



# STEFANIJA KOSTOVSKA

I am a B.S. Economics graduate with experience in finance and management looking for opportunities that will utilize my skills and challenge me to improve. A talented and creative person with an eye for detail. Motivated person with a huge desire to learn new things.

## Work Experience

### Retail Customer Representative

#### HalkBank AD Skopje | April 2019-present

Act in a customer service role, advising on and assisting with services such as setting up savings accounts, authorizing loans and moving money. Discussing the financial requirements of, and providing financial advice to clients, assessing and reviewing financial circumstances. Promoting the bank's services, authorizing and evaluating overdrafts and loans, managing budgets and meeting targets. Maintaining statistical and financial records, processing payments and withdrawals, recruiting, training, supervising and appraising banking staff. Banking Service Officer-Process standard teller transactions for individual and corporate customers including opening and servicing accounts, accepting loan payments, managing safe deposit box payments, utility bills payment. Promoted new bank products and services to new customer using effective cross selling tools, selling and rendering e-banking, debit and credit card. Process customer transactions with extreme attention to details, quickly established credibility with clients and remembered over 50+ names of regulars, creating a friendly rapport with customers. Balance Automated Teller Machines (ATM). Western Union transactions. Provided training of new tellers ensuring that they received a comprehensive education on proper banking policies. Assumed a leadership role in the absence of the supervisor and maintained that the bank floor operated normally.

### Front Officer

#### Centralna Kooperativna Banka Skopje | October to April 2019

- Assesses the credit history and financial capacity of loan applicants
- Processes loan applications
- Ensures compliance with documentation standards

## Professional Skills

- Critical thinking
- Organization and attention to detail - Able to work individually
- Team player
- Excellent verbal and written communication skills
- Excellent computer skills
  
- B driving license

## Training

Galeksia - DMI  
Professional Diploma in Digital Marketing |  
September 2021 - April 2022

## Educational Background

- Ss. Cyril and Methodius University in Skopje
- Faculty of Economics – Skopje
- Bachelor's Degree in Financial management
- Degree with a strong emphasis on economic theory and financial tools.
- Graduated on September 2018

SEPUGS Vasil Antevski Dren, Skopje - High School

- Graduated on May 2014