

PERSONAL INFORMATION

Petra Muscat

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Sex Female | Date of birth 06/08/1988 | Nationality Maltese

WORK EXPERIENCE

07/2017–Present

Real Estate Agent

Frank Salt Real Estate (Malta)

- Self employed agent where I built a client base and guided them through the whole process of purchasing a property, both for investment purposes or as their personal home.
- Responsible for the sale from point of introduction to the property, to negotiations, vetting of documentation and contracts, due diligence and AML on all involved parties/companies and aliasing with the notary up to final deed.
- Daily work involved updating the database, touching base and building a rapport with potential clients and prospecting in order to register new property.

09/2015–06/2017

Customer Relationship/Wealth Officer

Mediterranean Bank plc - MeDirect (Malta)

- Actively promoting the Bank's services, retail and wealth products. Attracting new customers and maintaining customer relationships. Cross selling foreign exchange, investments and retail products.
- Assisting the Branch Manager/head of Consumer Banking and other team members to bring on board new clients and building up their deposit and investment base, working towards reaching targets and sales in accordance to the business plan of the Consumer Banking Department.
- Opening accounts for customers either at the branch or outside visits, maintaining both new and existing relationships to high standards, whilst offering superior customer service, cross-selling and promoting the Banks eWealth and FX services through regular reviews and contact with clients.
- Stockbroking services both at branch and over the phone.
- Keeping up to date with daily markets.
- Wealth appointments, closing off sales, wealth reviews for mutual funds, bonds, ETFs etc.
- Aliasing with the compliance department, clients due diligence/source of wealth in order to proceed with payments, investments, deposits, especially with high net worth clients.
- Being up to date with bank procedures, new products and any updates. Aliasing with back office and developers improvements and testing for system processes.
- Loans / Guarantee applications (calculations, approvals and processing)
- Processing of wealth trades (Appropriateness tests, applications and processing)
- Client reviews and updating of documentation, KYC, account maintenance, settlement of deceased estates.

12/2014–09/2015

International Business Banking

Lombard Bank Malta plc

- Corporate client on-boarding, KYC & due diligence and the vetting/processing of all the documentation needed to set up a corporate relationship

- Managing and processing of outward/inward payments, and payment investigations.
- Monitoring payments and requesting supporting documentation, ensuring the nature of payments is in accordance the client's line of business and turnover.
- Processing of opening of accounts/ QROPS accounts, cards and internet banking.
- Processing of client instructions, deposits, transfers and closure of accounts.
- Handling and processing of inquiries/requests from clients.
- Maintaining a good relationship with service providers and pension scheme clients.

06/2008–11/2014

Front/Back Officer

Lombard Bank Malta plc

- Front office: Client on-boarding, KYC & due diligence. Opening of accounts, Processing of applications for cards, internet banking, stocks, direct debits and direct credits. Settlement of estates and closure of accounts. Handling and processing inquiries/requests from clients.
- Cashier duties: Handling local and foreign cash, issuing local/foreign bank drafts, local/foreign cheques deposits/encashments and vault custodian.
- Foreign department duties: Processing of instructions for outward/inward payments, foreign exchange payments and handling payments investigations.
- Reconciliation of cheques, reconciliation of suspense accounts, snap checks, maturity & roll-overs of FTD accounts, maintaining standing orders.
- Daily vetting of the garnishee order lists and FIAU inquiries and handling on-going monitoring of client accounts.
- Processing of inward and outward payment instructions received via the Bank's various channels.
- Processing of standing orders, direct debits/credits, payrolls and other processes.
- Reconciliation of suspense accounts and bills payable accounts
- Daily clearing

EDUCATION AND TRAINING

2007–2008

MCAST

Certificate in English for Business

Obtained the following in Banking and Finance:

- Managing Information
 - Managing People in Organisations
 - Marketing, Sales and Customer Services
 - Structure of Accounts
 - Customer Relationship Management
- A'level in Marketing

2003–2005

St Dorothy's School

School Leaving Certificate

O'Levels in the following subjects:

English, Maltese, Maths, Accounts, Biology, Religion, English Literature

1992–2002

San Anton School

PERSONAL SKILLS

Mother tongue(s)

English, Maltese

Foreign language(s)	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken interaction	Spoken production	
Italian	A2	A2	A1	A1	A2

Levels: A1 and A2: Basic user - B1 and B2: Independent user - C1 and C2: Proficient user
Common European Framework of Reference for Languages - Self-assessment grid

Communication skills Excellent verbal and written skills gained through my experience in client facing roles and maintaining customer relationships for personal, corporate and international clients.

- Job-related skills**
- Able to work independently and as part of a team.
 - Good command of quality control processes, banking practices and standard procedures, payments, risk assessment/AML, KYC and an interest in improving workflow and procedures.
 - Able to manage work load efficiently.
 - Mentoring skills, as I was responsible for training and induction of new staff.

Digital skills	SELF-ASSESSMENT				
	Information processing	Communication	Content creation	Safety	Problem-solving
	Proficient user	Proficient user	Independent user	Independent user	Independent user

Digital skills - Self-assessment grid

ECDL Certificate

Driving licence B