



Tamer Abdel Karim CV

Career summary: 15 years' experience gained in banking, marketing, finance and government

Quick contact: 050-3066221 & 050-5383852 - tamerak2000@yahoo.com

Career Objective

- To secure a challenging position where I can set more opportunities and utilize my interest and implement my personal strength as simple scope, effective communication, marketing and customer service skills for the growth of organization
- Vast knowledge in overall retail collection policy (SME Credit - personal loans, auto loans, secured assets products, credit cards and business installment loans) - expert in credit cards areas.
- Team Player and have strong leadership qualities, dependable, creative, self-motivated and ambitious. Known for accuracy and performance driven with proven ability and records in multi-tasking.
- Attention to details and enjoy challenging tasks. Ability to communicate with people at various levels

Experience

MASHREQ BANK - Dubai

Feb 06 – AUG 21

**Senior Relationship Officer (Acting Team Leader international agency's)
Centralized of collection and recovery department**

Duties:

- Responsible for a team of 2 RM's in house and 20 collectors at an outsourced international & domestic agencies for multiple product
- Track & monitor portfolio performance Reviewing & identifying risk factors
- Maintain team performance MIS
- Monitor allocation (high-tickets) of cases & monitoring the day-to-day efficiency through collection system Setting the monthly action plan & forecasting the collection efficiency & provisions
- Ensure that all collection procedure is followed by all agents (e.g. Contacted by e-mail message /SMS /field visits /social media / immigration checks /legal case etc. Follow up on where top accounts as un-attempted and un-contactable accounts
- Study case to case and approve cases to discounted /structured settlement
- Work closely with Collections Manager on action plans
- Handling approvals & process of Documents/ cheques Retrieval for the customers
- Following up to the customers until finalized the settlement
- Preparing reports for approved arrangements accounts
- Documentation and files of all paperwork held in reserve
- Beating the target on recovery account and to resolving the loss cases
- Achieving all records required within the cases given in order to achieve targets.
- Assisting other departments in arrangement & settlements and giving good services.
- Dealing with legal departments & arranging to settle down with delinquent customers.
- Ensure all data uploaded to from the operational systems are fully checked accordingly and are up to date.
- Supervising the data process operations & reconciliations on regular basis with MIS department.
- Performing reconciliations with legal departments, and ensure all standards are met.
- Controlling the work flow of recovery departments, and ensure all employees follow the standards with compliance to the bank policy and procedures.
- Reporting agency performance overseas.
- Training new employees on recovery system and process pertaining to the Collection & Recovery Units
- Coordination with agency's for the given portfolio
- Beating the target on recovery account and to resolving the loss cases
- Forward cases to international collection agencies to recover stuck up loans

- Manages the secured & un-secured loans – such as unsecured personal loans (expats & UAE national) Unsecured SME loans Unsecured Islamic personal loans (expats & UAE nationals) Secured Auto loans Secured Islamic Auto loans.
- To ensure that work is carried out to required timescales, and in required service level agreements.
- To develop effective relationships: within the unit and with other units
- Manage employee attrition whilst maintaining performance momentum

MINISTRY OF JUSTICE – Sharjah Court

Apr 02 - Jan 2006

Accounts Assistant

Duties:

- Handling all customer accounts matter
- Calling customers and follow-up for all different cases
- Providing accurate services and information to all customers

SMART ADVERTISING GIFTS - Dubai

Nov 00 - Feb 2002

Production In-charge

Duties:

- Handling all types of products which customer's requests.
- Managing company issues.

YEMEN TRADING - Dubai

Apr 99 - Apr 2000

Assistant Manager Marketing Department

Duties:

- Handling all types of products which customer's requests.
- Managing company issues.

Education

- Bachelor of Business Administration - Aden University 2000
- High School - Al Oroba Sharjah 1995

Achievements

- Promotion October 2008
- Certificate of "PN Support" - MASHREQ 2009
- Certificate of best performer "Card Loss" - MASHREQ February 2010
- Promotion April 2010
- Certificate of best performer "Card Loss" – MASHREQ JUNE 2010
- Certificate of best performer "Card Loss" - MASHREQ October 2010
- Certificate of best performer "Card Loss" - MASHREQ February 2011
- Certificate of best performer "Card Loss" - MASHREQ March 2011
- Certificate of E-learning course on MASHREQ ethics and values - MASHREQ March 2011
- Certificate of collection professionals program level 3 – MASHREQ December 2013

Training

- Microsoft Windows / Aden 2000
- Negotiation skills /MASHREQ 2006
- Anti-money laundering / MASHREQ July 2007- June 2010 – Nov 2011 – April 2013 – May 2013
- Fraud Awareness Program / MASHREQ Nov 2009 - Aug 2010 – Nov 2011 – June 2014
- MASHREQ IT Security / MASHREQ 2010
- Wholesale credit policy assessment /MASHREQ Aug 2010
- SHARIAH session & SHARIAH principles and Islamic contracts / MASHREQ Oct 2011 – June 2014
- Information security awareness / MASHREQ Feb 2011 –Dec 2011 – Dec 2013 – June 2014
- FLEXCUBE – Introduction / MASHREQ Feb 2012 & July 2012

Skills

Personal Skills

- Handiness leadership.
- Highly motivated and organized.
- Helping others and problem solving.
- Excellent planning and communication.

Technical Skills

- Literate in Ms Office – Excel MIS, Word and Outlook.
- Literate in Banking Programs - Fin One, Select and Banksys.

Language Skills

- Arabic: Native Language.
- English: Very Good written and spoken.

Personal Information

- Name: Tamer Abdel Karim Abu Kuwaik
- Birth Date: 13th Sep 1977
- Nationality: Palestinian (Egyptian travel document)
- Sex: Male
- Marital status: Married
- Driving License: UAE Driving License
- Visa: MASHREQ - Dubai Free Zone
- Email: tamerak2000@yahoo.com
- Mobile: 050-3066221 & 050-5383852

References

- Furnished upon request.