

## **U.S.A Rebuttals for Debt Management**

### **How did you get my number?**

Your number was picked up for a review by the Credit Bureau Experian because of your good payment history. Alright Sir/ Ma'am?

### **How did you get my information? How do you know that my credit is good?**

Our records from Experian indicates that.....

### **Don't you already have the Name / Number?**

Sir! Your number was dialed by the automated dialer from Credit Bureau Experian. As you pressed 9 it was transferred to me in the verification department. So, please verify me your name so I can pull up your record / so, please do verify me the phone number just in case if get disconnected?

### **Who are you calling for?**

Well this call is for the valid Visa or a Master card holder with Bank of America, Chase, Capital One, Citi, Sears etc.

Your number is registered as an active Visa, Master card holder which is why you have received this call today.

### **What is this all about?**

Well this call is in regards to drop down the interest rates on your entire existing Visa, Master, Discover and American Express cards. I will be giving you all the details and can later tell you how much reduction you can avail on your accounts.

### **Why are you asking for my personal information / i will not share my personal details:**

So we can verify your current standings and can tell you how much rate reductions can be applied on your accounts which you will be able to see on your future statements.

### **How do you know that I need your services?**

A. Because you are already put up for a review by Credit bureau Experian for rate reduction,

**OR**

B. Because you are losing thousands of dollars every year in interest and finance charges.

### **How do you know that my Interest Rate is high?**

As the APR (*annual percentage rate*) is going up for the whole country, every bank has raised their interest rates and I believe that your APR is above 12%, is that correct?

**Who are you? (From which country)?**

Well it is a financial department working directly with your major credit card lenders to reduce the interest rates on your existing Credit Cards. So which card do you think you are paying the highest interest rates on, would that be your VISA or MASTER?

**Where are you calling from (Company's location)?**

We have several offices in Atlanta GA, Orlando FL and Dallas TX. We negotiate the interest rates on your behalf with the lenders of your credit card accounts.

**Are you my Bank or my Credit Card Company?**

We work with all major Credit Cards like Visa, Master Card, American Express and Discover in order to reduce our client interest rates.

*(If they continue to object)*

As I told you we work with all major lenders like Bank of America, Capital One, Chase and Wells Fargo and on and on so which card you would like to get a lower interest rate on? Would that be your Visa or Master Card?

**What is the catch?**

There is a zero out of pocket expense.

**Is there a Fee / Cost for this program?**

It's just my job to verify your information and qualify you, and then I'll transfer you to my financial advisor who will go through all of the program details with you. But let me inform you, there's absolutely zero out of pocket expense to you..!!!

**Too Good To Be True?**

This is the reality because we believe in results you will see on your future statements. (That's the guarantee).

**What do I have to do?**

You don't have to do anything extra at all, you are already qualified. All we have to do is to verify at least one account which has a balance of \$4000 with an interest rate of 12% or more which is not closed, past due date, or is over the limit & which is in good standings. All you have to do is just to make your scheduled payments on time the way you usually do. OK

**Why do you need my Credit Card Numbers?**

In order to verify that your account has a good standing and to make sure you qualify for the Lower interest rate program you are requested to RE-VERIFY the 16 digits account number starting with the (Visa -4, Master Card-5, American Express-37 and Discover-6011).

### **Credibility / How do I know this isn't A Scam?**

I understand your concern, where you coming from attempting to protect yourself and I really appreciate that, But,

What you need to realize is, if we were trying to make a fraudulent purchase on your account, you legally cannot be liable for that charge, with all Visa, Master Card, American Express and Discover accounts, they provide you with what's known as 0% liability, which means you are not responsible for fraud on your account and would be refunded with the money in full.

### **Refuse to give Credit Card Information.!!**

The consumer protection act states that you are protected against loss, fraud and any unauthorized uses or services not rendered. You are fully protected through your credit card company.

### **If not giving Credit Card Number after all Rebuttals..!!**

Without your passwords or pin-codes there cannot be any transaction taking place, so all your information is well protected by law, and I do believe that you're responding to get your interest rates reduce down? Is that correct?

### **Don't you already have all of my information (Personal information)?**

Legally only my financial advisor can look inside your account to ensure that your information is accurate and protected. My job is to verify your information and enter it into my system in order to pass it on to the financial advisor.

### **If the customer requires our call back Customer Service #?**

As of now I am sitting in the verification department and there isn't any number to be given to facilitate the customer because I never dialed your personally, the recorded message you heard in the beginning that was placed to you by the automated dialer from Experian and as soon as I'll transfer you to my financial advisor of the managing department they will be able to provide you the customer service Toll Free Number..!! OK

### **If a Customer request a Call Back.!!!**

Sir/Ma'am, Please understand that 30 days ago we sent you a letter and we didn't receive a response which is why we are following up with you with this phone call as a last ditch effort to help you. You were put up for a review by Credit Bureau Experian which is why we are attempting to qualify you on this call, but if we don't do it now you will be recycled back into the system and might not be put back up for a review for several year. So in order for us to assist you we would have to do it NOW! Otherwise unfortunately, you would have to pay your higher Interest Rates for years to come. I am sure you would agree with few minutes of your time now is worth saving yourself thousands of dollars in interest and finance charges, Correct?