



JULIA AKTER

PROFILE

About 7 Years experienced in UAE as a **Branch Acting Compliance Officer/ Service Officer / Chief Teller** with hardcore expertise in **Foreign Exchange and Banking Industry**. Adept in money exchange operations, customer complaint handling, branch operations, international transfer, foreign currency, and cash management. Proven ability to implement and maintain effective compliance system, capable of maintaining good relationships with existing customers and enhancing internal and external customer satisfaction thereby achieving organizational objectives.

CONTACT

PHONE:

+971554332327

Email: julia.anwar@hotmail.com

Visa Status: Spouse Visa

ADDRESS

Sharjah,UAE

LANGUAGE SKILLS

- Bengali (Native)
- English (Fluent)
- Hindi (Fluent)
- Urdu (Fluent)
- Arabic (Basic)

WORK EXPERIENCE

Al Fardan Exchange: Sharjah, UAE October 2016–April 2022

Job title: Service Officer/ Teller, Branch Compliance Officer (acting)

Al Razouki Exchange: Sharjah, UAE April 2015– May 2016

Job title: Junior Officer

JOB RESPONSIBILITIES AND JOB SKILLS

- ✓ Enhanced customer satisfaction and retention rate by implementing proactive customer-centric approaches resulting in the improved brand image of the organization.
- ✓ Recommended and implemented strategies to improve customer service systems and procedures.
- ✓ Highly skilled in receiving and processing all types of transactions.
- ✓ Cross-sells products by answering inquiries, informing customers of new services and product promotions, ascertaining customers' needs, and directing customers to a branch representative.
- ✓ Well-versed in standards and regulations of the central bank of uae, compliance and anti-money laundering policies (AML), suspicious transaction reporting (STR), performing enhanced customer due diligence (ECDD), and updating KYC as per AMLPP.
- ✓ Managing difficult situations with customers and providing them with a solution.
- ✓ Ensure that all transactions conducted comply with these policies and procedures both locally and internationally.
- ✓ Identify suspicious activities and fill suspicious transaction reporting (STR).
- ✓ Live transaction monitoring and ensure all transactions comply with the AML regulations. Performing ECDD on high-value transactions.
- ✓ Prevent unlawful transactions with targets of economic sanctions administrated by the US treasury department's office for foreign assets control (OFAC).

EDUCATION

Master of Social Science in Economics

Institution: Premier University, Bangladesh

Academic year: 2012 - 2013

Bachelor of Social Science in Economics

Institution: Premier University, Bangladesh

Academic year: 2008 - 2012

COMPUTER SKILLS

- Banking System
- Money Exchange System
- Internet
- Microsoft Office

PERSONAL SKILLS

- Customer service
- Skills organizing
- Skills in analyzing & Reporting
- Presentations skills
- Communication skills
- Time Management skills
- Problem-solving skills

Driving licence: valid UAE driving license holder: light vehicle since 2016.

ACHIEVEMENTS, CERTIFICATION AND TRAINING

- ✓ **Anti-Money Laundering Training**
- ✓ Training of Communicative English and **ACHIEVEMENTS Personality Development.**
- ✓ Received **best performer of the year award** from Al Fardan Exchange in 2019.

- ✓ Performing enhanced customer due diligence (ECDD).
- ✓ Review the KYC of the customers and ensure all the KYC details are entered into the system as per AMLPP.
- ✓ Approving and blocking the transactions according to the risk level of the customer/ transaction.

SERVICE OFFICER /TELLER

- ✓ Supervises tellers and their cash drawers, balances and audits the cash drawer according to the policy.
- ✓ Searches for the cause of an overage or shortage when a teller's drawer does not balance correctly.
- ✓ Assist branch manager on daily branch operations.
- ✓ Processing daily transactions such as remittance to India, Indonesia, Srilanka, Bangladesh, Philippines, Canada, United States, euro countries and United Kingdom.
- ✓ Advising customers and tellers for making remittances, preparing computer and manual drafts, currency exchange, demand drafts, telex transfer, and electronic transfer, and good knowledge of foreign exchange regulations, Western Union System, and advising on the timing and extent.
- ✓ Oversee AML compliance of the unit with respect to daily transactions as per the UAE Central Bank.
- ✓ Taking bulk amounts of FCY orders for individuals and companies.
- ✓ Deposits and withdrawal of funds (Cash and Cheque) are required for the purchase and sale of shares in both markets in UAE.
- ✓ Prepare end-of-day report & cash reconciliation.
- ✓ Controlling utility remittances like insurance payments, national bonds, and other services.
- ✓ Reporting any untoward incident to the related department heads and top management.

PROFESSIONAL SKILLS

Suspicious transactions	90%
Anti money laundering	80%
Policies & procedures	90%
Cash & FCY	95%
Transaction complaint..	90%
Reporting anti-money..	90%
International remittance..	90%
Regulation operational..	90%
Processing transactions UAE..	90%
Customer Services	100%
Banking operations	90%