



NAZIHAH HANAFIAH

Experienced Bank Officer with a demonstrated history of working in the banking industry. Skilled in Communication, Credit management, Trade Transactions, Microsoft Excel ,Word and Power Point. A person who are flexibles, can work under pressure with minimum supervision. Strong operations profesional with Bachelor of Business Administration-BBA focused in Human Resource Management from Universiti Teknologi MARA.

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EDUCATION

Universiti Teknologi MARA

March 2017 – Jan 2019

- Bachelor of Business Administration (Hons) Human Resource Management
- CGPA:3.51

Universiti Teknologi MARA

Dec 2014 – Oct 2016

- Diploma in Business Studies
- CGPA:3.43

SKILLS

- Microsoft Excel-Advanced (Certified)
- Microsoft Word
- Microsoft Power Point
- Microsoft Outlook
- SAP
- RENTAS
- COINSERVE
- Communications
- Meticulous
- Flexibles

REFERENCES

Ms. Nor Hidayah

- UOBM Berhad
- 011-6198 6967

Mdm. Nurhasnie

- PETRONAS
- 017-215 1583

PROFESSIONAL EXPERIENCE

Credit Management Associate

United Overseas Bank (Malaysia) Berhad

July 2020-December 2021

Moratorium Extension Project

- Handling client's application for management review: Offer client who are under financial distress relief programme according to client's specific situation and route the case to management and offer client alternative payment according to their situation
- Email Relief Programme's forms to client and make sure client revert the forms in a complete state for management review
- Identify the client's needs according to their specific situation and choose Relief Programme that is convenient for them
- Communicate with client the Relief Programme and ensure client understand the programme that are convenient for them
- Perform verification for record purpose to assure the client understood about the programme and agreed to pursue with the programme
- Prepare illustration schedule of future repayment consist of the future monthly instalment amount and the new loan tenure
- Sending out the approved Short Message Service (SMS) and email to client daily
- Prepare offer letter to client once their application has been approved
- Receive data from customer service for online application and perform VLOOKUP function to retrieve the client details daily
- Update Relief programme database and provide daily report to management
- Provide application statistics using PIVOT tables for management review in weekly basis

Personal Loan & Credit Card

- Performs collection specialist duties: Uses advanced negotiation skills to resolve escalated calls. Coaches less experienced collectors. Interprets procedures and instructions to choose among alternatives to seek resolution
- Carry out collections management to the client portfolio with outstanding balance in order to regularize the client's debt and mitigate the risk from old credit's
- Offer the client all the information of their credit and debt via telephone, in order to make effective collection management maintaining the quality standards required
- Update the data of clients in arrears, through the CACS system, verifying their information and data history with the purpose of locating them and being able to carry out collection management
- Perform VLOOKUP function in Microsoft Excel to retrieve client's details from Datamart for the potential Non-Performing Loans
- Retrieve client's personal details and billing statement in COINSERVE database
- Prepare full settlement proposal by calculating rebate amount as requested by client
- Orient the client according to their requirements and needs to other arears such as customer service department and retention department
- Response to customer service email regarding the delinquent accounts
- Contribute to the monthly productivity standards of the business
- Comply with the monthly efficiency goals

Trade Processing Officer

United Overseas Bank (Malaysia) Berhad

March 2019-June 2020

Vessel Checking

- Find out vessel name and voyage number from bill of landing, clarify with customer if unclear and scan the document
- Login and access the Lloyds website and key-in vessel name and voyage number
- Contact Lloyds for clarification and upon receipt of information for data entry
- Ensure vessel check report is extracted expeditiously as AML screening will have to be conducted on results and also meet cut of time for RENTAS
- Retrieved document for vessel check and return results
- Perform reconciliation to ensure all vessel checks conducted

Inward Bills/Outward Bills/Bank Acceptance

Creation

- Perform IC/OB/BA creation function in RENTAS
- Prepare the SWIFT MT412/MT999 for reimbursement or Reimbursement Claim Schedule and/or Drafts to claim reimbursement from Reimbursing Bank
- Photocopy shipping documents and financial documents to keep as bank copies
- Collect checklist, Covering Schedule, customer's acknowledgement copy, credit/debit advice and any other related output documents from printers and sort documents accordingly.

Acceptance

- Perform IC/OB/BA acceptance function in RENTAS
- Prepare SWIFT notification via MT412/MT999 to Presenting Bank, where applicable
- Retrieve checklist and acceptance advice and sort documents accordingly

Retirement

- Perform IC/OB/BA retirement function in RENTAS
- Retrieve checklist and credit and debit advices and sort documents accordingly

Document Checking

- Perform Red Flag Check in FIRCOSOFT screening for all parties and vessel(s) involved in the transaction and vessel checks, where applicable, and ensure transaction in line with AML/CFT procedures and guidelines

Internship Trainee

PETRONAS Chemicals Group Berhad

Aug 2018 – Nov 2018

- Retrieve employee's data from SAP to update capability matrix database
- Apply HRDF training grant, claim and levy payment in HRDF official website
- Assist in managing internship students such as internship allowance, report duty and update internship database
- Assist to compile internship students' allowance, calculating based on the time sheet report and submit to finance department
- Assist in monitoring employee evaluation process as gathering data for capability matrix database
- Arranging internal and external meetings and team relevant logistics, including room booking, refreshment and document preparation
- Prepare Letter of Undertaking (LOU) for room bookings
- Organising travel and accommodation for the team