

# Conversation Guide: Annual Membership Fee Waiver (No offer)

Proceed with an empathetic approach once determined that no waiver is available:

**Objection:** I'm not using the card, why am I still being charged this fee?

"I understand that you haven't been using the card recently. The membership fee is included in the terms and conditions during account opening and will be charged even if it's not used. This fee is used to offset some of the benefits that your card has, like our \$0 Fraud Liability for account protection and access to VIP events. You may visit [cardbenefitservices.com](https://cardbenefitservices.com) (VISA ) / [mycardbenefits.com](https://mycardbenefits.com) (MasterCard) for more details."

➤ If the customer has a rewards card:

"This particular card that you have earns amazing rewards points that you can redeem towards your balance or request it to be sent to you via check."

**Objection:** Is there a way to change my card so that I won't be charge this fee anymore?

➤ Customer is eligible for a card upgrade:

"I appreciate your interest in upgrading your card I can see here that we have an offer here on your account We'll be reaching out to one of our account specialists to have this processed Just to give you a heads up, it is not guarantee that the membership fee can be waived as part of the upgrade Would you like to proceed?" *If the customer agrees, transfer to CX Solutions per Upgrade/Change Credit Card Product in Empath.*

➤ Customer is NOT eligible for a card upgrade:

"I appreciate your interest in upgrading your card. Upon reviewing your account, the option to do so is not available as of this moment. However, you'll be glad to know that we have a list of cards available that doesn't charge any membership fees and you're more than welcome to apply for a new card through our website, [CapitalOne.com](https://CapitalOne.com)"

**Objection:** "I was told this account didn't have an annual membership fee."

"I'm sorry to hear that you were not made aware of the Annual Membership Fee on the account. To further assist you on this, kindly stay on the line as I'll be connecting you over to one of our Account Experts." *Transfer to CRT per Escalation Trigger Guide.*