

Conversation Guide:

CLIP: OBJECTIONS I

NOTE: It's not what you say, it's how you say it. Make sure to match the customer's pacing and incorporate the proper tone of voice.

"I have checked the letter, but the result is not making any sense!"

ACKNOWLEDGE

"Thank you so much for checking the letter of the result. You can also refer to the FAQs on it, if you have any further questions that cannot be answered by the FAQs relative to your credit report, you may want to contact any of the main credit bureaus."

EDUCATE

"Please be guided that we are using your personal information and data from credit reporting agencies when you put up a credit limit increase request. You will also be glad to know that there are many helpful credit line increase resources listed on our website. If you want, I can give you the direct link."

ADVOCATE

"Capital One is committed in helping our customers succeed by providing safe, affordable and equal access to credit—and through policies and tools that can help you manage your credit wisely."

"I am paying you guys on time, I have no late fee, you can review my account. But why can't you increase my limit automatically?"

ACKNOWLEDGE

"I can see that you've been with us since _ and checking your account right now, we appreciate that you are consistent with your payments. We thank you for staying on top of your account."

Conversation Guide:

CLIP: OBJECTIONS II

EDUCATE

“I'll be glad to share that Capital One does proactive increases. Depending on how long your account has been open, Capital One uses slightly different methods to determine whether or not to offer additional credit. In general, customers who are most often approved for credit line increases tend to use credit responsibly and use more of their credit line, either by spending and paying off the card each month or paying a balance off over time.”

ADVOCATE

“I also highly recommend you to have your employment information up to date as federal regulations require us to verify that each customer meets certain requirements for credit line increase offers. The information you provide when requesting a credit line increase helps us understand your financial situation so that we can make a responsible decision.”

“I requested multiple times for a credit line increase, but all requests have been declined.”

ACKNOWLEDGE

“I know this is not the result that you are expecting, to be honest, we do not have any visibility with the result but in the letter, it shows Frequently Asked Questions and the reason for the decline.”

EDUCATE

“You will also be glad to know that there are many helpful credit line increase resources listed on our website. If you want, I can give you the direct link.”

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CLIP: OBJECTIONS III

ADVOCATE

“Capital One is committed in helping our customers succeed by providing safe, affordable and equal access to credit—and through policies and tools that can help you manage your credit wisely.”

“Why do I need to go through all of those self-service options, when I already got you on the line?”

ACKNOWLEDGE

“I can hear the urgency in getting a higher line of credit, and we really appreciate your curiosity in this process.”

EDUCATE

“I'll be glad to share with you that the request form needs you to provide your total annual income, employment status, and monthly mortgage or rent payment. Due to this information being considered confidential information, we don't have an option to submit it on your behalf.”

ADVOCATE

For most customers, the preferred method is our credit line increase request option on our website. You can complete it at your own speed and on your own time. We can even send you an email that contains a direct link to the credit line increase request page on our website.

“I did not receive any response to my request, can you tell me the result?”

ACKNOWLEDGE

“Thank you so much for submitting your request. I can hear the urgency and the importance of knowing the result of your request.”



Conversation Guide:

CLIP: OBJECTIONS IV

EDUCATE

“I'll be glad to share that the timeframe should be depending on your billing preference.”

ADVOCATE

“If you are on paperless setup, you will be receiving the result through the Online Document Center in 2-3 days. Otherwise, if you are not enrolled in paperless documents, you should receive the letter by mail within 10 business days.”