



Conversation Guide: Past Due Fee (No offer)

- **Fees should not be waived unless the customer requests for it and long-term solutions have been discussed:**

“I understand the importance of having this fee waived. While I check options for your request, you may want to consider enrolling in AutoPay as this may benefit you in the long run. We can also help you set up alerts so that you would be notified prior your due date; or if your current due date no longer works for you, we can check available dates and choose a new one which would be more convenient.”

- **Probe why the customer was unable to make a payment on time:**

“If you don't mind me asking, may I know the reason why you were not able to make the payment?”

- **Due to COF Errors (Unfulfilled promise by previous rep, Processing error)**

“I’m so sorry to hear that this happened. Kindly stay on the line while I continue to check for options about your request to have this fee waived.”
Reach out to GURU/CAAT. Do NOT guarantee anything to the customer.

- **Due to Emergency Situation (death, stranded away from home, natural disaster, medical issue, veterinary emergency):**

“I understand that it was not your intention to be late. Kindly stay on the line while I continue to check for options about your request to have this fee waived.”
Reach out to GURU/CAAT. Do NOT guarantee anything to the customer.

- **Due to any other reason or GURU declined to have it waived:**

“I have checked the details of your account here and it shows that we are unable to waive this fee for you today.”

- **Objection: This is the first time this has happened to me!**

“I understand that it was not your intention to be late. For your peace of mind, we don’t report past due status unless it’s more than 30 days.”

“Aside from the options provided earlier, one way to avoid a past due fee is to pay the full minimum payment by 8:00pm ET on the due date. As a valued customer, you have options to choose which payment method would suite your needs. You can pay online using our website or smartphone app. If you make your payment before 8:00pm ET Monday through Saturday, it will post the same day.”