

# Jennifer M Camarillo

Khalifa City A, Abu Dhabi, United Arab Emirates  
[manibojennifer@yahoo.com](mailto:manibojennifer@yahoo.com) / [jennifercamarillo05@gmail.com](mailto:jennifercamarillo05@gmail.com)  
(+971) 055-6200108



To pursue a challenging and rewarding career that allows me to utilize my skills and knowledge to contribute effectively to an organization's success while continuously enhancing my professional growth and development.

Accomplished Relationship Manager with a proven track record at Bank of the Philippine Islands, enhancing customer satisfaction and expanding revenue growth through expert portfolio management and exceptional customer service. Skilled in credit analysis and team leadership, demonstrated by streamlining operations and driving strategic sales efforts.

Professional with strong expertise in relationship management, financial reports and banking operations, prepared for impactful contributions. Proven track record in fostering team collaboration and delivering consistent results. Skilled in client relations, financial analysis, and risk management. Reliable and adaptable, with focus on meeting evolving business needs.

## EDUCATION

Technological Institute of the Philippines, Quezon City, Philippines — *Bachelor of Science in Computer Science*  
JUNE 2002 - APRIL 2006

## EXPERIENCE

**Bank of the Philippine Islands, Manila Philippines**  
**Relationship Manager / *Promoted***  
**Grade : 99.32% / Rank : 34 Nationwide**

MAY 2022 - AUGUST 2024

- Coordinated with internal departments to facilitate seamless transaction processing for relationship banking clients.
- Strengthened client relationships by providing timely and accurate financial advice, leading to increased customer satisfaction.
- Maintained compliance with all regulatory requirements, ensuring continued operational excellence within the relationship management function.
- Implemented efficient banking processes to optimize operational performance and reduce errors.
- Developed advanced product knowledge to share current information while generating and delivering product quotes.
- Worked with clients to develop financial planning strategies and solutions through evaluation of finances.

## PERSONAL INFORMATION

Age : 39  
Gender : Female  
Nationality : Filipino

## SKILLS

Credit Analysis  
Cost Analysis  
Portfolio Management  
Documentation  
Administrative Skills  
Financial Reporting  
Cross-selling products  
Banking operations  
Customer Service  
Team Management  
Excellent communication  
Computer Literacy

- Conducted thorough risk assessments for loan applications, ensuring responsible lending practices and minimizing default rates.
- Managed a diverse portfolio of high-net-worth clients, resulting in expanded revenue growth.
- Spearheaded initiatives to streamline account opening procedures, enhancing the client onboarding experience.
- Identified opportunities for cross-selling additional bank products, driving business growth through strategic sales efforts.
- Assisted with day-to-day operations, working efficiently and productively with all team members.

### **Bank of the Philippine Islands, Manila Philippines**

**Assistant Branch Manager / *Promoted***

**Rank : 1 Nationwide**

MAY 2021 – MAY 2022

- Analyzed business processes to identify cost savings and operational efficiencies.
- Improved overall financial reporting by streamlining control processes and reporting structures.
- Prepared cash flow projections, cost analysis and monthly, quarterly and annual reports.
- Optimized branch inventory management practices for reduced stock obsolescence costs.
- Established internal audit procedures to validate and improve accuracy of financial reporting.
- Prepared internal and regulatory financial reports, balance sheets and income statements.
- Managed branch budget effectively by controlling expenses and optimizing resource allocation for maximum profitability.
- Developed and managed employee schedules, balancing individual requests and requirements with business needs.
- Supervised and evaluated staff to help improve skills, achieve daily objectives, and attain advancement.
- Built rapport with account holders by reaching out with product recommendations and account updates.
- Responding to customer concerns, working with the branch manager to significantly raise customer satisfaction ratings.
- Submitted loan applications to underwriter for verification and recommendation.
- Assisted in achieving branch sales goals by identifying potential cross-selling opportunities and promoting bank products and services.

### **AWARDS**

Excellence Award  
October 2020

Certificate of  
Recognition in Life  
Insurance  
February 2023

Certificate of  
Recognition in Life  
Insurance  
July 2023

Certificate of  
Recognition in Life  
Insurance  
August 2023

Certificate of  
Recognition in Life  
Insurance  
September 2023

Certificate of  
Recognition in Life  
Insurance  
October 2023

Certificate of  
Recognition in Life  
Insurance  
December 2023

Certificate of  
Recognition in  
Credit Cards  
March – April 2024

Certificate of  
Recognition in Life  
Insurance  
May 2024

Certificate of  
Recognition in Life  
Insurance  
February 2024

Certificate of  
Recognition in Life  
Insurance  
May 2024

Certificate of  
Recognition in Life  
Insurance  
July 2024

Top 2 Relationship  
Manager of Q2 2024 in  
Business Bank Loan  
July 2024

**Bank of the Philippine Islands, Manila Philippines**  
**Relationship Associate / *Promoted***  
**Rank : 2 Nationwide**

FEBRUARY 2017 - OCTOBER 2020

- Monitored client satisfaction levels through regular check-ins, promptly addressing concerns as they arose.
- Audited and corrected billing and posting documents for accuracy.
- Prepared comprehensive reports for management regarding account performance metrics, helping inform future decision-making processes.
- Participated in staff meetings to discuss innovative strategies to improve services.
- Collaborated with customers to resolve disputes.
- Assisted in the onboarding process for new clients, streamlining communication and documentation procedures.
- Maintained knowledge on banking products and distribution to provide optimal service support.
- Developed targeted presentations for prospective clients, effectively showcasing the value of our services and products.
- Provided ongoing support throughout the loan application process, ensuring timely approvals and proper documentation completion by clients.

**Bank of the Philippine Islands, Manila Philippines**  
**Customer Service Specialist/Custodian / *Promoted***

JULY 2013 - JANUARY 2017

- Responded to customer requests, offering excellent support and tailored recommendations to address needs.
- Investigated and resolved customer inquiries and complaints quickly.
- Increased customer retention rates by providing exceptional problem-solving skills and personalized solutions.
- Educated customers about billing, payment processing and support policies and procedures.
- Responded to customer requests for products, and services.
- Handled escalated calls calmly, finding resolutions for customer's needs.
- Assist the Assistant Branch Manager in cash handling transactions of tellers.
- Executed wire transfers, foreign exchange, stop payments, account opening and account transfers.
- Counted, verified and handled bank deposits and armored car transactions.
- Educate customers on the use of banking websites and mobile apps.

**TRAININGS**

Project Management -  
Online

OCTOBER 2020

Accounting for  
Non-Accountants -  
Online

OCTOBER 2020

Officers Training  
Program

OCTOBER 2020 - APRIL  
2021

Taxation and  
Accounting

OCTOBER 2020

Trust Officers  
Association Program

APRIL 2020

Operational Risk  
Overview Course

SEPTEMBER 2018

Legal Risk Awareness  
Course

MAY 2021

Law on Bank Secrecy

MAY 2021

## CHARACTER REFERENCES

### **Bank of the Philippine Islands, Manila Philippines** **Teller**

JUNE 2010 – JUNE 2013

- Balanced cash drawers daily and resolved discrepancies to provide accurate data regarding cash flow.
- Promoted a welcoming atmosphere in the branch by greeting customers warmly upon arrival.
- Disbursed cash and checks accurately while maintaining security of cash drawers.
- Increased cross-selling opportunities by identifying customer needs and recommending appropriate banking products or services.
- Executed different currencies, wire transfers, foreign exchange, stop payments and account transfers.
- Process over-the-counter transactions such as deposits, withdrawals/encashments, debit/credit memo, bills payment
- Demonstrated adaptability during peak business hours by multitasking and prioritizing tasks to maintain efficiency and quality of service.
- Cross-sold credit cards, loans and other bank products.

Ms. Melisa R. Galuego  
Assistant Vice President  
Relationship Manager  
mrgaluego@bpi.com.ph  
(+63) 917-7996635

Ms. Mariel S. Fabros  
Senior Manager  
Relationship Manager  
msfabros@bpi.com.ph  
(+63) 917-7996647

### **SPI Global, Manila Philippines** **Administrative Support & Customer Service Representative**

SEPTEMBER 2006 – JUNE 2010

#### *Administrative/Finance Support*

- Coordinating appointments, meetings and travel arrangements.
- Monitoring inventory, ordering office supplies, and ensuring that the office is adequately stocked.
- Processed vendor and supplier payments on a weekly basis.
- Managing petty cash, processing invoices, disbursement of cash and cheques and assisting with budgeting or expense tracking.
- Maintained accurate financial records, including journals and general ledgers, and managed accounts utilizing QuickBooks for enhanced efficiency.
- Prepare and analyze financial statements and reports to ensure accuracy and compliance with applicable regulations.
- Reconciliation of financial accounts, including bank statements, accounts payable, and accounts receivable, to ensure accuracy

#### *Customer Service Representative*

- Resolved customer complaints with empathy, resulting in increased loyalty.
- Developed strong product knowledge to provide informed recommendations based on individual customer needs.
- Responded to customer requests for products, and services.
- Handled escalated calls efficiently and satisfactory resolutions.
- Maintained detailed records of customer interactions, ensuring proper follow-up and resolution of issues.