

ABDULAZIZ ALALI

Credit Administration & Banking Operations Specialist

Kuwait | +965 9730 8733 | abdulaziz.alali.kw@gmail.com | [linkedin.com/in/abdulaziz-alali-1724bbb151](https://www.linkedin.com/in/abdulaziz-alali-1724bbb151)

Kuwaiti National | Date of Birth: 11 January 1993 | Married

PROFESSIONAL SUMMARY

Banking and operations professional with over 6 years of experience across credit administration, client relationship management, and regulatory compliance in leading Kuwaiti banks. Proven expertise in Central Bank of Kuwait (CBK) regulations, credit facility execution, and operational risk controls. Skilled in streamlining workflows, maintaining meticulous documentation accuracy, and coordinating across departments to ensure strict compliance and seamless operational flow.

CORE COMPETENCIES

- Credit Operations: Loan Documentation Review, Facility Execution & Disbursement, Core System Data Entry
- Compliance & Risk: CBK Regulatory Compliance, Portfolio & Limit Control, KYC/AML Procedures, Fraud Detection
- Client & Operations: Retail Portfolio Servicing, Cross-Functional Coordination, Operational Risk Frameworks

PROFESSIONAL EXPERIENCE

Senior Credit Administration Officer | Nov 2024 – Nov 2025

Commercial Bank of Kuwait (CBK) – Kuwait

- Loan Documentation:** Executed end-to-end review and processing of retail loan agreements, credit applications, and facility terms in strict compliance with CBK regulations.
- Compliance Checks:** Verified that all credit approvals match internal risk policies, legal rules, and Central Bank directives to minimize operational risk.
- Portfolio Control:** Managed active retail credit limits, tracked collateral packages, and monitored payment schedules to maintain high first-pass documentation accuracy.
- System Updates:** Inputted and verified precise loan and facility data inside core banking systems, eliminating discrepancies and post-approval rework.
- Cross-Functional Coordination:** Facilitated seamless workflows between Credit Risk, Legal, and Relationship Management teams for timely facility execution.

Customer Relationship Officer | Aug 2022 – Oct 2024

Commercial Bank of Kuwait (CBK) – Kuwait

- Managed a retail client portfolio, resolving service requests and maintaining high standards of customer satisfaction.
- Executed thorough KYC and AML documentation reviews for onboardings and account updates in compliance with CBK regulations.
- Identified cross-selling opportunities during client interactions to support branch product penetration goals.

Customer Service Representative | Jul 2021 – Aug 2022

Commercial Bank of Kuwait (CBK) – Kuwait

- Delivered frontline branch service in a high-volume environment, handling transactions, account inquiries, and KYC onboarding.
- Minimized transaction errors and documentation rework by ensuring strict adherence to internal controls.

Financial Services Representative | Dec 2018 – Mar 2020

Kuwait International Bank (KIB) – Kuwait

- Handled daily retail banking operations, customer transactions, and account servicing aligned with Islamic banking standards.

Fraud Officer | 2018

Warba Bank – Kuwait

- Monitored transaction activity for suspicious patterns and prepared case files to support compliance investigations.

EDUCATION

Bachelor of Business Administration in Finance | 2013 – 2018
Gulf University for Science and Technology (GUST) – Kuwait

LANGUAGES

Arabic: Native English: Professional Working Proficiency