

# Mohammed N. Al Aaraj

**Finance & Banking Professional**

+963 940 404 048

[mnma79@yahoo.com](mailto:mnma79@yahoo.com) [mnma79@hotmail.com](mailto:mnma79@hotmail.com) [mnma1979@gmail.com](mailto:mnma1979@gmail.com)



## WORK EXPERIENCE

(2/2021 – Present)

### Head of AML

Byblos Bank – Damascus – Syria

Responsible of the combating money laundering and financing of terrorism program in BBS, Analyze and give clearance on cross border transfers and trade based activities to ensure compliance with best practice recommendations and international sanctions requirements.

Handle correspondents' inquiries relating to missing information on payment orders. Initiate AML/CFT inquiries over suspicious cross border activities received from correspondents. Control and take proper decision (approve/reject) for cross border transfers blocked by the bank's interdiction systems whenever deemed necessary

(8/2018 – 01/2021)

### Deputy Head of AML

Byblos Bank – Damascus – Syria

Oversee the Bank's accounting, investment and lending operations to ensure compliance with federal, international and local laws. My duties include monitoring the new developments in financial regulation, keeping the bank staff informed of the latest updates, and monitoring the latest developments in anti-money laundering systems, financing terrorism, developing programs, employee culture and supervising the work to suit.

(2012 – 7/2018)

### Compliance Senior Officer

Byblos Bank – Damascus – Syria

Oversee the accounting, investment and lending operations at the bank to make sure that they comply with federal, international and local laws. My duties include monitoring new developments in financial regulation and keeping bank personnel apprised of recent updates.

(2011-2012)

### Marketing & Sales Officer

Byblos Bank – Damascus – Syria

In charge of Preparing, Planning and Project Managing the publication of all publicity material to Maximize brand promotion.

Creating marketing

Campaigns and Working with the bank's external PR agency to see them executed. Creating and developing new Innovative ways to communicate the bank message to its existing & potential Customers. Contributing to the Annual Sales and Marketing Plan. Planning and project managing Marketing Events and Evaluating their Success & Effectiveness

(2003 -2010)

### **Team Manager of the Credit Cards Dept.**

*Samba Financial Group – Riyadh - KSA*

I started as a coordinator & MIS at SAMBA in 2003 and after that was promoted to become the Finance Team Manager in Salaries & Incentive Dept., then became the Team Manager of the Telesales & Withdrawn Dept., after that I was promoted to be the Team Manager of the Unblocking Credit Cards Dept., till I managed the Credit Cards Dept.

(2002 -2003)

### **Administration Manager**

*Alisar Computer and IT Centre – Riyadh - KSA*

Was in charge of the team, quality and entire sales operation.

## **EDUCATION**

(1998-2002)

A Bachelor's degree in Economy, Business Administration *Damascus University – Syria*

IT and Computer Courses – English Language Course

(ALC -American Language Centre – Syria)

### **Training Courses Attended:**

- ♦ Negotiations Successes
- ♦ Communicating with Confidence
- ♦ Basic Control of Work
- ♦ Samba Banking Products & Strategies
- ♦ Personal Effectiveness
- ♦ Exceeding Customers' Expectations
- ♦ Phone Communication Skills
- ♦ Selling Skills
- ♦ Problem Solving & Decision Making
- ♦ Treasury Products Certification Course
- ♦ Bank Bookkeeping Course
- ♦ Unique Leadership
- ♦ FATCA (Foreign Account Tax Compliance Act)
- ♦ Real People Management
- ♦ Compliance workshop
- ♦ Effective Compliance Function
- ♦ Professional Business Writing
- ♦ Organization Psychology
- ♦ Strategy and team work
- ♦ Preventing fraud in international trade operations
- ♦ Building an effective system for combating money laundering and terrorist financing In the age of modern technology (Fintech)

- ♦ Conflict Resolution and Negotiation Skills
- ♦ Authorizing transactions related to relief from earthquake in Syria in light of Cesar Act online seminar

### **Achievements:**

- ♦ Have always been recognized and awarded for being an over-achiever
- ♦ Manage teams successfully
- ♦ Manage projects
- ♦ Have contributed positively to business interventions
- ♦ Managing teams and tasks successfully
- ♦ Boosting positivity & productivity in the workplace.

*Further details & references can be furnished upon request.*

To Whom It May Concern:

It is with great pleasure and interest that I might have a chance to explore new opportunities and challenges at your organization. I really hope that my experience and skill sets would be an asset to your development. I have been working in banking for several years and I believe I am ready to explore more & other options for my career, despite the fact that I am happy at my current job.

As a person, I strongly believe in individualism and uniqueness. I look for inspiration and motivation in everything to do my best and extend my own personal limits. By expanding upon previous knowledge and exploring new, uncharted territories, I increase my career opportunities and personal future success greatly. I always commit myself to a high level of performance that challenges me to reach my full potentials. I like to believe that I can achieve any goal set before me at work and beyond.

I describe myself as eclectic. I am always organized and focused. I try to understand the nature of my tasks and acknowledge the employer & the customer's needs & interests. I try to establish & maintain an excellent rapport with my co-workers & supervisors. As a result, strong trust develops, and that allows me to provide directions in working towards realizing shared goals & objectives at work. When faced with a challenge, I succeed in utilizing a variety of strategies to motivate and encourage positive interaction.

I would like to welcome any job opportunity that might help me develop my skills. I am eager to grow in my profession & become a productive individual in this society; therefore, I would welcome any opportunity to discuss how my expertise would best meet the needs of your program.

I invite you to contact me, at your convenience, at any of the above numbers or addresses for further discussion.

Thank you for your time and consideration.

Kind regards,

**Mohammed N. Al-Aaraj**