## MUHAMMAD RAFIQ 6 Chorleywood Avenue,

Burnage, Manchester

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# PERSONAL PROFILE

A graduate caliber in accounting & finance with strong interpersonal & relationship building skills. I have worked under a high pressure and target driven work environment for KPMG and Lloyds banking group and have always achieved my targets to meet the dead lines. I have also worked as a Team Leader and have strong managerial skills to enhance the quality and productivity of my team and provide them appropriate support in order to achieve the team target. I am a quick learner & an excellent team player indeed.

### ACEDAMIC AND PROFESSIONAL QUALIFICATION

**ACCA (Part Qualified 1 exam left to be fully qualified)**

London School of Business & Finance

Manchester.

**MBA** **(Finance 2003-2005)**

Al-Khair University

**Key Skills:**

* Recent experience in IT 1st / 2nd line support, Commercial DSAR , PPI , Redress and Remediation complaints handling roles, as well as Investments analysis in financial services.
* Bespoke letter writing skills to address customer’s complaint points
* Customer services for general banking complaints and PPI complaints
* Financial services advisory and call center based environment experience.
* Excellent written, verbal, communication and customer services skills

**Work Experience:**

1. **Sopra Steria – Service Desk Analyst (1st/2nd Line Support)**

Currently working in an ITIL environment as a Service Desk Analyst (1st / 2nd Line support) for European leader in digital transformation based in Warrington.

**Duties Include**:

* Providing 1st / 2nd line support in an ITIL environment to the Home Office and 6 different city Councils.
* Working on Active Directory, Citrix , Office 365 , Windows 7 /10, Power shell, Cherwell, Desktop Applications, Shared drive access and hardware break fix,
* Creating/deleting and unlocking Logins and Passwords generating / resetting
* Taking remote access for troubleshooting
* Logging complaints and issuing tickets by capturing information accurately
* Liaising with high levels of technical support and directing calls to the relevant teams to resolve any issues

1. **Co-Operative Bank Mobile Migration Support Analyst**

**(November 2018-December 2018)**

I have recently finished a short-term contract for Co-Operative Bank working as a mobile migration support analyst in Manchester.

**Duties Include**:

* Provide 1st / 2nd line support and troubleshooting
* Logging complaints and issuing tickets by capturing information accurately
* Provide support to set up online banking and mobile banking
* Provide technical support as well as answering general banking queries
* Help customers to migrate from old banking app to new
* Liaising with high levels of technical support and directing calls to the relevant teams to resolve any issues

1. **Lloyds Banking Group 1st Line Support / Complaints Handler**

**(Capita July 2018 – Nov 2018)**

I have worked for Lloyds Banking Group as 1st / 2nd Line Support / complaints handler based in Chester.

**Duties Include**:

* Provide 1st / 2nd line support and troubleshooting
* Working on Active Directory, Citrix , Office 365 , Windows 7 /10, Desktop Applications, Shared drive access
* Dealing with customer complaints about technical issues as well as general banking queries over the phone, emails, and letters and providing them solutions accordingly.
* Logging complaints and issuing tickets by capturing information accurately
* Resolving queries within the given SLA in order to maintain high class customer services

1. **Clydesdale Yorkshire Bank Help Desk Advisor / Complaints Handler ( Huntswood May 2017 –April 2018 )**

I have worked as a complaints handler / Help Desk Advisor for Clydesdale & Yorkshire Bank based in Ellesmere Port.

**Duties Include**:

* Provide support setting up online banking and mobile banking
* Resolving queries within the given SLA in order to maintain high standards of customer services
* Liaising with high levels of technical support and directing calls to the relevant teams to resolve any issues if required
* Providing technical support as well as answering general banking queries
* Troubleshooting
* Passwords resetting and Generating logins
* Dealing with customer complaints about technical issues as well as general banking queries over the phone, emails, and letters and providing them solutions accordingly.

1. **KPMG Investments Complaints & Remediation Analyst (July 2016 - December 2016)**

I have worked as an Investments complaint & Remediation analyst at KPMG Leeds in a target driven environment.

**Duties Include**:

* Reviewing Investment complaints
* Calculating Investments Redress
* Dealing with high risk investments i.e. bonds, stocks, shares, ISAs, OEIC, PIPs, GIBS
* Performing manual and auto Rectifications and remediation methods to conclude a fair outcome.
* Performing quality checking in order to maintain 100% quality and to ensure that regulatory standards have been met throughout the complaint handling process.

1. **Lloyds Banking Group PPI Complaints Handler (RFS 02/2015 - 09/2015 and 12/2015 - 06/2016**

I have worked for Lloyds Banking group as PPI complaints handler based in Leeds.

**Duties Include**:

* PPI complaints review and remediation following a start to end process
* Manual and auto Redress calculations
* Bespoke letter writing according to complaints
* Complaints quality assurance in order to maintain 100% quality and to ensure that regulatory standards have been met throughout the complaint handling process.
* Providing feedback to the case handlers in order to distribute up to date knowledge to ensure that processes and guidance are followed.
* Customer contact on every case in order to corroborate information provided and validating information on various systems
* SME duties and buddy checking cases to ensure the quality is 100%.

1. **Lloyds Banking Group PPI Complaint handling Team (Huntswood 07July 2014- 15 August 2014)**

I have worked as a contractor for Lloyds Banking group in complaints handling team based in Chester under a very fast pace and high pressure work environment working from start to end of PPI complaint process.

**Duties Include:**

* Dealing with PPI complaints about various financial products i.e. (ISA, Loan, Cards, mortgages, PPI, bank charges)
* Compulsory customer contact on every case to corroborate information as well as high volume of calls from general customers, banks, cmc and other third parties.
* Using KYC/KYB knowledge to investigate customer’s identity, source of income, transactions and carry out other investigatory work.
* Analyzing data provided by customers, CMC’s and corroborate information to reach to the right decision.

1. **Lloyds Banking Group PPI Complaints Handler (Reed)(03 Feb 2014 till 31st May 2014)**

Have great experience of working at Lloyds Banking group as a complaints handler dealing with individual and commercial complaints based in Manchester.

**Duties Include:**

* Dealing with PPI complaints about various financial products i.e. (ISA, Loan, Cards, mortgages, PPI, bank charges)
* Compulsory customer contact on every case to corroborate information as well as high volume of calls from general customers, banks, cmc and other third parties.
* Using KYC/KYB knowledge to investigate customer’s identity, source of income, transactions and carry out other investigatory work.
* Analyzing data provided by customers, CMC’s and corroborate information to reach to the right decision.

1. **Tesco (March 2007- Sep 2009 and April 2010 - July2013)**

**6** years face to face customer dealing experience in a very busy retail environment of Tesco and have good customers relationship skills to make the work environment friendly and to provide an outstanding customers services.

I also have over 2 years of experience as a **Team Leader** at Tesco Ardwick Green Manchester.

**Duties included:**

* Opening and Closing store
* Managing staff
* Customer service/ Cash handling

**Interests:**

* Socialising, Gym, Playing cricket, Travel.

**References:**

Available upon request