



## DENNES FLORES CRISTAL

### CONTACT

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### E-MAIL

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### ADDRESS

Dubai, UAE

### PERSONAL INFORMATION

**Date of Birth :** 08 Aug 1978

**Gender :** Male

**Nationality :** Filipino

**Civil Status :** Married

**Language :** English, Tagalog

**Visa Status :** Tourist Visa

### LICENSE DETAILS

**License No :** (Light Vehicle #3)

**Expiry Date :** 21 Oct 2025

**Place of Issue :** Saudi Arabia

### EDUCATION

College Graduate

### SKILLS

- Solid understanding of direct/indirect lending products and practices
- Excellent communication and interpersonal skills
- Customer satisfaction orientation and sales competencies
- Ability to work in a goal oriented environment

### SUMMARY

An enthusiastic, bright and capable driver with Saudi Arabia Light Vehicle Driving experienced. A quick learner who can absorb new ideas, communicate clearly and who also possesses a good team spirit and is deadline orientated. Currently looking for a suitable driver position that offers variety and the opportunity to develop both personally and professionally.

### KEY STRENGTHS

- Able to perform minor repairs of all kinds of vehicles.
- Planning and following the most efficient routes for delivering goods.
- Willing to work overtime, evenings, weekends and holiday periods.

### WORKING EXPERIENCE

- **Arabic Family, Saudi Arabia**  
**Family Driver**  
**2016 – May 2024**
- **Al Fath Contracting, Saudi Arabia**  
**Company Driver**  
**2013 – 2015**

### Duties and Responsibilities

- Operates vehicle in a safe and proper manner and obeys local traffic laws and regulations. Checks vehicle each day before operating to ensure that all systems are functioning properly, i.e. breaks, tires, lights, indicators, horn, clutch, coolant and battery levels.
- Required to complete journey sheets to record destinations, mileage, fuel issues, etc.
- Maintains a check on his vehicle for any regular maintenance.
- **Kapalong Cooperative, Philippines**  
**Loan Officer**  
**2000 - 2012**
  - Evaluate credit worthiness by processing loan applications and documentation within specified limits
  - Interview applicants to determine financial eligibility and feasibility of granting loans
  - Determine all applicable ratios and metrics and set up debt payment plans
  - Communicate with clients either to request or to provide information
  - Justify decisions (approvals/rejections) and report on them
  - Complete loan contracts and counsel clients on policies and restrictions
  - Update job knowledge on types of loans and other financial services
  - Maintain and update account records