

KARLO REDEN TIENZO CAYABYAB



Career Objectives

With over 15 years of reliable experience in banking and finance and customer service, I aim to further my career to continue rendering my abilities in providing highly satisfactory service and in achieving absolute fulfillment from client by utilizing my skills and trainings, while making significant contribution to the success of the company.

Personal Details

Nationality

Philippines

Marital Status

Married

With Valid UAE Driving License

Contacts

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Mobile number

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Address

Bldg 85 Room 2 Al Baloum
Street, Al Kuwaitat, Al Ain
AUH UAE

Skills

- Proficient and well-experienced in credit and collection practices
- With in-depth knowledge on how to process loans from marketing up to releasing
- Suspicious currency notes identification skills
- Experienced in non-life insurance processing
- Competent with clerical works
- Excellent in providing precise customer services

Experience

Al Ansari Exchange LLC

Al Ain, Abu Dhabi UAE

June 2013 - March 2023

FOREIGN CURRENCY CASHIER / UNIT COMPLIANCE OFFICER

- Handles inward and outward remittances and conducts all kinds of front office transactions (buying and selling of foreign currencies)
- Monitors daily ongoing market currency rate and makes decisions in the buying and selling rate for each currency to attract new and existing customers ensuring maximum profit
- Monitors rate on the website and other available online tools and forecasts currency rate to avoid possible losses and ensure maximum profit
- Supports record keeping staff by providing all supporting documents and bills for each transaction
- Respects and complies with anti-money laundering rules, policies and procedures consistently
- Attends all telephone calls and gives information as required by the callers
- Provides high standard of quality customer service complying with Smile, Greet, Offer and Thanks rule
- Identifies and seizes potential customers or business

Chain Glass Enterprises Inc

Manila, Philippines

September 2011 - March 2013

SALES AND INVENTORY CLERK

- Responsible for managing incoming and outgoing supplies and products
- Verified clerical computations against physical count of stocks
- Adjusted errors in computation or count
- Investigated and reported reasons for discrepancies
- Obtained merchandise requested by customer and received merchandise selected by customer
- Determined price and tax on merchandise purchased by customer to determine bill.

Banco De Oro Insurance Brokers Inc / Temps and Staffers Inc

Manila, Philippines

January 2010 - July 2011

INSURANCE CLERK

- Compiled records of insurance policies covering risks to property and equipment of industrial organizations
- Filed records of insurance transactions and kept calendar of premiums due and expiration dates of policies
- Prepared vouchers for payment of premiums and verified that payments had been made
- Filed in data on renewal policy applications and forwards to insurance companies

-Effective communicator with high fluency of oral and written English Language
-Good working knowledge of complete Microsoft Office Skills
-Ability to work under pressure and with minimum supervision
-Ability to manage multiple concurrent tasks (multitasking)
-With high versatility and adaptability skills

Character Reference

Available upon request

Anonuevo Credit & Collection Services Inc
Manila, Philippines
March 2007 - December 2009

COLLECTIONS OFFICER

- Located and notified customer of delinquent accounts by mail or telephone to solicit payment
- Received payment and posting amount to customers account
- Prepared statements to credit department if customer fails to respond
- Initiated repossession of proceedings or service disconnections
- Kept records of collections and status of accounts
- Met targets set on flow and delinquency rates
- Acted on collection reports initiated by supervisor after his review and comments
- Handled number of calls/contacts and followed-up on customer's commitment to pay
- Identified uncontactable/skip customers and redirected these for filed visits

Forbes Financial Consultancy Corporation
Pasig, Philippines
June 2005 - January 2007

ACCOUNT OFFICER / CREDIT INVESTIGATOR

- Authorized credit charges against customers accounts
- Investigated history and credit standing of individuals or business establishments applying for credit
- Interviewed applicants to obtain personal and financial data
- Determined credit worthiness
- Processed applications and notify customers of acceptance or rejection of credit

Education

POST GRADUATE: Extended Diploma in Global Business Management (SCQF Level 11)
Scottish Qualifications Authority
United Kingdom
April 2023

TERTIARY: Bachelor in Office Administration
Polytechnic University of the Philippines (PUP)
Philippines
April 2005

SECONDARY: Novaliches High School
Philippines
April 2001