



MA CHRISTINA SANTIAGO ESTAYANI

CAREER OBJECTIVE:

Trustworthy teller who enjoys working in a customer focused work environment offers strong knowledge of banking products and services. Dependable and punctual with outstanding mathematical aptitude.

Adept in processing customer transaction, counting money and maintaining a balanced cash drawer with a high level of accuracy. Trained In all aspects of opening and closing procedures.

CONTACT

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ADDRESS:
Electra Street, Abu Dhabi

PERSONAL DATA:

Gender : Female
Date of Birth : October 18, 1997
Nationality : Filipino
Religion : Roman Catholic
Visa Status : Employment Visa
Civil Status : Single

EDUCATION

Graduate of Bachelor's Degree in Financial Management (March 2017)
University of Nueva Caceres
(Naga City, Camarines Sur, Philippines)

WORK EXPERIENCE

LULU INTERNATIONAL EXCHANGE

Abu Dhabi

JULY 2021-APRIL 2024

Teller/ Fc Cashier

- Handles processing of money transfer service transactions through(e.g., **Western Union, Transfast, Ria money**) local or international transactions.
- Inputting data into the system while following standard operating procedures and customer specific instructions for processing
- Enter customers' transactions into computers in order to record transactions and issue computer-generated receipts.
- Inform customers about foreign currency regulations, and compute transaction fees for currency exchanges.
- Handle Foreign Currency, Remittances, and other customer transactions as required by the Corporate or WPS customer or the Retail customer.
- Accepting credit card payment and prepaid top-up for du, Etisalat and mobile providers of other countries.
- Exercised due diligence in processes related to customer transactions to ensure risk mitigation and adherence to relevant AML procedures and KYC initiatives.

PROGOTI EXCHANGE Co

Electra Street, Abu Dhabi

APRIL 2019- JULY 2021

Cashier

- Complete knowledge on worldwide market rates of different currencies.
- Execute international remittance such as send or receive.
- Checks daily activity reports to ensure accuracy of all day activity
- Handle end-of-day balancing of cash transactions
- Aware and following ANTI-MONEY LAUDERING law in UAE both sending money and exchanging currencies.

MLHUILLIER FINANCIAL SERVICES (PAWNSHOPS)INC.

Elias Angeles Street, Naga City, Camarines Sur, Philippines

JUNE 2017 – DECEMBER 2018

Teller

(MONEY REMITTANCE AND PAWNSHOPS)

- Handles processing of money transfer service transactions in accordance to current money transfer service standards and policies
- Handle and override the transactions as authorized, and to rectify the errors and mistakes proactively
- Accompany with relationship manager to visit customers to introduce all kinds of related products, operational processes, and follow up customer needs.

SKILLS:

- Knowledgeable in Microsoft Office Applications (MS Office, Word , Excel, Power point and etc.

TRAININGS AND SEMINARS ATTENDED:

- Updated Anti-Money Laundering Rules and Regulations and the Relevant Company Policies (JULY 2017) Naga city, Camarines Sur, Philippines
- Jewelry Appraisal Seminar (March 22, 2018)

- Inputting data into the system while following standard operating procedures and customer specific instructions for processing
- Investigates tracers received from Foreign Branches/ Subsidiaries, correspondent banks, remittance tie-ups and domestic branches.
- Petty cash custodian
- Responsible for deposit cash in and out of the branch
- Primarily responsible for safekeeping of cash and monitoring of denominators for convenience in cash transactions
- Journalize daily transactions or supervise journalizing of daily transactions
- Keep the records up to date and track of documents for easy traceability.
- Maintain professional confidentiality always.
- Liaise to other departments and other reputable institutions by calls, fax and email (e.g. Incoming, Outgoing and Correspondence).

VAULT CUSTODIAN

- Enforces appropriate internal control and security measures on vault usage.
- Manages and maintains custody of loan securities such as jewelries and non-gold items.
- Manages, secures and maintains custody of cash collections of the branch.
- Computes loan repayments for principal, interest and other charges and ensures accuracy of payment.
- Provides quality service to strengthen customers loyalty to the company
- Handles customer complaints and provides appropriate action based on company's existing policies, rules and regulations.

LANDBANK OF THE PHILIPPINES
LBP Rotunda Bldg., Panganiban Drive Cor. Magsaysay
Avenue Naga City, Cam. Sur, Philippines
JUNE 2016 – AUGUST 2016

ON-THE-JOB TRAINING

- Explain to customers the different types of loans and credit options that are available, as well as the terms of those services.
- Obtain and compile copies of loan applicants' credit histories, corporate financial statements, and other financial information.
- Review loan agreements to ensure that they are complete and accurate according to policy.
- Submit applications to Bank Account Officer for verification and recommendation.
- Handle customer complaints and take appropriate action to resolve them.