

# Julia Akter

About 7 Years of UAE experienced 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 implementing and maintaining effective compliance system, capable of maintaining good relationships with existing customers and enhancing internal and external customer satisfaction thereby achieving organizational objectives.



## GET IN TOUCH

📍 Sharjah, UAE

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**Nationality:** Bangladeshi

**Visa Status:** Spouse Visa

## WORKING EXPERIENCE

### Al Fardan Exchange: Sharjah, UAE

- ✓ **Service Officer/ Teller (Oct 2016 – March 2022)**
- ✓ **Branch Compliance Officer (acting)**

### Al Razouki Exchange: Sharjah, UAE

**Responsibilities:** customer services

**Job Position:** Junior Officer (Apr 2015 - Oct 2015)

## ACHIEVEMENTS, CERTIFICATION AND TRAINING

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

## JOB RESPONSIBILITIES AND JOB SKILLS

- ✓ Enhanced **customer satisfaction and retention** rate by implementing proactive **customer centric approaches** resulting in improved brand image of the organization.
- ✓ Recommended and **implemented strategies** to improving customer service system 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 **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.

## PROFESSIONAL SKILLS

### BANKING OPERATIONS



### CUSTOMER SATISFACTION



### PROCESSING TRANSACTIONS



### UAE BANKING REGULATION



### OPERATIONAL COMPLIANCE



### INTERNATIONAL REMITTANCE



### DOCUMENTATION & REPORTING



### ANTI MONEY LAUNDERING



### SUSPICIOUS TRANSACTION



### COMPLAINT HANDLING



### DEALING CASH & FCY



### POLICIES AND PROCEDURES



## PERSONAL INFO

**Gender:** Female

**Languages:** English, Bengali, Urdu, Hindi.

**DOB:** 25<sup>th</sup> February 1989

**Marital Status:** Married

## Driving License


Valid UAE driving license holder: light vehicle since 2016


- ✓ Managing **difficult situations** with customers and providing them with a solution.
- ✓ Ensure that all transactions conducted **comply with this policies and procedures** of both locally and internationally.
- ✓ **Identify suspicious activities and filling** 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).
- ✓ Performing enhanced customer due diligence (ECDD).
- ✓ **Review KYC of the customers** and ensure all the KYC details entered in 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 **remittance**, prepares computer and manual **draft, currency exchange, demand drafts, telex transfer, electronic transfer** and good knowledge on **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 amount of Fcy orders** for individuals and companies.
- ✓ **Deposits and withdrawal of funds** (Cash and Cheque) required for **purchase and sales of shares in both markets in UAE**.
- ✓ Prepare **End of day report & cash reconciliation**.
- ✓ **Controlling utility remittance** like insurance payment, national bond and other services.
- ✓ **Reporting of any untoward incident** to the related department heads and top management.

## EDUCATIONAL QUALIFICATION

 **Master of Social Science in Economics (2012 - 2013)**  
**Institution: Premier University, Bangladesh.**  
**CGPA: 3.19 out of 4.00**

 **Bachelor of Social Science in Economics (2008 - 2012)**  
**Institution: Premier University, Bangladesh.**  
**CGPA: 3.25 out of 4.00**

## PERSONAL SKILLS

### CUSTOMER SERVICE SKILLS



### ORGANIZING SKILLS



### ANALYSING & REPORTING



### PRESENTATION SKILLS



### COMMUNICATION SKILLS



### TIME MANAGEMENT SKILLS



### PROBLEM SOLVING SKILLS



## COMPUTER SKILLS

Banking System, Money Exchange System, Internet and MS Office (MS word, MS excel, MS powerpoint).