

Tony Harfouche

Lebanon, Beirut
Marital Status: Married
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Ain Saadeh
Year of Birth: 1986
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Senior Treasurer

A highly qualified, target oriented officer with broad and diversified experience on both local and foreign markets. Seeking to shift my professional career up to a higher level while constantly developing myself through extensive self and provided formation.

Great performer under pressure	Achiever
Distinguished communication skills	Fast learner
Competitor	Innovative

Professional Experience

Azadea Group

Senior Treasurer

May 2014–November 2016

- > Recommend Foreign Exchange risk management procedure
- > Recommend hedging solutions based on business and market conditions
- > Place Foreign exchange orders and follow up on them with designated banks
- > Enhance the quality of credit applications by making recommendations on procedural and policies adjustment
- > Analyse and report bank positions
- > Identify, analyse and evaluate Foreign exchange exposure globally

Bank Audi

Back office-Capital Markets Officer

September 2011–May 2014

- > Custody management and control
- > Trade settlements
- > Managing and executing corporate actions; including but not limited to:
 - Cash and stock dividends, coupon payments, spin-offs, stock splits
- > Reconciliations between own books and Custodians; including but not limited to:
 - Banque du Liban, Midclear, Clearstream, Euroclear
- > Implementation of a new trading and settlement system (MUREX)
- > Handling all Back Office tasks related to new products issuance (exchangeable notes, subordinated bonds, preferred shares "G" and "H"); including but not limited to:
 - Collecting purchase applications and required documents from branches-entities and counterparties, handling cash collection, managing and paying interest on Escro accounts, filling subscriptions and finalizing issuance on the custodian's online platform

Specialized Credit Training Program

October 2010–August 2011

- > Full year extensive training program including but not limited to:
 - Understanding and applying the Bank's credit policy and procedures, initializing the credit process, reading and analysing balance sheet- income statements and feasibility studies, studying various ratios, presenting the Credit Application, managing the credit's reimbursement and follow up
- > Certificates from the "Centre des Etudes Bancaires - USJ":
 - Core Credit - Level One: Retail Credit
 - Core Credit - Level two: Commercial Credit
 - Core Credit - Level three: Corporate Credit

S.O.S. - Teller

July 2010–September 2010

- > Transitional phase during which the focus was on developing my abilities to adapt to different

and distinct job environments in extremely short duration

Operations Officer

July 2007–June 2010

- > Mastering all Banking operations; including but not limited to:
Cash deposits and withdrawals, swift messages (transfer MT103), check collection,
check issuance, handling permanent orders, credit cards, domiciliations, tax payment

Key Training and Seminars

> Business Continuity Plan	May 2013
> Capital and Money Markets	November 2011
> Achieving Sales Mastery	May 2011
> Credit Analysis - Part 2	April 2011
> Taxation	February 2011
> Credit Analysis - Part 1	February 2011
> Post Financing Loan	December 2010
> Bancassurance Products	June 2009
> Professionalism	July 2009
> Fighting Money Laundering	September 2008
> Credit Cards	June 2008
> Legal Aspects of Banking Operations	February 2008
> Banking Secrecy	August 2007

Professional Education

Lebanese University

Bachelor of Arts in Business and Finance

May 2008

3rd Year University in Business Administration

June 2007

License or Certificate

Ecole Superieure des Affaires (ESA) - Liban

Lebanese Financial Regulations

March 2013

Chartered Institute of Securities and Investment (CISI) - United Kingdom

Risk in Financial Services

May 2012

International Introduction to Investment

November 2011

Centre des Etudes bancaires - USJ Liban

Corporate Credit Certificate

June 2011

Credit Certificate for Individual and SME

April 2011

Skills and Interests

- > Languages: Fluent in Arabic, English and French
- > Computer Skills: Microsoft Excel, VBA for Excel, Microsoft Access, VBA for Access, Bankmate, Finotitre, Murex, Orion, Squirrel
- > Interests: Nature and Music