**SMS TEMLATE FROM S0 - S7**

**For S0**

Dear Customer,

* You are now due for your repayment on the loan you took on the 19th July, 2022. Kindly make your payment today, as there will be overdue charges added for late fees. You can make the payment through the Hcwallet app, or you can request an offline account from any of our agents/collectors. Do have a lovely day.

**HCWALLET team.**

**For S0**

* Good day, valued customer. You have reached your due date for the loan taken with Icoin on the 19th of July, 2022. Please make your repayment today to avoid the addition of overdue charges. You can make your repayment through the ICOIN app, or you can request an offline account from any of our agents. Do enjoy the rest of your day.

**INTWALLET team.**

**For S1**

Dear customer,

* As you are two days overdue for the loan 261438473778273727, you are required to make an additional payment of N2,500 on the principal amount of N25,000.

Kindly make your payment as soon as possible as the overdue fees are counted daily with each individual charge at 5%. Do make your repayment through the Primewallet app, or you can request for an offline account from any of our collection officers 08173739837. Do have a blessed day.

**PRIMEWALLET team.**

**For S1**

Good day, Mr Emeka Chukwuma Godwin.

* As you are now two days overdue for the loan taken on the 17th July, 2022, you are required to pay an overdue fee of 1,500 for the original principal of 15,000.

Kindly note that the overdue charge is not fixed, as they are calculated as a daily 5% addition to the principal amount, and will continue to count for a period of 10-days. Promptly make your full repayment now via the FASTCOIN app, or request for an offline account through our customer care line 08022537927.

**Do enjoy the rest of your day, we wish to hear from you again.**

**FASTCOIN team.**

**For S2**

Good Day

* This is Doyin Mark, this is to notify you about the loan you took from Hcwallet which has just been overdue for three days.

How do we go about OFFSETTING your loan cause am sure you are aware this loan is just a seven days loan. But your non compliant is not helping the company grow as all evidence involving your payment is open for review

If there is a way you need help KINDLY reach out to me so we can have a common ground on resolving your debt.

**I am waiting as you only have 24 hours to give a respond to this**

**HCWALLET ADMINISTRATIVE DEPT**

**For S2**Good evening, Bisong Amadi.  
This is Doyin Mark from HCWALLET, I have called you severally concerning your balance loan repayment of #1800 you promised to pay-up. Kindly help make payment on or before 12pm TODAY and send your payment proof for clearing via WhatsApp or SMS to this number. (You can include the company offline account while sending)

**For S3**

Good day, this is Blessing from HCwallet, I write to inform you of your 18 days overdue payment.

Kindly make payments to avoid the loan accruing further charges.

Thank you.

**For S3**

Good Day Sulaimon Salisu.   
Kindly be informed that your loan is long overdue for 10 as of today. You are advised to kindly make your payment today. HCWALLET

**For S3**

Mr. Akinbode Juliet, this is to remind you about your loan that has been overdue for 20 days overdue as of today.

I believe you've been seeing missed calls from our company and so far

You have shown no concern and this is not in any way helping the organization

Please kindly do the needful to avoid embarrassment

THANKS

**For S5**

Good day, my name is Blessing. You have bluntly refused to pay back the money you collected from HCwallet even after several calls made to you.

I don't know your plans, but I have plans to contact everyone on your contact list and make them see you for who you really are...A Fraudster, I am given you one day grace to pay up.

**For S5**

Good day Mark John.

We have called you on several occasions concerning your loan, but you have proven to be difficult. Kindly note, failure to comply to clear off your overdue loan immediately, the system has been programmed to block your BVN & forward fraudulent alert to all your phone contacts. You have 30mins to Pay via PRIMEWALLET APP OR TRANSFER to 1021693165 (UBA) and send proof for clearing immediately.

**For S6**

Hello, good day to you.

I am sending you this message to officially inform that your failure to make payment of your long overdue loan will necessitate a drastic action from our company as we have given you enough time to pay up.

This action might include publishing your details to the general public is your contact.

You have a day to clear up.

**For S6**

I have called, sent messages, and tried to make you see reasons to pay up your overdue payments.

It is obvious you don't want to make payment. But, let me remind you that the decision to reach your contacts with a runaway fraudster has been made.

You only have today to sort the loan out.

**For S7**

Good day!

We have given you enough time to comply with the payment of your loan. It is obvious that you want to have all your personal details scattered all over the Social Media and flag you as a run-away scammer/fraudster.

Am giving you a day to pay up, else you will regret our next action.

**For S7**

After several weeks and months of calls and text messages to inform you of your overdue loan, you still refused to pay.

I write to inform you that our next line of action would be to inform all your contacts, including your family, relatives and associates and let them know of your fraudulent act with Loan Companies. After that, your personal details will be spread across the media.

You have a limited time to comply.

CONTACT TEMPLATE FOR S5 - S7

* Good day, please be informed that

NAME:

PHONE NUMBER:

Home Address: Ogun, Ijebu Ode, Sabo, A. took LOAN from (platform) and has refused to pay. We need you to reach out to her and compel her to pay up her loan as the company is taking other unfriendly measures including reporting her debt to the NIGERIAN POLICE FORCE as this is a FRAUDULENT ACT. NOTE: You are getting this message because she gave us your number as one of her EMERGENCY CONTACT, you can as well tell her to remove you if you do not know about this LOAN Thank you.

* Good day, this is in regard of Oluwakemi Abiodun Fatusin with phone number 08180974014 who has failed to pay back the loan she took from 9CREDIT, kindly reach and urge her to make payment to avoid us taking LEGAL ACTIONS against her, IF WE DONT GET the PAYMENT BEFORE 11;59pm 10/06/2022,HER PICTURE WILL BE DISPLAY ON ALL SOCIAL MEDIA AS A FRUADSTER AND SHE SHOULD GET A GOOD LAWYER THAT CAN DEFEND HER FRAUDULENT ACT. Finally, be informed that you are one of HER EMERGENCY CONTACT, we have your information, and you can as well tell her to exclude you if you do not know about this loan.
* This is to notify you that ENYINNA ONWUNALI with phone number .07037176261 goes about using different loan app to get loans from companies and will refuse to pay back! This is a fraudulent act! We have reported him to different agencies, please keep your finance away from him and also reach him to go and pay up his loan! We shall spread his photos and details on social media by the close of business between today and tomorrow if he does not pay up CASHHERE