

Credit One Bank Interview Questions And Answers Guide.



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Credit One Bank Job Interview Preparation Guide.

Question # 1

How do you think you might fit this position In Credit One Bank?

Answer:-

An important part of research before the interview is what the company does and how the job role relates to that. This includes the company philosophy and working methods. Questions such as this seek to find out how a candidate will fit into the organisation In Credit One Bank. Answer positively; including practical examples of how you anticipate you would perform in the new role.

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Question # 2

How well do you know our company?

Answer:-

Well, a developed company that is gradually building their reputation in the competitive world.

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Question # 3

Tell me a difficult situation you have overcome in the workplace?

Answer:-

Conflict resolution, problem solving, communication and coping under pressure are transferable skills desired by many employers In Credit One Bank. Answering this question right can help you demonstrate all of these traits.

* Use real-life examples from your previous roles that you are comfortable explaining

* Choose an example that demonstrates the role you played in resolving the situation clearly

* Remain professional at all times - you need to demonstrate that you can keep a cool head and know how to communicate with people

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Question # 4

What are your greatest professional strengths In Credit One Bank?

Answer:-

When answering this question, we recommends being accurate (share your true strengths, not those you think the interviewer wants to hear); relevant (choose your strengths that are most targeted to this particular position In Credit One Bank); and specific (for example, instead of "people skills," choose "persuasive communication" or "relationship building"). Then, follow up with an example of how you've demonstrated these traits in a professional setting.

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Question # 5

What are your strengths In Credit One Bank?

Answer:-

This is one of the most common questions you will be asked. Give an answer relevant to the skills and qualities relevant to the position you are applying to. The interviewer is trying to find if your strengths match the job. For example, if you are applying for a job In Credit One Bank where accuracy is an important issue, one of your strengths could be that you have an eye for detail. It may useful to find different words to describe similar attributes and qualities in order to avoid repetition.

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Question # 6

Why do you want this job In Credit One Bank?

Answer:-

This question typically follows on from the previous one. Here is where your research will come in handy. You may want to say that you want to work for a company that is Global Guideline, (market leader, innovator, provides a vital service, whatever it may be). Put some thought into this beforehand, be specific, and link the company's values and mission statement to your own goals and career plans.



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Question # 7

Why was there a gap in your employment In Credit One Bank?

Answer:-

If you were unemployed for a period of time, be direct and to the point about what you've been up to (and hopefully, that's a litany of impressive volunteer and other mind-enriching activities, like blogging or taking classes). Then, steer the conversation toward how you will do the job and contribute to the organization: "I decided to take a break at the time, but today I'm ready to contribute to this organization in the following ways."

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Question # 8

Are You a 'People' Person?

Answer:-

Although it may be phrased a little differently, the gist of this question is clear:

Do you like being around people? If you don't, being a medical assistant isn't a good fit for you. After all, you'll be working directly with patients throughout the day. It helps a lot if you sincerely like interacting with them. While answering this question, make sure to mention that you like helping people too. This will drive home the point that you are a talented medical assistant and would be a valuable part of the team In Credit One Bank.

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Question # 9

How do you deal with pressure or stressful situations?

Answer:-

Choose an answer that shows that you can meet a stressful situation head-on in a productive, positive manner and let nothing stop you from accomplishing your goals. A great approach is to talk through your go-to stress-reduction tactics (making the world's greatest to-do list, stopping to take 10 deep breaths), and then share an example of a stressful situation you navigated with ease.

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Question # 10

How well do you know this industry?

Answer:-

Two things businesses need to pay attention to in their industries are what their competition is doing and the customers. You may not always agree with your competitors but it is important to be aware of what changes they are making. Very well. I have been in the industry for over 6 years.

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Question # 11

How would you be an asset to us In Credit One Bank?

Answer:-

Think again about the job specification and the skills needed for this role In Credit One Bank. Have a paragraph prepared highlighting how you will be able to do the job and what you can bring to the team. It goes without saying that this paragraph should be positive.

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Question # 12

What do you already know about our company?

Answer:-

Good reputation of a large home grown company that has various departments and product.

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Question # 13

What do you like to do outside of work?

Answer:-

Interviewers ask personal questions in an interview to "see if candidates will fit in with the culture [and] give them the opportunity to open up and display their personality, too." In other words, if someone asks about your hobbies outside of work, it's totally OK to open up and share what really makes you tick. (Do keep it semi-professional, though: Saying you like to have a few beers at the local hot spot on Saturday night is fine. Telling them that Monday is usually a rough day for you because you're always hungover is not.)

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Question # 14

Why are you interested in this type of job In Credit One Bank?

Answer:-

You're looking for someone who enjoys working with the elderly, or a caring, sociable, and nurturing person.

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Question # 15



Do you have any question regarding this job In Credit One Bank?

Answer:-

Never ask Salary, perks, leave, place of posting, etc. regarded questions. Try to ask more about the company to show how early you can make a contribution to your organization like. "Sir, with your kind permission I would like to know more about induction and developmental programs?" OR Sir, I would like to have my feedback, so that I can analyze and improve my strengths and rectify my shortcomings.

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Question # 16

How do you handle stressful situations?

Answer:-

By remaining calm, weighing out all my options and executing a plan to get the situation resolve .

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Question # 17

How do you plan to go by an example for your subordinates?

Answer:-

Sticking to the rules by yourself, working hard and not mind participating on basic tasks is a good answer.

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Question # 18

How would you rate your communication and interpersonal skills for this job In Credit One Bank?

Answer:-

These are important for support workers. But they differ from the communication skills of a CEO or a desktop support technician. Communication must be adapted to the special ways and needs of the clients. Workers must be able to not only understand and help their clients, but must project empathy and be a warm, humane presence in their lives.

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Question # 19

Tell me something about your family background?

Answer:-

First, always feel proud while discussing about your family background. Just simple share the details with the things that how they influenced you to work in an airline field.

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Question # 20

What do you know about the company?

Answer:-

Any candidate can read and regurgitate the company's "About" page. So, when interviewers ask this, they aren't necessarily trying to gauge whether you understand the mission-they want to know whether you care about it. Start with one line that shows you understand the company's goals, using a couple key words and phrases from the website, but then go on to make it personal. Say, "I'm personally drawn to this mission because..." or "I really believe in this approach because..." and share a personal example or two.

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Question # 21

What do you think we could do better or differently?

Answer:-

This is a common one at startups. Hiring managers want to know that you not only have some background on the company, but that you're able to think critically about it and come to the table with new ideas. So, come with new ideas! What new features would you love to see? How could the company increase conversions? How could customer service be improved? You don't need to have the company's four-year strategy figured out, but do share your thoughts, and more importantly, show how your interests and expertise would lend themselves to the job.

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Question # 22

What schedule do you hope to work? Are you willing to work extra hours?

Answer:-

Be honest. If you really want the job and are willing to work any schedule needed, say so. If, however, you have no intention of working late hours or weekends, simply let the interviewer know the hours that you are available to work. The same applies to extra hours. You are more likely to be hired if you are willing to work any time you are needed. However, saying that you are willing and then complaining about the hours once you start working is a recipe for disaster.

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Question # 23

What type of work environment do you prefer?

Answer:-



Ideally one that's similar to the environment of the company you're applying to. Be specific.

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Question # 24

What types of personalities do you work with best?

Answer:-

In the past, I have found it difficult to work with others who see themselves as better than others, who can take criticism, and who refuse to work with others. I have found it challenging to work with them b/c I am a team oriented person who feels the importance of working together over the needs of the individual especially in a learning environment.

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Question # 25

What would your first 30, 60, or 90 days look like in this role In Credit One Bank?

Answer:-

Start by explaining what you'd need to do to get ramped up. What information would you need? What parts of the company would you need to familiarize yourself with? What other employees would you want to sit down with? Next, choose a couple of areas where you think you can make meaningful contributions right away. (e.g., "I think a great starter project would be diving into your email marketing campaigns and setting up a tracking system for them.") Sure, if you get the job, you (or your new employer) might decide there's a better starting place, but having an answer prepared will show the interviewer where you can add immediate impact-and that you're excited to get started.

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Question # 26

Why do you want to work In Credit One Bank for this organisation?

Answer:-

Being unfamiliar with the organisation will spoil your chances with 75% of interviewers, according to one survey, so take this chance to show you have done your preparation and know the company inside and out. You will now have the chance to demonstrate that you've done your research, so reply mentioning all the positive things you have found out about the organisation and its sector etc. This means you'll have an enjoyable work environment and stability of employment etc - everything that brings out the best in you.

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Question # 27

How do you evaluate your ability to handle conflict?

Answer:-

I pride myself on being a good problem solver. Through my previous job and management positions I have faced numerous conflicts in different situations, and my experiences have helped me to hone my issue resolution skills. I believe that it is important to get to and address the root of the issue, in a respectable manner.

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Question # 28

What was the most important task you ever had?

Answer:-

There are two common answers to this question that do little to impress recruiters:

* 'I got a 2.1'

* 'I passed my driving test'

No matter how proud you are of these achievements, they don't say anything exciting about you. When you're going for a graduate job, having a degree is hardly going to make you stand out from the crowd and neither is having a driving licence, which is a requirement of many jobs.

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Question # 29

What five words would describe you as Credit One Bank?

Answer:-

The hiring manager requests this of you because she wants to know more about your individual personality. This list can reveal a lot to her about who you are and how you might fit into the workplace. Your answer also gives the manager an indication of your self-perception, which is a good indicator of the type of employee you will be.

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Question # 30

What is your dream job?

Answer:-

There is almost no good answer to this question, so don't be specific. If you tell the interviewer that the job you're applying for with his/her company is the perfect job you may lose credibility if you don't sound believable (which you probably won't if you're not telling the truth.) If you give the interviewer some other job the interviewer may get concerned that you'll get dissatisfied with the position if you're hired. Again, don't be specific. A good response could be, "A job where my work ethic and abilities are recognized and I can make a meaningful difference to the organization."

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Question # 31



What have you learned from mistakes on the job?

Answer:-

Candidates without specific examples often do not seem credible. However, the example shared should be fairly inconsequential, unintentional, and a learned lesson should be gleaned from it. Moving ahead without group assistance while assigned to a group project meant to be collaborative is a good example.

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Question # 32

Why do you want to leave your current company In Credit One Bank?

Answer:-

Bad Answer: Complaining about or blaming their former job, boss or colleagues. Also, having no good reason.

Good answer: One that focuses on the positives about why the job they're applying for offers them better learning or career opportunities, chances for advancement, aligns more closely to their long term goals, or is a better fit for them.

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Question # 33

Basic 15 Interview Questions that Test Communication Skills In Credit One Bank:

Answer:-

For most jobs, communication skills In Credit One Bank are important. It's hard to work as a team if people aren't communicating well.

At some jobs, like customer service or sales, communication skills are an absolute essential.

These questions are meant to help gauge a candidate's ability to communicate.

1. How do you prefer to build rapport with others?
2. How would you go about simplifying a complex issue in order to explain it to a client or colleague?
3. How would you go about persuading someone to see things your way at work?
4. How would you go about explaining a complex idea/problem to a client who was already frustrated?
5. What would you do if you there was a breakdown in communication at work?
6. Talk about a successful presentation you gave and why you think it did well.
7. How would you explain a complicated technical problem to a colleague with less technical understanding?
8. Do you prefer written or verbal communication In Credit One Bank?
9. Describe a time when you had to be careful talking about sensitive information. How did you do it?
10. What would you do if you misunderstood an important communication on the job?
11. Talk about a time when you made a point that you knew your colleagues would be resistant to.
12. Is it more important to be a good listener or a good communicator In Credit One Bank?
13. Tell me about a time you had to relay bad news to a client or colleague.
14. Rate your communication skills on a scale of 1 to 10. Give examples of experiences that demonstrate the rating is accurate.
15. How have you handled working under someone you felt was not good at communicating?

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Question # 34

If the company you worked for was doing something unethical or illegal, what would you do?

Answer:-

Report it to the leaders within the company. True leaders understand business ethics are important to the company's longevity

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Question # 35

The change in the business industry now requires you to have a new set of skills you have to learn, how do you react to that?

Answer:-

First, find out which skills are the ones that you're currently lacking. Then identify what the steps would be to acquire/build those skills. Then take action to do so.

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Question # 36

Describe a time when you anticipated potential problems and developed preventive measures?

Answer:-

The key here is to show that you were proactive. How did you find out about the potential problems? How did you address it quickly?

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Question # 37

What are your lifelong dreams?

Answer:-

If your dreams don't relate to the job closely, make sure you highlight aspects of the job that will help develop the skills that will help you with your dreams. Ideally, you want your dreams to relate strongly to the career path you're interviewing for though.

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Question # 38

What type of personalities do you work best with and why?

Answer:-



Think of which personalities you work best with (do you like outgoing, collaborative, personable working relationships and so forth?)

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Question # 39

What differentiates you from the competition?

Answer:-

Think about what you bring to the table that you truly believe is unique - the easiest way to do is to think of your own personal stories that demonstrate your work ethic, skills, and dedication. Most people have some or all of those skills, but the unique stories are what make people stand out in interviews.

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Question # 40

If someone had to say something negative to you, what would they say?

Answer:-

Again, be honest about sharing a story here about someone who may not have gotten along with you in the office here and explain how you were able to fix that relationship or change your attitude/action to be a better person / coworker.

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Question # 41

How long do you envision yourself staying with this company?

Answer:-

Understand that companies invest a lot of money into hiring the right staff. You want to emphasize that you are in it for the long run and you want to develop a career there and that it's not just a "5 month stepping stone" type of a job. You should be thinking how you're going to grow with that company. After all, don't you want to invest your energy and time with a company that is going to continue to be successful and one that will help you grow?

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Question # 42

What types of situations do you consider "unfixable"?

Answer:-

Most situations are "fixable" - the ones that are not are typically related to business ethics (someone is cheating the company, someone is stealing, etc)

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Question # 43

Describe your vision of your perfect dream job?

Answer:-

Ideally, the role you're applying for either is that dream job or will help you get to it. If it's going to help you get there, describe the elements of that job role that you are passionate about so that it ties to the vision of what your dream job is. Be honest and talk about the type of work environment, management team / leadership, coworkers, culture, vision and products/services you'd like your dream job to entail.

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Question # 44

What differentiates this company from other competitors?

Answer:-

Be positive and nice about their competitors but also discuss how they are better than them and why they are the best choice for the customer. For example: "Company XYZ has a good product, but I truly believe your company has a 3-5 year vision for your customer that aligns to their business needs."

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Question # 45

What role do you see technology playing in this role?

Answer:-

Technology is important to almost every job today but it's not meant to be abused. I believe it's important to increase productivity and not for personal use.

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Question # 46

How important is a positive attitude to you?

Answer:-

Incredibly important. I believe a positive attitude is the foundation of being successful - it's contagious in the workplace, with our customers, and ultimately it's the difference maker.

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Question # 47

How would you define success?

Answer:-



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Success is defined differently for everybody. Just make sure the parameters are defined by you with regards to work life balance, financial gain, career growth, achievements, creating meaningful work / products and so forth. If you can clearly articulate what it means to you that is a strong answer.

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Question # 48

How do you act when you encounter competition?

Answer:-

This question is designed to see if you can rise the occasion. You want to discuss how you are the type to battle competition strongly and then you need to cite an example if possible of your past work experience where you were able to do so.

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Question # 49

Give me an example of when you competed hard and won?

Answer:-

You can reference many different areas here when discussing a story of where you won in competition: Work experience (ideal), sports, clubs, classes, projects.

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Question # 50

How do you feel about taking on repetitive tasks In Credit One Bank?

Answer:-

This answer depends on whether or not the job has a lot of repetitive tasks with no variation. If it does, then you would need to be okay with the idea of doing the same task over and over again. If you feel you can offer more than repetitive work, then describe how you would be able to do so.

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Question # 51

What do you look for in terms of culture -- structured or entrepreneurial?

Answer:-

A good answer is to discuss the importance of having both elements in a company In Credit One Bank. Structure is good to maintain a focus on priorities and making sure people are productive but having an entrepreneurial spirit can help cultivate new ideas that can truly help the company.

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Question # 52

What techniques and tools do you use to keep yourself organized In Credit One Bank?

Answer:-

Utilizing a calendar, having a notebook with your "to do" list, focusing on your top 3 priorities each and every day, utilizing a systematic way of storing documents on your computer (like box.net)

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Question # 53

If you had to choose one, would you consider yourself a big-picture person or a detail-oriented person?

Answer:-

Both are important. You need to stress that. However, if you could only choose one, ask yourself In Credit One Bank - do you like to be "in the weeds" with your work, or do you want to be the one painting the vision?

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Question # 54

Was there a person in your career who really made a difference?

Answer:-

If you can't think of one, you need to get a mentor QUICKLY! Mentors can come in the form of peers, family members, co-workers, management / leaders at a company and so on.

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Question # 55

What is your personal mission statement?

Answer:-

Is it to conquer the world? Is it to become a CEO? Is it to give back to the community? Is it to inspire others? Define your statement by stating a clear vision of how you want to make an impact on the world with your work.

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Question # 56

What are three positive character traits you don't have?

Answer:-



List three attributes that you aspire to attain / build in the next few years - and then explain how you would develop those.

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Question # 57

What is your greatest fear?

Answer:-

We all have fears. It's okay to discuss them. Just don't dive too deeply into them. Discuss how you would work to overcome your fears. You don't want to seem weak. You want to acknowledge it's out there but that you'll be able to work through it.

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Question # 58

What is your greatest achievement outside of work In Credit One Bank?

Answer:-

This is a great opportunity for you to discuss how you've given back to the community, how you've achieved in a competitive extracurricular activity (think sports or clubs), how you've mentored others, and so forth.

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Question # 59

Do you think a leader should be feared or liked?

Answer:-

Liked. You want to work harder for people that inspire and motivate you. Fear only lasts for so long.

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Question # 60

There's no right or wrong answer, but if you could be anywhere in the world right now, where would you be?

Answer:-

Just be honest about where you'd like to be - you never know - you may end up bonding with the interviewer with the location. However, you want to stress that you want to work out of the location that you're interviewing for.

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Question # 61

Who are your heroes?

Answer:-

Have at least one person you consider a hero or role model. Be ready to explain why they are a hero to you and how they've inspired you to be a better person.

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Question # 62

If I were to give you this salary you requested but let you write your job description for the next year, what would it say?

Answer:-

It should say the same thing - after all - if you think this salary is fair then it should suit the responsibilities!

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Question # 63

What do you see yourself doing within the first 30 days of this job?

Answer:-

Typically the first 30 days are designed for you to learn as much as possible In Credit One Bank. Work hard to get to know your teammates, how they work together, and how you can make the biggest impact.

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Question # 64

Describe a time when you had to help a coworker out that did not directly benefit you?

Answer:-

There should be many times where you've assisted others In Credit One Bank. If you haven't, think of how you would in the future. You can discuss charitable causes, how you mentored someone, and so on.

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Question # 65

How do you rate yourself in computer skills? Please describe the programs and software that you can use well?

Answer:-

Ideally you want to be able to type quickly, have the ability to effectively use Microsoft Office, and more importantly be able to quickly adapt to computer / technology skills. More and more it's become an integral part of work. If the job doesn't require technology skills - then this question shouldn't be asked!



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Question # 66

What have you done to prepare yourself to be a supervisor?

Answer:-

1. Learn from current supervisors (best practices)
2. Mentor others
3. Be exceptionally good at your current job so that it builds your credibility
4. Have a high emotional IQ

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Question # 67

How did you become interested in this field/industry?

Answer:-

Describe how you've come to develop a passion or interest in this industry and use variables like "culture, people, vision, career development, and the work itself" to define your choice

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Question # 68

What was the biggest professional risk you have taken and what was the outcome?

Answer:-

First discuss how you weighed the pros and cons of the risk and the results you'd believe you could achieve. Then discuss the action plan you put into place for it and outline that step by step. Then discuss the outcome and if it wasn't optimal talk about what you would do differently in hindsight.

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