercial Agreements.
- Prepare facility & security documents approved by the bank's legal department incorporating the terms & conditions that are stipulated in the credit approval.

**SENIOR DOCUMENTATION LEGAL EXAMINER-CREDIT RISK AT AL AHLI BANK OF KUWAIT- EGYPT**

From March 2022 to June2022

- Provide legal advice & handle legal problems related to the bank's commercial & financial operations.
- Reviewing & drafting corporate & banking facility agreements security documents.
- Negotiate contracts & manage legal aspects for corporate, commercial & financial transactions.
- Provide legal advice to ensure that the bank is aligned with the Central Bank of Egypt's regulations.

**DOCUMENTATION LEGAL EXAMINER-CREDIT RISK AT AL AHLI BANK OF KUWAIT-EGYPT**

From March 2021 to March 2022

- Drafting approved facility contracts for all types of facilities such as STL, MTL & Unified Contracts.
- Provide legal advices regarding the facility agreement contracts to Corporate Banking & SMEs Divisions.
- Reviewing the borrowers' documents & presented securities such as commercial register, insurance policies, personal guarantees & determining mortgages rights.

**GOVERNANCE & CONTRACT OFFICER AT AL AHIL BANK OF KUWAIT-EGYPT**

From January 2020 to March 2021

- Examine & reevaluate the on-hand contracts.
- Practice risk management regarding the supply contracts & agreements.
- Handle contracts with business owners to comply with business needs
- Draft several types of contracts related to Procurement, IT, Security, Medical & Investigation departments.

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**EDUCATION**

**AIN SHAMS UNIVERSITY, CAIRO, EGYPT, BACHELOR OF LAW- LLB- ENGLISH SECTION – GRADE GOOD**

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**INTERNSHIPS**

- Legal Internship at Petroleum Trading Services Co. (Petrotrade).  
From September 2018 to October 2018
  - Legal Internship at Petroleum Marine Services  
**From August 2018 to September 2018**
  - Legal Internship at AGIBA Petroleum Co.  
**From July 2018 to August 2018**
  - Legal Internship at Orascom Construction PLC  
**August 2017 (1 month)**
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**SKILLS**

- Member in the Student Union at Ain Shams University, Cairo, Egypt.
- Established the first student activity club at Ain Shams University.
- Joined the League of Arab States as a Junior Researcher.