# Nkululeko Hamilton Khumalo

📞 065 979 5593 | ✉️ nkululeko.khumalo@outlook.com  
📍 Soweto, South Africa

## Professional Summary

Customer-focused and multilingual banking professional with over 15 years of progressive experience at Standard Bank. Skilled in foreign exchange, customer service, compliance, and financial operations. Recognized for delivering outstanding service and driving customer satisfaction.

## Skills

- Foreign Exchange Services  
- Customer Relationship Management  
- Compliance (FICA, Exchange Control Regulations)  
- Cash Handling & Balancing  
- Leadership & Team Support  
- Multilingual: Zulu, English, Sesotho, Xhosa

## Employment History

* Standard Bank South Africa  
  Various Roles | April 2006 – Present
* Universal Banker Trainee (Aug 2019 – Present)
* - Assisting clients with a variety of banking needs
* - Maintaining compliance with banking regulations
* Forex Teller (Oct 2011 – Dec 2016)
* - Sold and managed foreign exchange transactions
* - Balanced foreign currency and ensured accurate reporting
* - Advised customers on exchange control regulations
* Service Consultant (Oct 2009 – Feb 2011)
* - Opened new accounts and ensured FICA compliance
* - Responded to and resolved customer queries
* Second in Charge – Tellers (2008 – 2009)
* - Authorized teller transactions and verified daily reconciliations
* - Managed cheque deposits and encashment processes
* Customer Service Consultant (Jun 2007 – Sep 2009)
* - Provided support with card collection, PIN resets, and queries
* - Promoted upselling opportunities and service improvements
* Teller (Apr 2006 – Jun 2007)
* - Handled daily deposits and withdrawals
* - Maintained cash accuracy and client engagement

## Education

* Technikon Witwatersrand  
  Computer Systems – S4 Level Completed
* Fonsluminis Secondary School  
  Matric – Passed with subjects including Zulu, English, Maths, Physical Science, Geography, and Biology

## Certifications

* FAIS RE 5 Representatives

## Achievements

• Recognition for Excellent Service  
• Awarded Best BDC Consultant (2011)

## References

* Mr Abraham Pretorius, Team Leader – Tellers/BDC | 082 755 8257
* Mr Brian Mashigo, Team Leader | 073 336 5230