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| HUDA ALI HAMDAN | |
| **CONTACT**  Address: Sharjah, UAE  Phone: 0547666012  Email : [huda1422019@yahoo.com](mailto:huda1422019@yahoo.com)  Date of birth: 10 Nov 1988  Nationality : Jordan | PROFISSIONAL SUMMARY  Credited for maximizing debt collection, reducing bad debts, and resolving delinquent accounts, and tactful negotiations with clients. Calm and professional under pressure to achieve positive outcomes. Excellent written and verbal communication skills for collaboration with team members, and maintaining line of contact with clients. |
| **SKILLS**   * Repayment plan negotiating * History research | EDUCATION  2006 – 2010 **Bachelor degree of Finance & Banking**  Applied Science University | Amman, Jordan |
| **COMPUTER SKILLS**   * Microsoft Office: Excel, Power Point, Word, Outlook * Typing Proficiency in English and Arabic | WORK HISTORY  Recovery officer, Jan 2023 to present  Finance House – Sharjah   * Contact customers whenever they are contactable and negotiate payments plan to solve the bad debts. * Track uncontactable customers, establish contact with them and negotiate settlement plans. * Proceed with legal action and file cases at police or court and follow up with legal team. * Update all action taken in system and excel sheets and maintain record. * Submit settlement requests to management. |
| **QUALITIES**   * Dynamic, organized and flexible * Excellent attention to details * Appreciates team work | Collection officer – April 2011 – Nov 2022   * Ensure adequate and quality follow up on allocated overdue account, review non-paying customer’s account for recall as well as follow up efforts are recorded and documented on the system. * Resolve past dues accounts, through establishing contact with defaulters by phone, written correspondence, and negotiations by utilizing collection tools. * Methodically conduct investigations of customer accounts and documents. * Maintain well-understanding status of customer accounts and answering customer inquiries on account. * Perform analysis on accounts receivable information to settle priority. * Achieve goal of collection to reduce bad debts for Islamic/commercial personal loans for individuals. * Handled personal loans and credit cards overdue accounts. * Manage police cases, legal action, field visits once necessary. * Highlight any fraud, irregular cases or employers to the team leader and manager of collection. |
|  | May- June 2010 Main Branch, Control Processing Department (CPD)  Abu Dhabi Commercial Bank (ADCB) | Abu Dhabi, UAE   * Perform bank account initiations. * Bank assurance and data entry * Administered filing protocols according to bank’s standards |
|  | Sep.2009 **Intern, Customer Service, Control Operation**  **Al Hilal Bank | Abu Dhabi, UAE, Hamdan Branch**  Branch training in:   * Customer service. * Sales * Teller operations |