



# PAOLO D. ALAG

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**Home Address:** Al Nazer Restaurant Bldg., Flat 1201, Bldg. No. 59,  
Airport Road, Abu Dhabi, UAE

**Link:** <http://www.linkedin.com/paolo-alag-b4533a1bb>

**Date of Birth:** May 4, 1995 (28 Y/O)

**Nationality:** Filipino

**Language:** English, Tagalog

**Passport No:** P7603889B

## PROFESSIONAL SUMMARY

Highly-motivated and task-driven professional with substantial experience in consumer banking, KYC, collections, customer services and cash and remittance operations. Effectively managed and easy to adapt to many different responsibilities simultaneously. A great negotiator with the ability to anticipate the customer needs and able to deliver effective solutions.

## CAREER OBJECTIVE

Looking forward to work in a company with whom I can grow along with and able to extend my knowledge, experiences and skills to achieve the organizational as well as personal objective. My main objective is to obtain optimum growth aligning with company standards.

## SKILLS

- Cash and Remittance Operations
- Customer Service
- Debt Collection and Settlement
- KYC Analyst
- Billing, Documentation & Skip Tracing
- Clerical, Admin, Analytical & Numerical Skills
- Account Reconciliation
- MS Office (Word, Excel, PPT)

## EDUCATION ATTAINMENT

**Bachelor of Science in Business Administration major in Financial Management**

Carlos Hilado Memorial State College-Fortune Towne Campus

**S.Y.:** June 2014 – April 2018

**Affiliates:** DIWA Party-list Scholar, Fund Manager (JFINEX)

## WORK EXPERIENCES

### 1. REDHA AL ANSARI EXCHANGE

*Zakher Branch, Al Ain Cooperative Society  
Al Ain, Abu Dhabi, United Arab Emirates*

**Transfer Clerk / Front Line Associate**  
*October 2022 to Present*

- *Responsible for customer services and front office operations such as cash and remittance operations, WPS operations, processing all sub products of the company and cash balancing.*
- *Attending customer complaints and reporting to the supervisor about the nature of complaints received.*
- *Preparing and filing routine documents such as daily reports, daily vouchers, letters, cancellation and refund request forms, amendment forms etc.*
- *Abreast and keen on all changes and updates on Anti Money Laundering and Know Your Customer (KYC) Policy.*
- *Monitoring and reporting any suspicious customer transaction/ activity to the BCO.*
- *Coordinate with proper channels and branches to resolve issues and inter-branch concerns.*
- *Perform other related duties that may be assigned by the supervisor from time to time.*

**2. UNIVERSAL LMS FINANCE AND LEASING CORPORATION**

4F, One Marian Center Bldg., 106 Esteban St.,  
Legazpi Village, Makati City, Philippines

**Collection Assistant**

March 2022 to June 2022

- Monitor accounts receivables and identify overdue accounts.
- Contact customers with overdue accounts and collect the payments and/or overdue amount.
- Screening of loan applications and conducting Employment Verification, Bank Checking, Trade Checking, and Credit Checking.
- Use credit bureau data, internet searches and other tools to try to locate customers who have moved or changed contact numbers.
- Attending to all customer's inquiries regarding their account such as loan restructuring, payment extensions, early settlement and resolves customer's complains concerning billing.
- Maintaining aging reports and preparing demand letter to delinquent accounts.
- Update the regular records and status of the unpaid accounts, repayment progress and collection efforts.
- Sold quality /cross selling products and services to meet customers' needs (auto loans, lease, chattel mortgages.)
- Perform other related duties that may be assigned by the supervisor from time to time.

**3. EQUICOM SAVINGS BANK - Head Office**

GF ODC International Bldg., 219 Salcedo Street,  
Legazpi Village, Makati City, Philippines

**Collection Assistant**

November 2018 to March 2022

- Handle collection-related inbound and outbound calls and refers them to the concerned unit.
- Negotiate with past due loan borrowers and offer possible solutions to make the account current.
- Maintain an acceptable and manageable delinquency of the Corporate Salary and Personal Loan Portfolio.
- Coordinate with field personnel to prioritize demand letter sending, possible skip tracing.
- Prepares, reviews and analyzes pertinent departmental reports.
- Prepares Loan Billings (SOAs) of the customers and request for payment (RFP) form for agencies.
- Abreast and keen on all changes on Credit Policies and Procedures.
- Coordinate with proper channels and branches to resolve issues and inter-bank concerns.
- Handle and monitor the collections check pick up from various companies daily especially for Salary Loans.
- Cross- selling of bank's products and services to meet customers' needs (Personal, Business & Salary Loans)
- Perform account reconciliation for Past Due Loan Accounts.
- Filing of Reports/ Documents and send daily reports to Collections team.
- Perform other related duties that may be assigned by the supervisor from time to time.

**4. UNITED COCONUT PLANTERS BANK - Libertad Branch**

Libertad, Bacolod City,  
Negros Occidental, Philippines

**Internship Trainee / OJT**

January 2018 to March 2018

- Reviewing/ checking loan documents of the customers as requirement for documentation.
- Encoding and verifying loan information of the customers on the system.
- Sorting, filing and preparing loan documents of the customers for potential booking.
- Perform other related duties that may be assigned by the supervisor from time to time.

**5. DEPARTMENT OF AGRARIAN REFORM - DAR 1**

Bacolod City, Negros Occidental, Philippines

**Internship Trainee / OJT**

November 2017 to January 2018

- Perform administrative and clerical works.
- Encoding and preparing liquidation reports for the office equipment and supplies expenses.
- Perform other related duties that may be assigned by the supervisor from time to time.

## CHARACTER REFERENCES

**1. RODOLFO L. DELA CRUZ**

**Branch Supervisor – REDHA AL ANSARI EXCHANGE**

Mobile Number: +971 50 371 2254

**2. JESTONY B. MANGAS**

**Assistant Supervisor - REDHA AL ANSARI EXCHANGE**

Mobile Number: +971 56 523 5297

**3. ALEXANDRA BERNARDO**

**Credit & Collection Officer – EQUICOM SAVINGS BANK & GENESIS CAPITAL FINANCING INC**

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