



ZAKIAH AQILAH MAT KAIL

SENIOR EXECUTIVE

Details

No 203 Blok 29 Tingkat 1 Jalan
Bayam Merah 24/2 Seksyen 24
Selangor
Shah Alam, 40300
016-4142401
aqilahmatkail@gmail.com

DATE OF BIRTH

23 November 1989

Skills

Ability to Multitask

Time Management

Teamwork

Ability to Work in a Team

Ability to Work Under Pressure

Adaptability

Fast Learner

Customer Service

Computer Skills

Microsoft Office Word

Microsoft PowerPoint

Microsoft Excel

Microsoft Office

Languages

Malay

English

Profile

Credit analyst for retail banking with 8+ years of experience. Well-versed with Bank Negara guideline. Meticulous, analytical and good team player.

Employment History

Senior Executive, Credit Card , Hong Leong Bank Bhd , Kuala Lumpur

NOVEMBER 2019 – PRESENT

- Process and evaluate application in accordance to guideline and procedure.
- Ensuring consistent delivery of high quality service to customer.
- Check completeness of application form and documents.
- Review supporting income documents and calculate verified income accurately.
- Detect fraudulent application, tampered/ suspicious documents and ensuring timely fraud escalation to Fraud Management Unit.
- Rework appeal & match documents (previously incomplete application from sales).
- Effective & efficient decision making within the required TAT.
- Provide recommendation for credit application beyond the credit officer's approval authority limit or where deviation approval is required.
- Perform verification on customer's personal and/ or employment information where required.
- Endure customer complaint is being handled and resolve in a timely and professional manner.
- Meeting objectives set by the department.

Executive, Chailease Berjaya Credit , Petaling Jaya

AUGUST 2016 – OCTOBER 2019

- Perform assessment task for loan application.
- Check completeness of all documents.
- Prepare thorough analysis and develop independent written narrative reports detailing borrower strength, payment capability as well as risk.
- Comply with company guideline and procedures for credit judgment.
- Ensure confidentiality of all protected information.
- Work closely with team member and inter department to complete task within stipulated time.
- Provide sound opinion to improve credit evaluation.
- Perform other related duties as required.

Executive, RHB Bank , Kuala Lumpur

OCTOBER 2012 – JUNE 2017

- Checking on completeness and validity of documents.
- Approve loan application in timely manner whilst adhering to credit policies and guidelines.
- Detection any attempt of fraud especially on identity theft and account take over.
- Identify and match SPeKAR record with customer credit information.
- Liaise with related party for accounting maintenance & advisory services.
- Very customer incomplete details to prevent incorrect data captured in system.
- Conduct verification to ensure information given genuine.

Education

Bachelor of Accountancy , Univesiti Sultan Zainal Abidin , Kuala Terengganu

JANUARY 2008 – DECEMBER 2011

- Majored in accounting.
- Graduated with 3.06 CGPA
- Awarded Anugerah Bintang Satu - Skim Latihan Kemahiran Kayak by Lembaga Pendidikan Kanu Malaysia.
- UBS Computerised Accounting (Practical) by SAGE UBS.

Matriculation Programme, Kolej MARA Kuala Nerang , Kedah

JANUARY 2007 – DECEMBER 2007

- Majored in accounting.
- Received MARA sponsorship.
- Member of English Committee.
- Graduated with 3.10 CGPA.

References

Mahadi Abd Manaf from Hong Leong Bank

018-2026275

Mareena Adeeba from Chailease Berjaya Credit

019-2026602