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## SUMMARY OF SKILLS AND ABILITIES

- Bilingual with excellent command of customer relationship management with 10 years of experience in banking customer service and 3 years in a call center;
- Proficiency in information and communication technology;
- Efficiently resolved client complaints by quickly identifying issues, providing tailored solutions, and ensuring thorough follow-up;
- Enhanced client satisfaction by offering personalized solutions and addressing concerns in a professional and empathetic manner;
- Ranked as the best sales consultant in 2017 in the Rabat Kenitra region;
- Strong interpersonal and teamwork skills to contribute to a positive and professional work environment ;
- Strong understanding of banking products and services, including credit cards, mortgages, investments, and insurance products;
- Expertise in managing personal and commercial bank accounts, including account opening, loans, and lines of credits;
- Strong knowledge of computer applications: Word, Excel, Power Point, SPHINX, TARS, SPSS

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## PROFESSIONAL EXPERIENCES

### **POPULAR BANK | Rabat-Morocco**

**2017-2024**

#### **SALES ADVISOR**

- Promoted and sold loan services to clients, ensuring alignment with their financial needs. Consistently met or surpassed credit performance targets and objectives;
- Obtained relevant information and assessed applicants' financial situations, including their credit history, debt-to-income ratio, and evaluation reports, in order to make recommendations for loan approval;
- Analyzed risks and approved or rejected loan applications in collaboration with the branch manager according to delegated authority;
- Ensured that all necessary information and documents were submitted to the loan underwriting department and correctly recorded as electronic files.

### **POPULAR BANK | Rabat-Morocco**

**2015-2017**

#### **PRODUCT MANAGER**

- Ensured, prospected, and opened accounts for new customer relationships in both individual and business markets;
- Proposed and informed clients about product offerings, and ensured the sale and pre-sale of banking and insurance products, including monetary products, for retail clients;
- Ensured compliance with applicable regulatory standards for activities and operations, particularly in financial security (KYC, AML-CFT), and managed risks of regulatory non-compliance by reporting any suspicions requiring declaration to the relevant authorities;
- Processed succession cases efficiently, identified capital reuse opportunities, and contributed to the maintenance and development of commercial relationships;
- Assumed interim responsibility for the branch manager position in their absence, achieving a significant increase in revenue.

**COMMERCIAL AGENT**

- Guaranteed the quality of customer reception at the agency and contributed to the continuous improvement of the Customer Experience;
- Ensured the proper functioning of all automats available to the agency's customers and the computer tools;
- Guaranteed the reliable and diligent processing of banking operations (withdrawals, deposits, foreign exchange, account movements, etc.);
- Ensured a good understanding of requests and a fast orientation towards the appropriate internal interlocutor;
- Controlled the risks associated with banking operations by performing initial checks and controls;
- Fostered customer loyalty by proposing complementary offers and promotions.

**HP CDG IT SERVICES OF MOROCCO | Salé-Morocco**

2010-2013

**CUSTOMER SERVICE REPRESENTATIVE**

- Processed reservation requests for the Accor group via phone, email, and online platforms, confirmed reservations, and entered information into the reservation system;
- Provided detailed information on availability, rates, and services, efficiently resolved reservation and special request issues, while maintaining clear and professional communication with clients;
- Collaborated with hotels to check availability and resolve issues, managed reservation cancellations and modifications, and updated client information in the system;
- Generated reports on reservations, cancellations, and trends, monitored key performance indicators, and improved reservation processes and team performance.

**EDUCATION****SPECIALIZED MASTER IN MANAGEMENT AND INFORMATION SYSTEM CONSULTING**

2012-2014

High School Of Technology Sale, MOROCCO

Evaluated by **WES**, equivalent to a MASTER'S DEGREE**PROFESSIONAL DEGREE IN COMPUTER MANAGEMENT**

2009-2010

Faculty of Legal, Economic and Social Sciences Mohammedia MOROCCO

**UNIVERSITY DIPLOMA OF TECHNOLOGY MARKETING TECHNIQUES AND COMMUNICATION**

2007-2009

High School Of Technology Sale MOROCCO

**BACCALAUREATE ACCOUNTING MANAGEMENT TECHNIQUES**

2006-2007

Mohammed V High School Goulmima MOROCCO

Evaluated by **WES**, equivalent to SECONDARY SCHOOL DIPLOMA**VOLUNTEERING**

When an earthquake struck the El Haouz region in Morocco in September 2023, I voluntarily participated in several activities, namely:

- Participating in donation drives (collecting clothes, food, medicine, and hygiene products);
- Sorting the collected donations;
- Assisting in collecting and packaging bags to be transported to the affected areas;
- Providing assistance to the teams on the ground.