

OSAMA SHTAY

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UAE

A results-driven professional with over 13 years of experience in the banking sector, demonstrating expertise as a Teller, Customer Service Representative, and Personal Loan Officer. Proven ability to efficiently handle financial transactions, deliver exceptional customer service, and effectively manage personal loan processes. Possesses a strong understanding of banking operations, compliance standards, and customer relationship management, contributing to the overall success of the financial institutions served.

EXPERIENCE

Personal Loan Officer, International Bank for Trade and Finance

June 2019 to July 2022

Swaida, Syria

- Managed and facilitated personal loan processes, including application processing, verification, and approval procedures.
- Assisted clients in understanding loan products, eligibility criteria, and repayment terms, providing personalized guidance throughout the loan application process.
- Reviewed and analyzed client financial documents and credit histories to determine loan suitability and risk assessment.
- Ensured compliance with lending regulations and internal policies, maintaining accuracy and integrity in loan processing.
- Collaborated with customers to address inquiries, resolve issues, and provide exceptional service throughout the loan lifecycle.

Customer Service Officer, International Bank for Trade and Finance

June 2013 to June 2019

Swaida, Syria

- Provided high-quality customer service by accurately processing routine transactions, including deposits, loan payments, and cheque cashing.
- Addressed customer inquiries and concerns, offering comprehensive information on banking products and services.
- Maintained a professional and courteous demeanor while interacting with customers, ensuring a positive banking experience.
- Collaborated with team members to ensure operational efficiency and adherence to banking regulations and policies.
- Actively participated in training programs to stay updated on new banking products, services, and procedures.

Teller, International Bank for Trade and Finance

May 2009 to June 2013

Swaida, Syria

- Interacted with customers on a daily basis, providing high-quality service and addressing their financial needs.
- Verified customer identification, processed deposits and withdrawals, and facilitated various financial transactions with accuracy and efficiency.
- Maintained a thorough understanding of banking products and services to effectively assist customers in making financial decisions.
- Ensured compliance with banking regulations and internal policies to uphold the security and integrity of financial transactions.
- Collaborated with team members to achieve branch targets and deliver exceptional customer experiences.

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SKILLS

- Financial Transactions Processing
 - Customer Relationship Management
 - Cash Handling and Management
 - Banking Products and Services Knowledge
 - Regulatory Compliance
 - Financial Data Analysis
 - Loan Processing and Approval
 - Customer Inquiry Resolution
 - Attention to Detail
 - Communication Skills
 - Multitasking and Time Management
 - Team Collaboration
 - Problem Solving
 - Adaptability
 - Multilingual Communication (if applicable)
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EDUCATION

Commercial Institute of Damascus

Accounting and finances

The economics of international trade and finance

The cultural and political as well as economic factors that shape international business...

CERTIFICATES

Work experience certificates from the bank	11TH April 2022
Certificate of outstanding performance at work	15TH May 2022
Certificate Of Accomplishment	11TH Dec 2010