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Hussein

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Profile

A hard working and seasoned financial collector & customer service with more than 10 years of experience in retail,

Work Experience

DAMAC

Duration: Oct-2020 – Up to Date

Job Title: CRM Executive

Location: DXB

- Provide client support in a timely manner .this can be either be done via meeting , calls ,emails ,remotely or onsite
- Handle client's internal documentation.
- Ensure that all clients requests are logged in ticket ,all correspondence is in ticket ,time is inputted and closed when ready
- Liaise with other Departments ,updating records and following up frequency to ensue all clients requests are addressed properly
- Preparing the monthly reports which showing the figures achieved against the assigned targets.

ADCB -Abu Dhabi commercial Bank

Duration:1st Sep 2019 till 24 August 2020 (service extended due to

merger UNB-ADCB)

Job Title: collector, Recovery, Abu Dhabi

UNB -Union National Bank

Duration: 30June 2015 – 31 August 2019 Job Title: collector, Recovery, Abu Dhabi

Location: UNB Abu Dhabi

Handling written off cases for expat and local

Preparing different daily, weekly and monthly reports reflecting general idea about the accounts' follows and other feedback as requested by management

Implement collection strategy, techniques and procedures at various delinquent stages of the accounts.

Ensure that the collection process is carried out within the framework of code of conduct and keeping in mind the reputation of the bank Dealing with legal cases and preparing some correspondences with lawyers Analyze and access customer's repayment capacity and restructure repayment proposals to achieve the assigned target. To file legal cases as per collections policy and recommend cases for civil action to management

Actual daily collection activities of bank dues via cash repayments or settlements

Rak Bank - Collector (SME) Feb-2014 to June-2015 Abu Dhabi, UAE

Following of retail and corporate default payments. Interface and visits to corporate and private clients.

Discusses various options in resettling of dues from clients.

- To highlight any fraud/irregular cases to management
- Preparing different daily, weekly and monthly reports reflecting general idea about the accounts' follows and other feedback as requested by management
- Dealing with legal cases and preparing some correspondences with lawyers
- Analyze and access customer's repayment capacity and restructure repayment proposals to achieve the assigned target
- To ensure there is adequate follow-up on all accounts allocated for the first time and each time a reminder has been set and the follow-up is recorded in the collections system

• To file legal cases as per collections policy and recommend cases for civil action to management

Actual daily collection activities of bank dues via cash repayments or settlements

First Gulf Bank

Senior Collector

June-2010To Dec-2014-Abu Dhabi, UAE

Collection Activities

- Follow up on all allocated overdue accounts and ensure resolution as per the target assigned (monthly)
- Ensure that the individual targets based on both Efficiency and Productivity parameters are met on a monthly basis
- Obtain detailed information about the overdue customers and the same is documented on collection system for future trails on the account
- Negotiate with the customer wherever applicable and reach out for a settlement in consultation with the Manager, Collections / Head.

Collections as necessary

- Ensure that the collection process is carried out within the framework of code of conducts and keeping in mind the reputation of the bank
- Any other customer follows up action as required by the bank from time to time.

<u>Legal</u>, regulatory and compliance:

Ensure compliance with local legal and regulatory requirements and report any legal and regulatory developments which impact or may impact the collection activities / legal action KYS (Know Your Customer)

AML (Anti Money Laundering)

- Good skills in customer service.
- Deal directly with customers either by telephone, electronically or face to face.
- Process orders, forms, applications and requests.
- Offering national loan and other bank service.

- Answer phone calls and assess customer needs.
- Follow up on customer interactions.
- Communicate and coordinate with internal departments.
- Working in the Collection and Legal department as a collector.

Personal Finance & Credit Card Advisor & customer service

Nov-2008 To May-2010 ALHilal Bank Abu Dhabi, UAE

- IFS for retail Islamic finance, personal facilities "all type of personal financing".
- Listening to customer requirements and presenting appropriately to make a sale.
- Play a significant role in assisting the sales sector to meet its target.
- Best Customer service.
- To Answer and transfer the phone calls, taking massage and fix to appointments.
- Handling faxes, arrange files and documents, write and type reports, letters and notes.

Public relation officer Feb-2007 To Feb-2008

Cairo_ Egypt

AMN For Marketing& Advertisement

- Good skills in staff and team work management.
- Cash management.
- Manage the sales department to ensure best customer service at all times
- Advise customers on sales purchases.

- Develop policies and procedures for the sales sector.
- Respond promptly to customer inquiries.
- Record details of inquiries, comments and complaints.

Customers Service & Reception Aug-2006 To Jan-2007 Holiday In Hotel

Cairo_ Egypt

- ' Good reception &communicate and coordinate with internal departments.
- Provide good customer service.
- Handling customer reservation & resolve customer complaint.

Education/ Training:

First Gulf Bank:

♦ 2010-2011 Training on senior
 ♦ 2010-2011 sales advisor job description.

♥ 2010 Training on customer
 ♥ 2010 service communication skills. Training on

commercial bank product & policies.

Training on Money laundering & bank's strategies.

Al Hilal Bank:

2010 Certificate That I had complete all bank product &services knowledge.

Training on Islamic banking operations introduction.

Training on Group Code of Conduct.

Training on Treating Customers Fairly.

2008-2009 Training on Money Laundering.

2008-2009 Training on Bank product & Customer

Service.

A.N for Marketing & Advertising:

2007-2008 Training on planning &managing PR campaigns. 2007-2008 Training on introduction to PR.

Cairo University:

2006 Bachelor Art Department of Philosophy.

Highlights of qualification:

Self-Motivated & Ability to Work with Little or No Supervision.

Hard worker and quick learner.

Flexibility, Adaptability & Managing Multiple Priorities.

Problem-Solving, Reasoning, Creativity & willing to assume responsibility.

Interpersonal skills& Communication Skill "Listing, verbal & writing". Dependability, Reliability, Positive Attitude &Passion.

Computer Skills:

Microsoft office &Internet.

Lanuages:

Arabic (Spoken, Writing, Reading), English (Spoken, Writing, Reading).

Interests:

Swimming.