

MARGIE CABRAL

BANK TELLER / FOREIGN
EXCHANGE CASHIER / RETAIL SALES
CONSULTANT / CUSTOMER
SERVICE REPRESENTATIVE



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ABOUT ME

- *Over 14 years of extensive experience in handling bank transactions and foreign exchange financial services
- * In depth knowledge in banking transaction procedures, regulations, rules and guidelines
- * Broad experience in exceptional customer service whilst maximizing all sales opportunities
- * Had worked in a Foreign Exchange company as Head Cashier and over all supervised the flow of local and foreign cash transactions of the branch
- * Had worked as Retail Sales Consultant in a world wide Airport based foreign exchange company that caters multiple currencies sales transactions, local and international remittance transactions and VAT refund transactions

EXPERIENCE

Travelex Emirates Exchange LLC (Dubai Airports) | 2019 - 2020

Retail Sales Consultant

- Delivered excellent customer service
- Followed the sales process in order to maximize sales
- Understand features and benefits of all Travelex product lines
- Used every opportunity to upsell and cross-sell
- Recognized the warning signs of questionable transactions and mitigate possible effects of the sale
- Adhered to promotional marketing offers
- Managed till stocks
- Achieved individual KPIs / targets
- Fully investigate overs and shorts (differences) and report
- Adhered to company and location policy and procedures, including Audit, Risk, Health & Safety, Security and customer service requirements
- Ensured compliance to legal and corporate requirements
- Maintained high standards of housekeeping and presentation of stores
- Contributed to the success of the team

Orient Exchange Co. LLC (Dubai Investment Park, Jebel Ali Dubai) | 2015 - 2019

Head Cashier

- Purchase of foreign currency and conversion in Dirham or any other currency at prevailing exchange rate
- Sell of foreign currency against Dirham or any other currency at prevailing rate
- Ensured genuineness of currency notes being exchanged
- Fake notes are to be reported immediately to the manager, who will take necessary steps to report to Central Bank/Local Police
- Accepted cash from remittance customer as per the payment voucher
- Verified voucher in the system and generate cash receipt voucher
- Accepted cash for salary deposits by WPS customer
- Tallying of cash as per system and deposit with treasury before end of duty
- Wrote report in Log book about tally, excess, short, and system problems

- Attended customer's various queries/requests and helps in properly resolving their issues/concerns
- Ensured that all processes being performed are in accordance to the company's established operating and security procedures and in compliance to the central bank's mandatory and regulatory

Bank of the Philippine Islands (Manila, Philippines) | 2004 - 2015

Teller / Customer Service Representative

Teller

- Handled cash/check deposits and withdrawals
- Processed complex financial transactions in an accurate and efficient manner
- Communicated with customers in various bank channels such as phone, mobile and internet banking means
- Performed cross-selling of existing bank products to depositors and customers

Customer Service Representative

- Processed accounts opening and updated customer records
- Handled Time Deposit transactions
- Processed foreign exchange , domestic and foreign telegraphic transfer transactions
- Handled Investment transactions
- Handled customer's call outs for cross selling of pre approved credit cards and personal loans

EDUCATION

Polytechnic University of the Philippines | 2000 - 2004

B.S Economics

Other Info

Skills

Cash Handling, Foreign Exchange, VAT Refund, Sales, Customer Service

Interest

Reading, Movie Marathon, Online Trading

References

Hansen Sequeira

Team Leader

Travelex Emirates Exchange LLC (Dubai Aiport Terminal 1 & 2)

0501502108

Shofiqul Islam

Branch In Charge

Orient Exchange Jebel Ali Branch

0505068404

Apple Lorie Candia Vivar

Retail Sales Consultant

Travelex Emirates Exchange LLC (Dubai Airport Terminal 3)

0543653919

Languages

English, Tagalog

Awards

Certificate on SAP ERP

Filipino Institute Burjuman Branch

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<https://www.facebook.com/jinggay0216>