HAMZA HAROON

Teller & Customer Service Officer

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Dubai, United Arab Emirates

Dedicated and detail-oriented Banking Professional with over 3 years of experience in delivering high-quality teller services and managing financial transactions. Proficient in processing cash deposits, withdrawals, telegraphic transfers, payment orders, and foreign currency exchanges, ensuring accuracy and adherence to operational policies. Skilled in cross-selling banking products, assisting high-net-worth clients, and ensuring smooth daily operations through effective cash reconciliation and vault management. Known for exceptional customer service, attention to detail, and a strong understanding of UAE banking regulations and ADIB's operational procedures. A proactive team player with a commitment to enhancing customer satisfaction, driving operational efficiency, and contributing to branch success. Ready to leverage my expertise to deliver excellent service and drive business growth.

Experience

Teller & Customer Experience Officer

Jul 2023 - Present

Al Fardan Exchange, UAE

- Assisted with account opening, closing, and updates, addressing customer inquiries with a customer-first approach to provide smooth and accurate service.
- Resolved customer complaints and issues promptly, maintaining a high level of customer satisfaction and fostering long-term client relationships.
- Provided information on financial products and services, cross-selling relevant offerings such as savings accounts, loans, and credit cards to meet customer needs and drive branch revenue.
- Maintained accurate records of all transactions and customer interactions, ensuring full compliance with internal policies and regulatory standards.
- Supported compliance with UAE banking regulations and internal procedures, contributing to efficient branch operations and minimizing risk.
- Leveraged communication and interpersonal skills to deliver high-quality customer service, ensuring a positive experience and building lasting relationships.
- Assisted in vault management, ensuring the secure handling of cash and sensitive materials in accordance with internal security protocols.
- Supported end-of-day balancing and cash reconciliation to ensure branch financials were accurate and in compliance with daily operations.
- Collaborated with branch colleagues to enhance overall operational efficiency, from transaction processing to administrative tasks, ensuring a seamless service experience for all customers.
- Identified opportunities to up-sell and cross-sell additional banking products, increasing branch revenue and enhancing customer engagement through tailored financial solutions.
- Demonstrated a strong understanding of banking policies, consistently applying best practices to prevent fraud and enhance service delivery.
- Participated in training sessions to stay updated on new products, services, and regulatory changes, ensuring compliance and increasing the ability to meet customer needs effectively.

Teller & Relationship Executive

Oct 2022 - Feb 2023

Bank Alfalah Islamic, Pakistan

- Fostered strong, long-term relationships with clients by delivering personalized services and ensuring satisfaction with banking products and services.
- Acted as the primary point of contact for clients, handling inquiries, resolving issues, and providing tailored assistance to meet their specific needs.
- Identified opportunities to cross-sell and up-sell additional banking services and solutions, aligning product offerings with client preferences.
- Collaborated with internal departments to ensure seamless delivery of banking services and to align offerings with client expectations and industry trends.
- Maintained detailed records of client interactions, preferences, and feedback to refine service offerings and improve overall customer retention.
- Provided personalized recommendations and solutions, enhancing the customer experience and ensuring clients' banking needs were consistently met.
- Proactively monitored service quality and client satisfaction, addressing concerns promptly to maintain high standards of service.
- Stayed updated on industry trends, banking regulations, and product offerings, ensuring clients received the most relevant and up-to-date information.
- Supported customer onboarding, account management, and other banking-related services, ensuring compliance with internal policies and regulations.

Administrative Assistant - Client Support & Operations

Jun 2019 - Aug 2022

Copains Solutions, Pakistan

- Oversaw daily office operations to ensure efficiency and smooth functioning, handling all administrative tasks to support the team and organizational needs.
- Managed office supplies, equipment, and facilities, coordinating repairs and maintenance, ensuring the office environment was well-equipped to handle customer and staff needs.
- Acted as the main point of contact for incoming correspondence, including emails and phone calls, directing inquiries to the appropriate personnel, ensuring clear and effective communication.
- Assisted in organizing company events, meetings, and appointments, managing scheduling, logistics, and preparation of necessary materials, ensuring seamless coordination and service delivery.
- Maintained accurate records of office expenses, invoices, and contracts, supporting budgeting and financial reporting, contributing to operational efficiency and compliance with financial policies.
- Ensured that all administrative processes were in line with company procedures and policies, promoting effective workflow and supporting the smooth daily operations of the office.

Education

International Islamic University, Islamabad

2019

- Bachelor of Science, Media & Communication Studies
- CGPA: 3.56/4

Indus Science College, Rawalpindi

2014

• Intermediate in Computer Science

Skills

Core Skills

- Customer Service Excellence
- Transaction Processing & Cash Handling
- Problem-Solving & Conflict Resolution
- Product Knowledge & Cross-Selling
- Attention to Detail
- Time Management & Multitasking
- Communication & Interpersonal Skills
- Adaptability & Flexibility

Technical Skills

- Banking Software & Systems
- Microsoft Office Suite (Word, Excel, PowerPoint)
- Document Management Systems
- Cash Handling & Reconciliation Tools
- Email & Communication Tools
- Data Entry & Database Management
- Financial Reporting & Budgeting Software

Additional Skills

- Regulatory Compliance
- Team Collaboration & Support
- Event Planning & Coordination