

Call Summary - recording-3599710821.mp3

Sentiment:

Positive

Keywords:

- complaint

Rule-Based QA Scoring:

- Customer Understanding: 1 - Agent demonstrated expected behaviour: customer understanding (matched: 'I don't understand', confidence: 1.00)
- Fair Treatment: 1 - Agent demonstrated expected behaviour: fair treatment (matched: 'no obligation', confidence: 0.85)
- Vulnerability Handling: 0 - No evidence of agent demonstrating vulnerability handling.
- Financial Difficulty: 0 - No evidence of agent demonstrating financial difficulty.
- Resolution & Support: 1 - Agent demonstrated expected behaviour: resolution & support (matched: 'anything else I can help you with', confidence: 1.00)

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'I don't understand' (1.00)
- Fair Treatment: 1 - NLP analysis for fair treatment: rule-based match: 'no obligation' (0.85)
- Vulnerability Handling: 0 - No NLP indicators of vulnerability handling detected.
- Financial Difficulty: 0 - No NLP indicators of financial difficulty detected.
- Resolution & Support: 1 - NLP analysis for resolution & support: rule-based match: 'anything else I can help you with' (1.00)

Transcript:

Thank you for calling Tiktop Loans. Please note all calls may be recorded to meet our obligations and for monitoring and training purposes. Due to the high volume of calls, you may not be able to get through to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to customerservice at tiktoploans.com. If you are a new customer, please press 1. If you have already had a loan with us, please press to speak to our collections team. Press 1. For customer service, press 2. For complaints, press 3. Thank you for calling. Please continue to hold for the next available agent.

Good morning, Frisabernie. Tiktop Loans, how can I help you today? Hi, good morning. So, I have an installment to pay today. I called yesterday and spoke with one lady because my banks changed my card, and I said the new card, you didn't have it. I tried to log in in my account and I couldn't. They didn't recognize my email and everything. My name even was okay, yeah. So, in the end, I called yesterday. I spoke with one lady. She sent me to get in my account. I updated the new card. Yeah, and today I can see if I'm in an email, you couldn't take the payment. I log in again in my account. I tried to make the payment, but doesn't work. I don't know why. Okay, so my bank approved twice. I tried twice. It doesn't submit. I don't know why. Okay, let's get you through security and then we can take a look at your account, okay? So, if you don't mind, so, can you put your full name for me, please? Okay. Hello? Yes, can you put your full name for me, please? Gabriel Laborolino. And the first line of your address with postcode. 19A Orchard Road, E4 Speedway. Lovely. Just finally your date of birth. Sorry, what was your date of birth story? That just broke up totally in that lead, eh? 13, 1, 2, 10, 67. Lovely. Thank you, Gabriella. Give me one moment. Let me just have a quick look at the notes on the account. Okay. Okay, so, the reason, so, when we did call for the payment this morning, it said it was declined due to a... a format in error. And then I can see that you've tried to pay yourself as well today. I'll try to pay you time. But one, I put all my details again, yeah? Bank approves and they press submit and again they didn't work. I try again. So if something goes with your app, probably. Okay. You may not approve the payment. Okay. But on what we're showing here now is that it the details that you uploaded are either invalid or they're missing a parameter.

I know this is my card, yeah? So all of the, as a matter of fact. Can I change the payment? I can try and take the payment on that card now if you want me to. Okay. But it did come up with transaction declined, transaction marked as invalid. So did you make sure that the CVC number on the back of the card was entered correctly? Usually, that's usually where it causes an error if there's going to be one. If it's not in the card, in the card, long card number, the CVC number. I, guys, you can't. I know my bank details, yeah? Okay. That's fine. If you want more time, I'll make a payment. Okay. Well, I can go and take the payment again for you now if you want me to. Yes, please. Yeah. Okay. Okay. So we're going to take the final payment, which is 217.32, and we're going to take it on the card ending 4.016. Okay. Lovely. Thank you. Just close with you. Okay. Okay. So I have just tried that again, and it is coming up with transaction declined for formatting error. So when it's a formatting error, that is normally there's something on your card that's been entered incorrectly. It's not anything that we do or what the bank does. Can you tell me my bank details yourself? I can only tell you the last four digits of your card number, which is 4.016. It's a basic card and your actual bank account. Give me one moment. Let me... So it's a Barclays account, judging by the sort code 2025.36. It's your sort code... and then your account number in 7361. Yes. So we've got it all right there. So it just looks to me where it's saying that the transaction mark is invalid says to me that there's an issue with the details that you've input. So it could be the CVC number. Or the actual 16 digit long card number. You might have missed the digit or added a digit incorrectly. So how come went to my bank? Yeah, they asked me if it was and I proved is the data is the details was wrong. Doesn't make sense. I really can't give you any other answer apart from what is on the screen you find me. What I can say if you make it easy for you, if you want me to, I can send you details and you can make a bank transfer. Oh, okay. Yeah. Yeah, yeah. So it doesn't work in another way. I don't know. So track me all my details are correct. Yeah. Yeah, even yesterday I put my details here with the lady. My bank asked me for permission. I approve. They confirm. Yeah. So everything was okay. Yeah. The bank can't confirm if it was wrong. No. Doesn't make sense. Okay. So again, when I log in in my account again, I put my bank details because I don't know why yesterday. Your app didn't say my bank details. I don't understand why. Okay, I tried today again. Yeah. Again

went to my bank again. I approved. Yeah. The bank confirmed. Yeah. And when I asked me the amount didn't go through. So I don't know exactly what's wrong. Okay, so give me the message that I get. So I sent you an email with our bank details on. Okay. Okay. So you can do that yourself while you're online banking. Okay. I'm really sorry that you had these issues with your card. No, I wanted to be sure that I told you yesterday because I knew my bank, my card changed from last week. Yeah. A new one change. Yeah. Or that I called you to everything to be okay. But I don't know what's going on. Yeah. So. Yeah. And account number, baby. Yeah. 03587924 and short call 0407 to yeah. Yeah. And you want me to put this reference here. TTA take. Yeah. Yeah. Yeah. So. Yeah. Yeah. Yeah. Yeah. Yeah. Yeah. Yeah. Yeah. Yeah. Yeah. Yeah. Yeah. So I'll leave you to do that in case you need to speak. Can you stay with me to see if you've got a... Of course I can. I mean, it can take up to 48 hours to show on your account, but we will get a notification that the bank transfer is in process. Okay? Just a second, please. Okay. Okay. This is a business account, yeah? Okay. Can you tell me exactly the amount please? 272 and? Yeah, it's 217 pounds and 32 cents. 32, yeah? Yeah. Okay. What is this payment for? What do you want me to tick? It'll be to... Yeah, it will... I think you've got some dropdown options that you can choose. I think it's to... I think you used... I think it's one to pay invoice or pay bill. I'm not quite sure what the dropdown options are that you'll have. Will invoice or tax this one? Or does it matter? I don't think it matters. No. Okay. Okay. Okay. When to. Okay. Okay. Okay. So is there anything else I can help you with today? Gabriella. Can you check? I send you an email. Okay. If you send us an email, it will take about 10 to 15 minutes to come through to us. So as long as you've made that bank transfer, we will get notifications that that's been made. And then as soon as that is applied to your account, you'll get an email from us confirming that your loan has been repaid in full. Is that okay? Thank you so much. I'm sorry about that, but it's not my fault. No problem. No problem. I use the same details now, yes? So I didn't do anything wrong five times already. Okay. All right. Okay. Gabriella. All right. Okay, darling. Thank you. All right. Okay. Have a good day. Thanks for calling. I will do. All right. Thanks for calling. Bye for now. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpnp87f9p8.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpc0hmksb3.wav [ERROR] Chunk file no

found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpa4czq3x3.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpe5oj_mjd.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp_h2iqgkr.wav [Metadata: Duration: 14.0 minutes, Processed
in chunks]

Call Summary - recording-3599713713.mp3

Sentiment:

Positive

Keywords:

- complaint
- plan
- universal credit

Rule-Based QA Scoring:

- Customer Understanding: 0 - No evidence of agent demonstrating customer understanding.
- Fair Treatment: 1 - Agent demonstrated expected behaviour: fair treatment (matched: 'no obligation', confidence: 0.85)
- Vulnerability Handling: 0 - No evidence of agent demonstrating vulnerability handling.
- Financial Difficulty: 0 - No evidence of agent demonstrating financial difficulty.
- Resolution & Support: 0 - No evidence of agent demonstrating resolution & support.

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'I will send you confirmation via email of your payment plan. It just sets out the dates and the amounts. So you've got it for your records' (0.71)
- Fair Treatment: 1 - NLP analysis for fair treatment: rule-based match: 'no obligation' (0.85)
- Vulnerability Handling: 0 - No NLP indicators of vulnerability handling detected.
- Financial Difficulty: 0 - No NLP indicators of financial difficulty detected.
- Resolution & Support: 0 - No NLP indicators of resolution & support detected.

Transcript:

Thank you for calling Tiktop Loans. Please note all calls may be recorded to meet our obligations and for monitoring and training purposes. Due to the high volume of calls, you may not be able to get through to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to customerservice at tiktoploans.com. If you are a new customer, please prompt one. If you have already had a loan with us, please press two. If you wish to leave a message, please speak to our collections team. Press one. For customer service, press two. For complaints, press three. Thank you for calling. Please continue to hold for the next available agent. Thank you for calling. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Good morning, Frutipine Tiktop Loans. How can I help you today? Hiya. Sorry. I'm just calling. My account is obviously in a rarest. I've had a few family emergencies that I've had to deal with, so it took me a little bit longer to contact you than I would have liked to. I was told to obviously give you an update a few weeks ago. I'm still obviously not working, but I have applied for universal credit, which I will start to receive from the 18th of next month. So I just wondered if I could set up a direct debit for like 50 pound. Obviously, as the universal credit, it's not a lot of income. So that's all I can actually afford at the moment. But I am still obviously looking for a job. Yeah, okay. No problem. Let's get you through security and then I can have a look on the account for you. That okay? Yeah, perfect. Thank you. Lovely. Just give me your full name for me, please. Page Scriba. And the first line of your address. First we post code page 29 Kramerad BS7 919. And just finally your date of birth, please. 38 to the source 98. Lovely. Thanks for doing that page. Okay. Let me have a quick look on the account and see what's been. Okay, so you're made redundant. Okay, so obviously that you were made redundant back in July. Yeah. Okay. And you said you passed them family emergencies the last... Yeah. The last two weeks, for everyone's just been a bit up in the air. Okay, if it's not too me being imposing, is it possible you can just tell me what the family emergencies were? Yeah, my uncle's dying. Okay, please accept my condolences for that's not a nice thing. Thank you. So excuse me. Okay, so... Yeah, it's all been everywhere, so

I thought maybe I should make today a day of sorting it all out. Yeah. Bit all over the place the last couple of weeks, I should imagine. Absolutely. You know, it's not easy. Okay, so you're still out of work at the moment, yeah? Unfortunately, yes. Okay, and you've only just applied for universal credits? Yeah, so I've got a way. Okay. Yeah. Okay, did they give you any idea when they would be able to tell you what they would be awarding you by way of payment? I know that it's for entertainment and I know that it's on the 18th that I will receive it of next month, so 18th of October. Okay, do you have a letter or anything confirming that amount and the date that you'll start receiving it? Just so that you could just email a copy of it across to me. I could have a look from my email, absolutely. Okay, no problem. I mean, it's no rush now, just like... I will get that over to you though, it's my point today. That's great, no problem. All right, so what about all your priority bills at the moment, so like your rent, your mortgage, utility, do they all up straight? Yeah, that's now obviously not my rent isn't, but everything else at the moment is okay other than obviously this loan and payment are my rent. Okay, so how much rent do you owe roughly? 100 million. Okay. And are you just made an arrangement with a council too or you're letting out your register? No, it was my... I look like... No, I live with my mum. Oh, okay, lovely. It's okay, my mum. I was lucky. Better than it is, isn't it? Mum, do you mind this week? I can't pay you this time. Yeah, and they go, oh, okay, they're not so well. Yeah, I know. I had to pay them when I lived time. I only was a lot cheaper than paying my mum. Absolutely, yeah. All right, no problem. So have you got any other loans or credit cards or part of the money that you're looking to bring? Okay, and payments up to date on that or making minimal payment? Yeah, make the minimum payments. Okay, no problem. Okay so let's see where we owe you. Okay, so you've, oh, it's a shame it's your last two payments as well. I know, I was definitely at 29. Okay, all right, so let's have a look at this. So your current outstanding balance is 234.91 pounds. Okay, now I know you said that you're... Well, there you go. There's your little silver lining at the end of the cloud, all right? Sorry, no leprechaun or a pot of gold. I can't manage that. Otherwise, you'd have my name on it. Okay, so I know you said you was happy to pay 50 pounds a month, but I don't want you to enter into something that isn't sustainable. Okay, so, you know, I'm not sure if you're going to be able to do that. You know, being logical

about it, okay? I don't want you to say, oh, you're okay, 50 pounds a month. No, I can pay the 50 pound. I have work to aid. All right, okay. And everything will be paid, and I'll have everything I need. So I'm happy to pay the 50 pounds. So as long as you're not going to be going, you know, or your priority bills don't get sorted out like that, you know, I don't want your mum chasing me for the rent, okay? Now, everything will be fine. And obviously, as soon as I get a job, you will be the first to hear it because I just want to clear this. All right, no problem. Let's get a schedule put in place then. So Universal Credit is going to be coming in on the 18th for the month, you said, yeah? Yes. All right, so do you want to start that thing from, obviously, from October? Yes, please. Yeah, all right. As soon as I get there. Okay, so the 18th of October is actually a Saturday, so I imagine that your Universal Credit will come on the Friday. So are you okay with the 17th? Yeah, that works for me. Yeah, okay. So let's see what we can do. Okay so paying the 50, 50 pound a month okay is, I can put that into place. It does take you up to seven payments. Let me just double check that. Yeah it will be seven instalments so if you just stick to the 50 pound, you can do that it won't be repaid until the 17th of April 2026 and the final payment there will be 48 pound 40. Now just to give you a little bit of clarification, so doing the payment plan as it is, the amount you'll repay is 348 pound 40 okay because that's with your interest being added compared to your balance today which is 234 pound and 91 pence. Okay so just give you a little bit of clarification there around the interest and the difference that can make. Okay and as I'm sure you know your interest is accrued and applied to your account on a daily basis so if you do get to a point in you know you think you know what I might be able to repay that give us a call. We'll tell you what the balance is on that day and then if it's what you can afford then you just pay that balance off and then it's job done. So if you're happy, if you're happy I'll put that plan in place for you. Yes please. Alright I will send you a confirmation via email of the dates and the amounts. Yeah. Are we still going to be okay to use the card ND1337? Yeah. Okay so can I just ask because we're changing over to a new payment or authority system can I just ask before October next month you just hop onto the website and update your card details for us just so we can continue to take the payment by the continuous payment authority if that's okay. Yes. Yes. Lovely okay alright okay so that's all being

placed for your page alright again you know condolences on losing your uncle I hope your mum was it your mum's brother then or your dad's? Yeah. Alright well alright so mum's probably not in a good place either. No. It's not nice but you take care of each other okay if you get any other issues give me a call and we'll sort something out and if you can just email that universal credit letter across to me when you've got it that'd be great okay page. Thank you so so much. Alright page no problem you take care alright speak to you soon. Yeah. Bye. [ERROR] Chunk file not found:

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C:\Users\ADMINI~1\AppData\Local\Temp\tmpsuhau__eu.wav [Metadata: Duration: 12.0 minutes, Processed in chunks]

Call Summary - recording-3599734687.mp3

Sentiment:

Positive

Keywords:

- plan

Rule-Based QA Scoring:

- Customer Understanding: 0 - No evidence of agent demonstrating customer understanding.
- Fair Treatment: 1 - Agent demonstrated expected behaviour: fair treatment (matched: 'no obligation', confidence: 0.85)
- Vulnerability Handling: 0 - No evidence of agent demonstrating vulnerability handling.
- Financial Difficulty: 0 - No evidence of agent demonstrating financial difficulty.
- Resolution & Support: 0 - No evidence of agent demonstrating resolution & support.

NLP-Based QA Scoring:

- Customer Understanding: 0 - No NLP indicators of customer understanding detected.
- Fair Treatment: 1 - NLP analysis for fair treatment: rule-based match: 'no obligation' (0.85)
- Vulnerability Handling: 0 - No NLP indicators of vulnerability handling detected.
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Transcript:

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earliest convenience. Alternatively, you can submit your inquiry to customerservice at tiktoploans.com. If you are a new customer, please cross one. If you have already had a loan with us, please press two. If you wish to leave a message, please press three. To speak to our collections team, press one. For customer service. Thank you for calling. Please continue to hold for the next available... Good morning, Frutipani at Tiktop. Good morning, sir. Well, hello. Good morning. Can you hear me? I can hear you fine. Can you hear me okay? Well, your voice is coming really slow. Can you speak a little bit louder? Okay. Go ahead, it's that bell. Can you hear me now? Yeah, I can hear you. Yeah, alright. So, my name is Henry. I'm calling you from Clare Start Accountants on the behalf of our Mature client. Can I give you the reference number for the account? Uh, yeah, sure. So, what was the name of the company that you're calling from? It's Clare Start Accountants. Clare Start. Oh, lovely. Thank you. Okay. And the account number? It's Tango Tango 79. Yeah. 850. Yeah. Please, Yara. So, 798503, yeah? Yeah, 798503. Yeah. Yeah, lovely. Thank you. Okay, lovely. Just a security purpose. Just confirm our client's full name, please. The client's name is Nesha Swarves. Lovely. And the first line is for address we post code. Well, it's the house number 119, Blair Street, Bristol. And the post code is Bravos here, 56 Alfa Zulu. Lovely. And just find your date of birth. It's 23rd of May, 2000. Lovely. Thank you. Okay. And how is your, I can help you today? Along this account, can you just confirm me that I was standing balance at first? Uh, yeah, standing balance is 444.57 pounds. Okay, this is 444.54 pounds and 57 pounds. And 57 pounds, all right? Yeah. Just a moment please. Okay, any cancel? No, let's do a minute, a green one or something. You got in this account? Yeah. Sorry, I think what was that last question? Sorry, the line is a bit bad. Yeah, so as I can see, the chart is on this account and not frozen, right? Not at this moment because they haven't reached 100% of their cat. So they will incur interest for a little bit. Let me just stop. Yeah. So they're not frozen yet? No, they're not frozen yet, no. Alright, so you're still buying interest? Yeah. Yeah. Alright, so can you set up a plan? Sorry, can I what? Set up a plan on this account? You would need to put that in writing and go through the process. Unless you want to contact us directly and we can speak with her. But any offer of payment needs to go through our collections fee. We have already done that. Okay, can we one moment? Let me just have a look and see

what's... Okay, so we're still... So we sent you an email on the 25th of July asking for your proposal for the outstanding debt. We still haven't received that proposal that I can see. Well, on 10th of September, we have ended the proposal again at customer service... Okay, so crocloans.com. Okay, so we haven't... The last email that we sent out was on the 28th of August. We haven't received anything from you guys since the 25th of July. So if I can ask you to please re-send that proposal. Well, can you just check that? Can you just confirm it with the corresponding team? We could with the case they have received our proposal. But they haven't... No, I've just said they haven't received your proposal. We've received nothing since... 25th of July when they asked for the proposal to be seen but we haven't received that proposal So what I'm asking you to do is to re-sign the proposal So that our underwriters can look at it and give you all right All right I can just do you guys again and When you and well will you how many do you know how many day will it be your guys gonna take I Can't give you a time Unfortunately because it depends on the workflow that they have in their queue at this time But they are normally quite quite quite quick at the turn around There's an only couple of days like three to four days I can't say it depends on their workflow if they've not got a high workflow Then they'll be quite quick at the turn around if they do have a high High turn around they deal with everything that comes in in day order. So Everything goes into a queue and it's still so obviously the oldies first working up to the newest And it does depend on whether you know, I could say what they've worked curious like at the moment I'm unsure. I'm not in the underwriting thing But if you said that proposal across then they will get to you as soon as possible All right So as I have already said that to you guys on this non email at Customer service at the top longs dot com so No, sorry, can you send it to collections at sick talk lines dot com Yeah, it'll go straight through to the underwriters that way There's Galax chance Yeah, collections act tick talk lines dot com So I'm spreading so fans pulling it out for you guys for you. So it's a Charlie Oscar Lima Lima a cow Charlie tango India Oscar November Sierra at tango indigo Charlie kilo tango Oscar Charlie kilo Lima Oscar alpha November Sierra dot com That's great. Yeah All right, what's your name? Bernie that's P. E. R. N. I. E All right, so I'm gonna I'm gonna send the email to you guys again. I'm gonna call you back after a couple of days maybe on Monday All right, yeah, all

right. Thanks for giving your time Thank you. Andrew Henry. Thanks for calling. Bye for now. Bye
bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpsyrw_1zt.wav [ERROR]
Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpw503add9.wav [ERROR] Chunk file no
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C:\Users\ADMINI~1\AppData\Local\Temp\tmpwufg2381.wav [Metadata: Duration: 9.1 minutes, Processed
chunks]

Call Summary - recording-3599739050.mp3

Sentiment:

Positive

Keywords:

- complaint
- plan

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get through to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to customerservice at tiktoploans.com. If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you speak to our collections team, press 1. For customer service, press 2. For complaints, press 3. Thank you for calling. Please continue to hold for the next available agent.

Good morning, Chris, I'm going to Tiktop Loans. How can I help you today? Good morning. My name is Ande and I have a loan with you. I'm calling because I'm looking for reschedules or something like this because I have some trouble before with the wages and I want to go back and try to pay the loan. Okay, so let's get you through security and then we'll have a look at the account, okay? So just confirm your full name for me, please. Ande, I can fill in part name. And the first one, if you are dressed with postcode on trade. All right, then, can you fill in part name, BB24FL. And just find your date of birth. 25th of January, 1996. Lovely, thank you for doing that. Okay, give me one moment and let me have a quick look at the notes on your account and let's see what we can do. Okay, please. Okay, let's have a look. So if I help you, I'm talking via email with somebody because I have some problem two weeks, two months before. They said, I'm probably 50 pounds, but I missed that payment and I pay manual. I pay 120 and after that reschedule for me on three payments, but it was too high, like 300, 200 is too much. I find it was fine for me, but I can't do it myself on the website. Okay, no problem. So let's have a quick look. So we received a payment. So we received a payment in April. Okay, and we haven't received anything since April. So I'm going to have to go to the website and I'm going to have to go to the website since April. You made a payment in July of 120. Yeah? Yeah. Yeah. Okay, so Okay, so you've set yourself a payment plan yeah Yeah, so if you set the payment plan up yourself online then you can only You can only you can't do more than three Installments, okay, so you've I'm so you've only missed at a minute You've missed your August payment and you're probably not going to be able to make your September payment I'm able to start this month on September around 25 25 is my wages day Okay So let's have a quick look But I'm I don't have available more than 100 really Okay, so what's happened with your? So what's happening at the moment? Are you in full sign work? Yes, I am but before I have it some problem I also send the proof

or why my wages was or why I don't have it to pay I Send the proof via email. I have it the long conversation with somebody After that they said stop me that to 50 pounds But I don't have it on 25 I say I don't know few days after But don't let me to pay 50 let me to pay just 120 like some percent of full amount And after a set up I put me to set up again another one like 300 But very high Okay, so So yeah, you speak to one of my colleagues back in July And you had Unforcing car car repairs a default loan from low little paid you for and the loan to zilch Yeah, and I So those now so those now both up to date Yeah, all of them it's sorted now that why I want to sort with my all my You tip step by step because I looking to apply for a mortgage So I need to be clear very clear that why I call you to found a way to pay also to you on the full and pure few months Okay Okay, so What was so? The actual reason for you not being able to make your payment in August was that due to not having enough money or other things Being taken into consideration. What was what was the reason you couldn't make the payment in August? Oh like I was in a holiday and when I arrived late and we lost the car rent, we need to rent another car after take a fee because I parking in the wrong place. And now yesterday I just come back from the minute because my grandma was sick and she needs like assistance and care. Okay, and I was in Rwanda, you said yes? Yes, and now I'm come back in England and tomorrow I start work again. And end of the month I will receive the wage around \$10,000 and I will be able to restart to pay. That's why I call for three plans, everything. All right. So let's have a look. Yes please. Okay, so you're outstanding balance at this moment in time is 680. Okay. Yeah. So and you say all your, so now all your priority bills are all up to date. So you rent gas, electricity. Yeah, all right. But I think we're problem with that. Yeah. All right. Okay. So how much are you comfortable paying starting from, do you say 25th of September? Yeah, you can put 20, 26. Yeah, 26. Okay. And how much are you comfortable paying after one? Which is the debt? Up to 100. 100, yeah? Yeah. Okay. All right. Let's see what we can do. Okay. So the 26th of September is a Friday, that okay? Yeah, it's fine. Yeah, it's okay. Yeah. All right. And we'll do the 26th of the month going forward. Yeah, I believe. All right. Okay. So if we agree to this payment plan starting from the 26th of September for one month, six to September for 100 per month, it does mean that you will not repay this debt until the 26th of March of 2026, okay? Okay. And your final payment in

March will be 80. Now, obviously I'm sure you understand that if you do have extra money over time or whatever and you want to make an extra payment, you can do that either via your online account or by giving us a call here at customer services, okay? Yeah. Yeah, I was right. Yeah. All right. So are you happy for me to put that payment plan in place? Yeah, I'm fine. I'm very good. Okay. So let's do that thing. Yeah. Okay. Okay, I'm going to send you confirmation via email, okay, of that new payment plan and I must reiterate that it's really important that you stick to this payment plan. You've said that you're flying for a mortgage and they will do deep credit searches, okay. So if you don't keep to this plan then it may mean that we make reference on your credit file. If we make reference on your credit file it will be there for six years and it will make further borrowing quite high and difficult to obtain, okay. Yeah, I know that by a call for the call. Okay, so are we still going to be okay to use the card ending 8598 to take payment? Yeah, you can keep it. All right, that's lovely. Okay, so that talks it up for you to start from the 26th of September on Frey. Okay, so is there anything else you need to help with today? No, thank you very much, really help me. Thank you. All right, on Frey. Okay, thanks for calling in. Bye for now. Okay, I will. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp9189bykl.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp22asctrj.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpxwdzvd2g.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp8w1dijb_.wav [Metadata: Duration: 10.2 minutes, Processed in chunks]

Call Summary - recording-3599746820.mp3

Sentiment:

Positive

Keywords:

- disabilities
- disabled
- manager
- plan
- struggling

Rule-Based QA Scoring:

- Customer Understanding: 0 - No evidence of agent demonstrating customer understanding.
- Fair Treatment: 0 - No evidence of agent demonstrating fair treatment.
- Vulnerability Handling: 0 - No evidence of agent demonstrating vulnerability handling.
- Financial Difficulty: 0 - No evidence of agent demonstrating financial difficulty.
- Resolution & Support: 1 - Agent demonstrated expected behaviour: resolution & support (matched: 'let's have a look and see what we can do', confidence: 1.00)

NLP-Based QA Scoring:

- Customer Understanding: 0 - No NLP indicators of customer understanding detected.
- Fair Treatment: 0 - No NLP indicators of fair treatment detected.
- Vulnerability Handling: 0 - No NLP indicators of vulnerability handling detected.
- Financial Difficulty: 0 - No NLP indicators of financial difficulty detected.
- Resolution & Support: 1 - NLP analysis for resolution & support: rule-based match: 'let's have a look and see what we can do' (1.00)

Transcript:

First time lucky? First time lucky to you, Nikila. I'm sorry, sorry, sorry. I'm not quite sure why it keeps dropping. I should have to have a word with my manager after the call. Okay, so, I think we had a... So, I'm really sorry, but I would have to take you back through security, okay? Because it is a new call. Okay. All right, so just go for me, pull me please. Yes, Nikila, I'm with you guys.

And first line of your address with postcode? 12 Chelmsford Street, OLA 21 RY. The previous address that was held on the account, please. Oh, sorry. Apartment 162125 Ashton Lane, M33 6 ETF. Lovely.

And just finally your date of birth? Yeah, 12786. Lovely. Thanks for doing that, Nikila. Okay, so, let's have a quick look because we did... So, yeah, I did speak to you back around about the end of July. So, let's just recap. So, you had been in that hospital for a few months with a previous health issue, and you are now registered disabled. You moved properties so that you could get support and assistance from your family and friends, and you were hoping to be back in full-time work, let's say beginning of August, and you just needed a couple of weeks to get back straight. You've got a lot of hospital appointments coming up in the next few months, or the last few months, but you've now not had so many. So, where are we now with that situation? Unfortunately, my work situation is not very good. The social worker rules changed recently. It's a bit complicated, but it's not that complicated. Basically, the one of the agency workers have had three years of experience permanent. So, anyone who's an agency worker now has to become permanent or leave. Oh, that's nice. That's not very nice. Yeah, no, it's not very nice because I've been doing this job for a long time, and with all my disabilities, it's quite a dangerous job even for a healthy person. Never mind for someone who's not so healthy. I agree with you. Definitely. I'm okay. I'm still applying for work. It's not like plastic. I'm okay. I'm looking for another job. It's just that because, again, I've done the house move, had to get furniture in and all that, and then not been looking at my bank account just in, like, living day-to-day. So now, like, properly, I'm making a proper little plan of what payments I need to do and what they know I'm in the new house. Okay, lovely. Okay, so that's quite unfortunate of them to let you go in that manner. Ewasiwn i. Fe amseri yn beie<|ko>gliad i f enfantsol am Adobe Photfeed o B ecilau Med school. Mae'r manoserau'n

groesnig. Mae sydd wedi bod yn bwyd y teimlo'i pasta rhaen le nid . Mae'n manoo, rha culinary a'r teimlo gyda Blurawr. Felly mae'r menderwch felly wrth dail fxeadut. Fe sy'n mynd ili wrth fy mhain canor os rhaeg gw bod i rhanol valuesaeth cael ad alg yn sicr ffentafwyr Caer Londhered training gwsdiol. Ddech PKW Mae Julie Meswch yn ddech parwch o ddechrau aist a'r Twillion nghymfor. Proses. Zeit y ffordd. Yu aka interactive? Mae rhywun pobl yn ddim yn allus st happiness ac yn fy modd auffaith. Felly draws hynny yn lawer gyda'u meddy ML chipsau. Hor staple gallwch leedd Mynd-Faith er mwyn hwyl hyp yn i gwasanaeth, ficou yn done immediately ions strifas Aber Os nyharch pa at give yn gym Olivier But celebritrwn bob seg Anytime-Change ti eisiau , y DAO y MY gingb Cynunu Caienteodietion. Mae phrofo'n llawer o..., effaithgour i armywyd teulu. Maen nhw adStill Habinas struggling wrth anodolhau hynny oedd cadw removing household service it is happening. Wel cynyddiad y cynlin sydddsod hon i dde rebellion i gydwe boblad dancdleerothau, Mae'r bwysig yn ddigonwyd, nad ydych Raum ydych chi galangol whisper Down Kim? Rwy'n arbenhyw'rtersfeydd. Okay, let's have a look and see what we can do then. So okay, so yeah, so I set you up with six card payments, sorry, 16 payments which were due to be starting on the 15th of August and unfortunately, okay, so you haven't made August or September. So considering the situation that you're in now, is there an amount that you think you would be able to afford and sustain on a monthly basis? What amounts have I agreed at the moment? So at the moment, I've put you into a payment plan that should have started on the 15th of August for payments of 50 per month. Yeah, that's the real amount. Yeah, even though this just can start now, I could see one payment now. Okay, so do you still want to keep it to the 15th of the month? Yes, 15th of the month. Yeah, okay, so would you be able to make your first payment today so we get it up and running? All right, so and then what we'll do, so if we take the payment today and then what I'll do is I'll reset your payment plan to start from the 15th of October, okay? Oh, that's great, thank you. Lovely, okay, let's take that. So you still okay to use your card ending 8072? Yep. All right, lovely. So let's take that 50 and then that's 50 that you haven't got to worry about. Thank you. Okay, so I think there might be an issue with your card because that's come up declined, payment account not found. So that's usually an issue with your bank, your bankers. Let me just double check my notes. Yeah, I think you need to just hop onto the

website and update your card details. Your card hasn't expired because it's 2029, but usually when we get the payment account not found, it's usually just a case of updating your card details and then we should be fine. So if you're in a position to do that now, that's fine. I can sit and wait, it's not a problem. That's good. When do I do that? So you log onto your online account, www.tiktokblames.com. Yeah, okay. Okay. Okay, just tell me when you're on the website and then I'll walk through it. Login fails, I think if you don't mind, can I call you after two because I've got a phone interview and I just don't want to miss it. Oh no, of course not. So what I'll do is I'll set the payment plan from the 15th of October, alright? Yes. And then just we call after two and we'll take the payment, alright? That's good. And obviously I'll send you confirmation via email as well. Okay. Thank you so much for your time. You've been very helpful. Alright, who do you take care of now? Bye for now. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp_j1yk4e7. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmptnzhlct8.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpixg5o9bq.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp2va_02zv.wav [Metadata: Duration: 9.9 minutes, Processed chunks]

Call Summary - recording-3599749795.mp3

Sentiment:

Positive

Keywords:

- benefits
- universal credit

Rule-Based QA Scoring:

- Customer Understanding: 0 - No evidence of agent demonstrating customer understanding.
- Fair Treatment: 1 - Agent demonstrated expected behaviour: fair treatment (matched: 'no obligation', confidence: 0.85)
- Vulnerability Handling: 0 - No evidence of agent demonstrating vulnerability handling.
- Financial Difficulty: 0 - No evidence of agent demonstrating financial difficulty.
- Resolution & Support: 0 - No evidence of agent demonstrating resolution & support.

NLP-Based QA Scoring:

- Customer Understanding: 0 - No NLP indicators of customer understanding detected.
- Fair Treatment: 1 - NLP analysis for fair treatment: rule-based match: 'no obligation' (0.85)
- Vulnerability Handling: 0 - No NLP indicators of vulnerability handling detected.
- Financial Difficulty: 0 - No NLP indicators of financial difficulty detected.
- Resolution & Support: 0 - No NLP indicators of resolution & support detected.

Transcript:

Thank you for calling Tiktop Loans. Please note all calls may be recorded to meet our obligations and for monitoring and training purposes. Due to the high volume of calls, you may not be able to

get through to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to customerserviceastiktoploans.com. If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you wish to leave a message, please press 2. If you wish to speak with one of our team, please press 1. To speak to our... Thank you for calling. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy testing other callers. Please continue to hold for the next available agent. Good luck. Thank you and We appreciate your business. All agents are currently busy assisting other corpsmen. Please continue to hold for the next available agent. Thank you for watching. . . currently busy assisting other callers. , , dispon . . . currently busy assisting other callers. , , dispon . . . currently busy assisting other callers. . . currently busy assisting other callers. . . currently busy assisting other callers. . . currently busy assisting other callers. , , dispon . 6 1 assem I wish a cheese had died, DAN CLAIRE, yes yes We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Good afternoon. Good afternoon. The first line of your address with postcode is Alvinda. The 59 Dane Road, UB2 to EB. The first line of your address with postcode is the 59 Dane Road. UB2 to EB. The number after the UB is not the same as the website. UB1 to EB. The first line of your address with postcode is the 59 Dane Road. Let's have a quick look. Let's see where you are. So, let's see. Oh, stop. Okay, so let's me go through it. So, which is the questions that you're having issues with? It's the last one. Because how many people within the house hold share rent and mortgage? And then when you have to press the link, it's saying one, two, three, four. It's a shared house. I pay my own rent. So, I guess what they're asking is, if there's five of you within the property, then obviously you will pay rent. So, let's just say, if there's five, so on the drop down you drop down on five, and then you have percent, it would be 20% of the rent. So, what amount of rent? Yeah, so, you know, depending on how many people are in the property, that would mean that equates to the percentage that you pay. And it says here, how many people within the house will share monthly, but it's probably the expectation. So, do you all pay towards electricity, gas,

water, internet? Yes, it's all included in the rent. So, what will I put, 20% again? It's all included in your rent. Yeah. So, you can just put one, is it? You can just, I mean, if it's all in your rent, I remember rent mortgage was the habit of people. So, it would be the same as the rent and mortgage. So, however many of you there are in the property, and then, I'd say, if there's four, then it's 25%, if there's five years, then it's 20%, if there's six, I'd have to use my calculator to work that out, unfortunately. So, then it goes out. Match is not my strong point, unfortunately. Mine, mine could be this one. And it says, what is the expected of the monthly expenses? Are you responsible for? Yeah, so again, it will be the same as how many people are in the property, and then, so if there's five, it will be 20%, if there's four, 25%. And I get help with, on the last one, it says, I detected that I'm doing income from credit help. help with housing benefits. Okay, no problem. All right, no problem. So all you need to do there is to put in the total amount of the additional income you receive. So if you're getting 50 pound a month housing benefit and then say you get 50 pounds universal credit, on that line you would just type in 100. So they're asking for the total amount of additional income that you get. If you start typing the tax for the housing benefit it won't take it. I'll get 750 so I just put 750 in here. Yeah, it's done. Thank you. All right, okay. I'll leave you to pretty to rest of the form. All right. Thank you. Go on. The MSS code is wrong. I'll just go. [ERROR] Chunk file not found:

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Call Summary - recording-3599753665.mp3

Sentiment:

Positive

Keywords:

- complaint

Rule-Based QA Scoring:

- Customer Understanding: 0 - No evidence of agent demonstrating customer understanding.
- Fair Treatment: 1 - Agent demonstrated expected behaviour: fair treatment (matched: 'no obligation', confidence: 0.85)
- Vulnerability Handling: 0 - No evidence of agent demonstrating vulnerability handling.
- Financial Difficulty: 0 - No evidence of agent demonstrating financial difficulty.
- Resolution & Support: 0 - No evidence of agent demonstrating resolution & support.

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'I will send you confirmation via email of your payment plan. It just sets out the dates and the amounts. So you've got it for your records' (0.70)
- Fair Treatment: 1 - NLP analysis for fair treatment: rule-based match: 'no obligation' (0.85)
- Vulnerability Handling: 0 - No NLP indicators of vulnerability handling detected.
- Financial Difficulty: 0 - No NLP indicators of financial difficulty detected.
- Resolution & Support: 0 - No NLP indicators of resolution & support detected.

Transcript:

Thank you for calling Tiktop Loans. Please note all calls may be recorded to meet our obligations

and for monitoring and training purposes. Due to the high volume of calls, you may not be able to get through to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to customer service at tiktoploans.com. If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you wish to leave to speak to our collections team, press 1. For customer service, press 2. For complaint. Thank you for calling. Please continue to hold for the next... Good afternoon. You're free to burn your tiktop, guys. How can I help you today? Hi, you're right. So basically, I went through one of those search engines third parties, and it redirected me to Tiktop, which I've already had accounts for as I've taken out loans with you guys prior. I got in contact with one of your colleagues earlier today because I got the SMS and email called but I wasn't able to access my account. Then a gentleman from the tech team got back to me with account details and I signed in and the application was gone through, but because it was a search engine, I didn't want to apply for 1,000. I only wanted 300. So I just wanted to see if you guys could kindly assist me with the purchase because I was kind of surprised when I logged in. Everything was kind of good for me. Yeah, okay. So you did see mobile number that you used for the application? Yeah, this is the phone number. It is okay. It's not actually bringing me up alive again. Let's see if this is... Okay, let's have a quick look. Okay, just for security purposes, just confirm your full name for me please. Sure. Anwar Ahmed. And the first line of your address with post code? Five, some speak gardens, IG4, FireDewey. And you finally your date of birth and an Anwar place? 24th of January, 1997. Okay, lovely. Thanks for doing that. Okay, let me have a quick look on the account. Let's see. Because the question I had is that by the time I logged in everything was submitted. That shouldn't be the case, right? Okay, so everything has been... This is showing a quick look. Okay, so yeah, so the process was completed. The request for additional information. Okay, because the amount I requested was only 300. I can see when everything was like auto-suit, there was already for some reason 1000. And so I called in. Yeah, okay. So, unfortunately, the loan has been declined at this point, which is probably why it didn't go through the fall. It might not have taken you through the fall form filling. It just says, we sent you the email at 12.41, so about eight minutes ago. Let me

check. Steve, you've got that email. 12.41. No, I've already got 12.38 for process complete and 36 for account access. Okay, so you sent you another one at 12.41, which basically says, thank you for submitting your recent application. After careful consideration, we regret to inform you that we are unable to approve your application at this time. This decision is based on your current credit exposure and our commitment to responsible lending. To ensure borrowing remains manageable, we are unable to extend further credit for a minimum period of 30 days. How should we do it? Because you haven't had a... Do you get what I mean? Because even then, I didn't really apply. I just got my account access because I wasn't able to sign in. This is also a third party. Because I appreciate if the decision is not assigned. But then, I didn't even want a thousand. I just wanted... Because again, I've been a return customer for a while now. I'm just a bit confused, as I would say. Because also, fair enough, this is a no, but even judging by your reaction, you shouldn't have even come up with a decision about it. I mean, it could just... Because the search engine at the beginning, if you're not eligible for the product, it will decline you straight away. But this seems to... So, 12.38, yes. 12.38. So, we say if you're loaned up, you've been successfully submitted. Is now under review or under writing, team? Because even if that's the case, I don't know how it would be with you in under a minute. But because I want you to find it based on the technique. Yeah, okay. Anyway, if you don't mind, I wonder what you've put you on hold for a minute. I'll just get a colleague to have a look at it for me and see if she can see anything that I can't. All right. Yeah, please, yeah, if you don't mind. All right, thank you. Bye, keep your moment. Cheers. Thank you. Hi, Amar. Hello. Okay, so I've just had a word with one of my colleagues and unfortunately the loan has been declined and it is due to your credit exposure at this point. No, unfortunately it has been declined. I'm sorry about that. I appreciate you having a look into it. No problem. You take care and... Amar, okay? Yes, cheers. Thanks a lot. [ERROR] Chunk file not found:

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in chunks]

Call Summary - recording-3600074073.mp3

Sentiment:

Positive

Keywords:

- plan

Rule-Based QA Scoring:

- Customer Understanding: 0 - No evidence of agent demonstrating customer understanding.
- Fair Treatment: 1 - Agent demonstrated expected behaviour: fair treatment (matched: 'no obligation', confidence: 0.85)
- Vulnerability Handling: 0 - No evidence of agent demonstrating vulnerability handling.
- Financial Difficulty: 0 - No evidence of agent demonstrating financial difficulty.
- Resolution & Support: 1 - Agent demonstrated expected behaviour: resolution & support (matched: 'anything else I can help you with', confidence: 1.00)

NLP-Based QA Scoring:

- Customer Understanding: 0 - No NLP indicators of customer understanding detected.
- Fair Treatment: 1 - NLP analysis for fair treatment: rule-based match: 'no obligation' (0.85)
- Vulnerability Handling: 0 - No NLP indicators of vulnerability handling detected.
- Financial Difficulty: 0 - No NLP indicators of financial difficulty detected.
- Resolution & Support: 1 - NLP analysis for resolution & support: rule-based match: 'anything else I can help you with' (1.00)

Transcript:

Thank you for calling Tiktop Loans. Please note all calls may be recorded to meet our obligations

and for monitoring and training purposes. Due to the high volume of calls, you may not be able to get through to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to customerservice at tiktoploans.com. If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you were to speak to our collections team, press 1. For customer service, press 2. Thank you for calling. Please continue to hold for the next available agent. Good afternoon, Dr. Cepheni at Tiktop. Nice to have you here today. Hi, I've missed a few payments and you've been trying to get in touch with me, so I'll just return in a car. Okay, let's have a look. Okay, just a security proposition to send your full name for me, please. It's Michael Aston. And the first line of your address to post code, Michael. 58 Babasri M7402. And just finally your date of birth. 9-11-19. Okay, Michael, just give me one moment. Let me have a quick look at the account and just see where you're at. Yeah, okay. Okay. Okay, so your last payment plan you put into site on the 25th of May. We would see payments right up until the 7th of August, so you were making weekly payments, Chef? Yes, so I think the last time I was fault-to was someone from Tiktop. They started a job for an agency and they were paying weekly, so they put down a weekly payment. Yeah. Since then, the company's given me a full-time contract, so it's changed the monthly payment. It's okay, no problem. Well done on getting a monthly contract. That makes life a little bit easier for you. Yeah, I appreciate it. No problem. So have you been managing to keep up with all your priority bills and everything so far? Yeah, just about. Yeah. I think it switched to monthly pay. I've had to basically go a month without anything so. Yeah, yeah. So it just makes it... Sometimes it makes it a little bit difficult going from weekly to monthly or for a person. Yeah. But okay, if you're in a position now that you know, we can do it monthly. can only benefit you in the long run. So okay so what income are you getting so what's your monthly income now? It's around around 1600, 16th after that. Okay so we'll go with 1600. Alright okay so how much is your rent? 200. So I was winning there so I just give them a month's money to work with. Okay alright lovey so do you help mum with any of the utility bills or anything like that or is it just rent and possibly food? Yeah rent, food, gas, electricity, just the standard stuff. Okay and that's all covered in the 200? No the 200. So rent,

I'd say 400 total. Okay so this idea of a tarantula is just utilities and stuff. Okay yeah utilities, food and bits and boxes. Okay so going on that leaves you a disposable of well 1200 pound. Okay so are you paying off any is there anything else that you're paying off on a weekly basis, monthly basis? Any other credit cards or loans that you've that you've needed to catch up on? There's a loan that's a hundred a month but that's due to when that's month so hopefully that'll just end. Alright okay so you know you've just gone into the so you've just got the full-time contract which is great. So would there be an issue if we took you back to your original contractual payment which was 100 pound and 81 pint? I was hoping this month I could do a little rest around sister. Okay. Just because when I got paid this month I'm fighting last month there was a missed month so I just might be a bit short this month. But the 50 will be manageable. Okay and you just want to make the 50 pounds going forward? Yeah. Alright so if we put that in place for the 50 pound per month to start with and then what I'll do is I'll give you a call in three months and we'll have another chat then and we'll see what the position is. You're in there and then you might be in a position to make a larger payment or it might be that you stay the same. So we'll put that in place, let's put that in place for now for you. I've got paid on a specific day, it's the 24th of each month. Okay. And you'll be all right to make a 50 payment on the 24th of this month? Yeah, that'll be fine. Yeah, all right, lovely. Okay, we'll do it on the 24th for the month going forward, all right? Yeah, it's fine. All right, lovely. So doing that, okay, so that does give you seven payments, so six payments of 50 per month and then your final payment on the 24th of March will be 28.93. Okay, obviously, you know, when we're talking about the month's time, you might be in a bit of a better position and want to pay the balance or look at up in the amount that you pay to pay off in a typical amount of time, okay? But like I said, we can discuss that in three months' time and I'll give you a call. So let's get, so let me put that in place for you. Okay, so that's in place. I'll send you confirmation via email. Just so you know how much we'll take and when we'll take. Are we still going to be okay to use the card ending 8103? I've got a new card. It's a new card, so I don't know if it will need updating. Yeah, it will need updating. So if you just pop on the website before the 24th and update those details, then we'll be ready to take the payment on the 24th. Okay,

Michael? Yeah, that's fine, thanks. All right then, Michael. Okay, so that's all in place for you from the 24th of September. Just don't forget to update your card, all right? And well done. Full time contract. It's going to benefit you in the long run. All right. Yeah, yeah. All right, Michael. All right. Is there anything else I can help you with today? Yeah, that's it, thank you. All right, Michael. Well, enjoy the rest of the day. Thanks for taking the time to call in, all right? No problem, mate. Thanks for watching. All right, bye now. Bye, bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpoafseddo.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpnau48icx.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpvcevh5tr.wav [Metadata: Duration: 8.5 minutes, Processed i chunks]

Call Summary - recording-3600134702.mp3

Sentiment:

Positive

Keywords:

None

Rule-Based QA Scoring:

- Customer Understanding: 1 - Agent demonstrated expected behaviour: customer understanding (matched: 'just to clarify', confidence: 1.00)
- Fair Treatment: 1 - Agent demonstrated expected behaviour: fair treatment (matched: 'no obligation', confidence: 0.85)
- Vulnerability Handling: 0 - No evidence of agent demonstrating vulnerability handling.
- Financial Difficulty: 0 - No evidence of agent demonstrating financial difficulty.
- Resolution & Support: 1 - Agent demonstrated expected behaviour: resolution & support (matched: 'let's have a look and see what we can do', confidence: 0.85)

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'just to clarify' (1.00)
- Fair Treatment: 1 - NLP analysis for fair treatment: rule-based match: 'no obligation' (0.85)
- Vulnerability Handling: 0 - No NLP indicators of vulnerability handling detected.
- Financial Difficulty: 1 - NLP analysis for financial difficulty: rule-based match: 'is there any reason that we can't put you back to your original payment' (0.71)
- Resolution & Support: 1 - NLP analysis for resolution & support: rule-based match: 'let's have a look and see what we can do' (0.85)

Transcript:

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If you wish to speak with one of our team, please press 1. To speak to our comp... Thank you for calling. Please continue to hold for the next available agent. Tiktop Loans, how can I help you today? Hi, I've been in the get together process, but I don't know what happened. I lost the page and you sent me a code on email, but when I went back to put the code in, I lost it and I don't know where I am now. I don't know if you're waiting for me to sign something or I don't know where I am with it. No problem. Just for security purposes, just confirm your full name for me please. For Harvey. And the first line of your address, we post code, Scott. 3128.720.880. And just finally your date of birth. 2511.80. Okay, let's have a look and see where we are with the... ..base... Okay, so it's telling me that the application has been completed. Oh. You've got your... We sent you an email for your online access about 15 minutes ago. So what you'll need to do with that, you will need to log on to your account with the passwords that they've given you in that email and just update your debit card details until you actually have your debit card registered on the website. The underwriters won't be able to complete their verification checks. Oh, okay. So right now... hasn't been sent over and but you need verification from me. No nothing has been sent out yet so so your loan hasn't been actually agreed yet what they'll need to do is usually you put your debit card onto

your online account which is what that email was at 16 minutes past four. Yeah once that's once your debit card is uploaded successfully that notifies the underwriters that everything is there and they're ready to do their verification checks so normally once all that's done normally within about 60 minutes of you updating your debit card details you you will get a reply back via email from the underwriters and it will either be asking you to verify maybe your income or just to clarify an outgoing commitment. Once you reply to that email in a further 60 minutes you will get a reply either approve or decline and depending on what time of the day and how quick you are at replying to the emails that we sent there is a chance if it's approved that your funds could be in your account this evening but obviously that does depend on you popping online doing your debit card. Can I use some of the bit of breathing spaces to think about it so nothing has been finalizing enough to think about it or are you pressuring for time? No you're not under any pressure whatsoever so you've only just started the loan the loan process today yeah our loans are current for three days so yours so it won't expire until the 18th you will get an email tomorrow and probably the next day just to say it's just a reminder that you haven't finished the application. After Thursday it will just fall off and you've got to reapply. Yeah it will be the loanal expiry and then you just reapply if you still need the funds obviously. Yeah. Have I been excited? Have a quick look let's just see. Okay so at the moment it's probably just a provisional acceptance because what they're saying they want the email that we sent in they provide you with access to your TikTok loans on online account. I've just got an email for you saying to finish application. Oh okay give me one moment because I haven't the last email that we're showing at the moment is 16 minutes past four so okay let me just press see if I get it. Got there's still no time there's still time to complete and it says almost there finish application. There you go so better so they've noticed that you've gone so far with it. application but you haven't gone as far as putting your debit card onto the website. So that's the part that they need you to do to finish the application so that the underwriters can enter their verification checks. As I say, you're under no pressure whatsoever. Do it now or it comes three days. Is there a chance you can decline someone if you reapply? Each case is verified on its own merit so there's no if you do this, if you don't do this, we'll decline it. Each case is individually assessed on its

merit so it will expire on the 18th if you don't complete. There's nothing to stop you from reapplying on the 19th but I wouldn't know whether you will be declined because you haven't taken this one. It will just be stopped in the process again from the beginning but until your debit card is registered on the website. Even if I've given them my three digits from the back of the card, nothing will get taken out of my account. Your card hasn't been updated yet on the system so there's no debit card details there at the moment. I thought I put more details in so they know when to take out each month. Okay, so it hasn't uploaded successfully because I'm showing a blank screen when I go to the card bearer. I'm safe at the moment then. So at the moment there are no card details on our system because that's the bit you need to do that will then be safely underwired. Okay, everything's there, go ahead and check. But at this moment in time there are no card details held on the system. Thank you for your help, I appreciate it. I'll have a think about it and have a look tomorrow because it's getting a bit late now. Yeah, okay, no problem. Thank you for your help. I appreciate your help. All right, no problem. Thanks for calling in. All right, bye for now. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp0140zkfl.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpw8n5e_dz.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp1sz3yro2.wav [Metadata: Duration: 8.2 minutes, Processed chunks]

Call Summary - recording-3600162711.mp3

Sentiment:

Positive

Keywords:

None

Rule-Based QA Scoring:

- Customer Understanding: 0 - No evidence of agent demonstrating customer understanding.
- Fair Treatment: 1 - Agent demonstrated expected behaviour: fair treatment (matched: 'no obligation', confidence: 0.85)
- Vulnerability Handling: 0 - No evidence of agent demonstrating vulnerability handling.
- Financial Difficulty: 0 - No evidence of agent demonstrating financial difficulty.
- Resolution & Support: 0 - No evidence of agent demonstrating resolution & support.

NLP-Based QA Scoring:

- Customer Understanding: 0 - No NLP indicators of customer understanding detected.
- Fair Treatment: 1 - NLP analysis for fair treatment: rule-based match: 'no obligation' (0.85)
- Vulnerability Handling: 0 - No NLP indicators of vulnerability handling detected.
- Financial Difficulty: 0 - No NLP indicators of financial difficulty detected.
- Resolution & Support: 0 - No NLP indicators of resolution & support detected.

Transcript:

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convenience. Alternatively, you can submit your inquiry to customerservice at tiktoploans.com. If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you wish to leave to speak to our collections team, press 1. For customer service, press 2. For compliance, press 1. Thank you for calling. Please continue to hold for the next available agent.

New proof of burning at tiktop Loans. How can I help you today? Hello, my name is Michael. Let me ask you for help. I've got a loan in Tiktop. I will have a set of payments planned because I have some difficulties last time. They put me for three months, like minimum payments, I think 20 pounds. I would like to make sure I can check on the system. I think that starts like 1st of September, October and November. September doesn't pay, so next payment is 1st of October and November. Can you check on the system? Just make sure I'm still on place, please. Okay, no problem. I just need to take you through security and then I'll have a look at the account. Okay? Okay. Lovely. Does this confirm your full name for me, please? My name is Michal Kolevitsky. And the first line of your address we post code? Our address is 18 Wembley Road. It's our 55 PB. That one you've got, yeah? Lovely. And just finally, your date of birth. Yeah, date of birth, 7th of December 1982. Lovely.

Thank you, Michal. Let me just have a quick look at the notes on the account, alright? And then we'll have a discussion, alright? Okay, thank you. Okay, so I can see you spoke with my colleague. Okay, so yeah, so we've got your payments at 20 pounds per month. And that started on the 1st of September, which we have received that payment. So the next payment issue on the 1st of October. Right, the next one, 1st of November. And then you've been taking the payments from my cards, yeah? Automatically, like from the cards, because I didn't send the payment. Yeah, we will take payments. So in October there will be two payments in October. One on the 1st of October and one on the 31st of October. And that's because October is a five week month. However, that does mean there won't be a payment in November. So once you pay your payment on the 31st of October, your next payment will be on November 31. payment won't be due until the 1st of December, okay? I know but that will be, I know but I think I have only 20 pounds just for three months or continuing 20 pounds all the time. It's continuing with the 20 pound and then my colleague has created a task to call you three months time and then she'll discuss with you if you're able to increase the payment or keep it the same.

Right but the first payment has already gone on 1st of September, so the next one is... So the next payment is the 1st of October and then the next payment after that will be the 31st of October. And after 31st October there will be ring me, yes? Or I need to give us a call? Yeah, no we will be calling you to discuss your situation and we'll see where you are at that point, okay? Okay, no problem. Thank you very much. I've got another question because I also have my loans in the Savvy loans. Is the Savvy exactly the same company than the TikTok or is it completely different? No, they're different. Savvy UK are totally different to us. Oh, that's a different, right no problem because I leave the nodal me account here. The first payment has already gone off on 1st of September. Next one is the 1st of October and then 31st of October. And after that like you're going to be calling me or I try to call you and then from probably 1st of December we probably increase the payments, yeah? Okay, that's after our conversation in November, okay? So once we have that review in November with either myself or my colleague we'll see where you are in and then if you're happy to increase the payment we can do that. Okay. I've got a question. Did you still add the charges every day or been put in the hall or still add the charges? Yeah, you will still be paying interest on a daily basis of, let me just have a quick look for you. Currently your interest is 2.40 per day. How much? 2.40 per day. Okay, that's what I'm probably going to be increased the payments very soon when I'm more right because I want to save some interest, you know, because I've been told when I'm going to be paid off quickly they are safe from interest, isn't it? Yes, yes, yes you will. Okay, no problem. So thank you very much. I'll leave the note on my account. All right, so let me just have a quick look at the cards that we're going to be using is ending in 3, 3, 2, 5? Yes, yes, I really still the same, I'm just still fine, yeah. All right, lovely. So just before you go, Mikal, can I just ask that you before the end of September just pop online and update your card details because we're using a new continuous payment authority provider from October and if you don't update your card details we won't be able to take payment. I know but you already have my card the 3.325 that's the actual worth that. Yeah we just need you to go on and update that same card just so that the new provides. Can I do the now? Can I do the now updated or not? You can do it yes you can just just go online and and do it now okay and then it'll be ready for your payment in October.

First October okay I'm going to log in the tick token and update it no did I need to yeah did I need to update it before 31st October as well or not well I do the now WRA. If you just update it now then that will be fine that gives them the new provider the authority to take the payment okay. All right okay no problem thank you very much thank you. Have a good day. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp68kapw1f.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpayjb9iad.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp3i8vxwgd.wav [Metadata: Duration: 6.7 minutes, Processed chunks]