

## **Customer Message 1 — Missed Payment Inquiry**

### **Applicant Name: Lena Chong**

*"Hi, I noticed that my personal loan payment for this month shows as past due. I was hospitalized for three days last week and missed work, so my paycheck was delayed. I can make the full payment this Friday once my salary clears. Can you please waive the late fee this time? I've always paid on time before this."*

## **Customer Message 2 — Credit Limit Increase Request**

### **Applicant Name: Merrisa Tan**

*"Hello, I'd like to request a credit limit increase. I recently started a new job with higher income, and I'm planning to make several large purchases for my home. My current limit is too low, and I've been utilizing about 70% every month. I have never missed a payment."*

## **Customer Message 3 — Financial Hardship Notice**

### **Applicant Name: Caleb Nanduri**

*"I'm writing to inform the bank that I may have difficulty making my full loan payments for the next two months. My work hours were cut unexpectedly and I'm the only income earner for my household. I can still make partial payments and I'd like to request a temporary restructuring plan until my schedule returns to normal."*