

## MA. CHRISTINA S. ESTAYANI

Electra Street ,Abu Dhabi

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### CAREER OBJECTIVE:

Trustworthy teller who enjoys working in a customer focused work environment offers strong knowledge of banking products and services. Dependable and punctual with outstanding mathematical aptitude.

Adept in processing customer transaction, counting money and maintaining a balanced cash drawer with a high level of accuracy. Trained In all aspects of opening and closing procedures.

### WORK EXPERIENCE:

#### LULU INTERNATIONAL EXCHANGE

Khalidiya, Abu Dhabi

JULY 2021-PRESENT

##### Counter Staff

- Handles processing of money transfer service transactions through( e.g., **Western Union, Transfast, Ria money, Money gram**) local or international transactions.
- Inputting data into the system while following standard operating procedures and customer specific instructions for processing
- Enter customers' transactions into computers in order to record transactions and issue computer-generated receipts.
- Inform customers about foreign currency regulations, and compute transaction fees for currency exchanges.
- Handle Foreign Currency, Remittances, and other customer transactions as required by the Corporate or WPS customer or the Retail customer.
- Accepting credit card payment and prepaid top-up for du, Etisalat and mobile providers of other countries.
- Exercised due diligence in processes related to customer transactions to ensure risk mitigation and adherence to relevant AML procedures and KYC initiatives.

#### PROGOTI EXCHANGE Co

Electra Street, Abu Dhabi

APRIL 2019- JULY 2021

##### Forex Cashier

Responsible for exchanging and converting foreign currency into local money.

- Complete knowledge on worldwide market rates of different currencies.
- Can easily determine fake notes.
- Aware and following ANTI-MONEY LAUDERING law in UAE both sending money and exchanging currencies.

#### **MLHUILIER FINANCIAL SERVICES (PAWNSHOPS)INC.**

Elias Angeles Street, Naga City, Camarines Sur, Philippines

JUNE 2017 - DECEMBER 2018

##### Teller

##### **(MONEY REMITTANCE AND PAWNSHOPS)**

- Handles processing of money transfer service transactions in accordance to current money transfer service standards and policies
- Handle and override the transactions as authorized, and to rectify the errors and mistakes proactively
- Accompany with relationship manager to visit customers to introduce all kinds of related products, operational processes, and follow up customer needs.
- Inputting data into the system while following standard operating procedures and customer specific instructions for processing
- Investigates tracers received from Foreign Branches/ Subsidiaries, correspondent banks, remittance tie-ups and domestic branches.
- Petty cash custodian

- Responsible for deposit cash in and out of the branch
- Primarily responsible for safekeeping of cash and monitoring of denominators for convenience in cash transactions
- Journalize daily transactions or supervise journalizing of daily transactions
- Keep the records up to date and track of documents for easy traceability.
- Maintain professional confidentiality always.
- Liaise to other departments and other reputable institutions by calls, fax and email (e.g. Incoming, Outgoing and Correspondence).

#### **VAULT CUSTODIAN**

- Enforces appropriate internal control and security measures on vault usage.
- Manages and maintains custody of loan securities such as jewelries and non-gold items.
- Manages, secures and maintains custody of cash collections of the branch.
- Computes loan repayments for principal, interest and other charges and ensures accuracy of payment.
- Provides quality service to strengthen customers loyalty to the company
- Handles customer complaints and provides appropriate action based on company's existing policies, rules and regulations.

#### **LANDBANK OF THE PHILIPPINES**

**LBP Rotunda Bldg., Panganiban Drive Cor. Magsaysay Avenue Naga City, Cam. Sur, Philippines  
JUNE 2016 – AUGUST 2016**

#### **ON-THE-JOB TRAINING**

- Explain to customers the different types of loans and credit options that are available, as well as the terms of those services.
- Obtain and compile copies of loan applicants' credit histories, corporate financial statements, and other financial information.
- Review loan agreements to ensure that they are complete and accurate according to policy.
- Submit applications to Bank Account Officer for verification and recommendation.
- Handle customer complaints and take appropriate action to resolve them.
- Market bank products to individuals and firms, promoting bank services that may meet customers' needs.

#### **SKILLS:**

- Knowledgeable in Microsoft Office Applications (MS Word, Excel, Power Point, etc.)

#### **TRAININGS AND SEMINARS ATTENDED:**

- **Updated Anti-Money Laundering Rules & Regulations and the Relevant Company Policies**  
July 17,2017  
Naga City, Camarines Sur
- **Jewelry Appraisal Seminar**  
March 22,2018

#### **QUALIFICATION:**

Graduate of Bachelor's Degree in Financial Management (March 2017)  
**University of Nueva Caceres**  
**Naga City, Camarines Sur, Philippines**

#### **PERSONAL DATA:**

Nationality:	Filipino	Date of Birth:	October 18, 1997
Civil Status:	Single	Gender:	Female
Religion:	Roman Catholic	Visa Status:	Employment Visa
Age:	24 years old		