

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."