






## CONTACT

 Sungai Besi, Kuala Lumpur  
 013-4060484  
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## LANGUAGE

- English – Fluent in speaking & writing
- Malay – Fluent in speaking & writing

## SOFTWARE

MS Excel, MS PowerPoint, MS Word



## KEY SKILLS

- Credit risk analysis
- Analytical
- Communication
- Meticulous
- Continuous Learning
- Teamwork
- Adaptability
- Time management

# AIZUDDIN MD ARSHAD



## Summary

Economics by qualification with 4 years of working experience in retail credit with Certified Credit Executive (CCE) certificate. My career goals are to secure a position with a well-established organization, working in a stable environment that will lead to a lasting relationship, as well as making my daily work experience more positive and rewarding.



## Experience

### Affin Bank Berhad

*Executive, Consumer Credit, Community Banking Directorate*  
February 2017 – Present

- Conduct and complete credit evaluation and submission of appropriate recommendations for every loan applications received from sales.
- Ensure at all-time adherence to credit and business operational processes and compliant to regulatory and control requirements.
- Perform credit verification with customer and employer during credit processing.
- Check customer's credit exposures and related accounts via SIBs (core banking system) / Corporate Business (if any) to determine total credit exposure of the Bank as well as determining the credit approving authority level.
- Communicate with Sales for additional verification to ensure accuracy of information provided for Credit Approving Authority decisions.
- Highlight any deviations from credit policy and product program in the credit evaluation form.
- Ensure the turnaround time from receipt of complete application until completion of recommendation is within the specified time frame provided in the Service Level Agreement.
- Ensure the production level is met as per Key Performance Indicator (KPI).
- Maintain own tracking / register for cases processed on daily basis required to measure the productivity of each Processing Officer (PO).
- Assess appeals, variations and amendment requests and put forward recommendation via LOS or email.
- Guide, facilitate and provide advice to sales personnel pertaining to consumer credits and its related credit issues.
- Assist in any ad-hoc project undertaken by the Department.
- Attend to internal test set by department to measure the credit knowledge of PO

## Flexcility Systems Sdn Bhd

Executive, Technical Sales, Sales & Marketing Department

August 2016 – February 2017

- Liaise between technical and sales team
- Provide strong knowledge of technical and scientific products, including functions and components that enable products work
- Promote and sell product by demonstrating how it works along with benefits that can be offer to potential customers.



## Education

### University of Nebraska-Lincoln, Nebraska, USA

Bachelor of Science in Business Administration

Major: Economics

Minor: Finance

January 2012 – August 2015

### International Education Centre (INTEC), Shah Alam, Malaysia

American Degree Foundation Program (ADFP)

July 2010 – July 2011



## Honors and Activities

### Certified Credit Executive (CCE)

2019

### Treasurer for Nebraska University Malaysian Students Association (NUMSA)

2014 - 2015

### Volunteer for NUMSA Malaysian Night

2012, 2013 & 2014

### Volunteer for The Big Event

2012 & 2013



## References

### Ruhaiza Mohamed

Credit Manager, Affin Bank Islamic Berhad

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### Habsah Naman

Manager, Affin Bank Berhad

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