

Call Summary - recording-3601242667.mp3

Sentiment:

Positive

Keywords:

- complaint
- financial difficulty
- illness
- plan

Rule-Based QA Scoring:

- Customer Understanding: 1 - Agent demonstrated expected behaviour: customer understanding (matched: 'i'll walk you through', confidence: 0.90)
- 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'll walk you through' (0.90)
- 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 a message, please press 3 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. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Please continue to hold for the next available agent. Thank you for calling. Please continue to hold for the next available agent. Thank you for calling. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. We appreciate your support. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Good morning, Yatere Tbianca, our techs are calling for help. This message has been transcribed. One moment while I'm notified. Hello. Hi, Yatere Tbianca, how can I help today? Hi, so I'm calling regarding my account. I just want to see my balance because it's over here and I need to make a payment. And I'm also interested in setting up a payment plan as well as replicability. Okay. Let me quickly call up your account and then I'll take you through data protection. For data protection reasons, do you mind giving me your full name for your name and your full name, please? Yes, it's Antelos Campales. Lovely. First sign up your address and your postal code. Yes, three Monday power throughs, also this E151 EY. Lovely. And then last year your date of

birth, please, Antelos. Yes, it's 12061990. Lovely. Thank you very much for all of that. So just double checking on the account. Was there any reason why your... payment was the most? Yes, yes, I had financial hardship because of family illness. I had to send money back to my family in Greece and I was living like paycheck to paycheck every single month since I took out back loan so it was really hard for me to keep up with the payments but now it's time to start putting things back in order so okay so the reason for the financial difficulty was because you had to send money back home. Is that correct? Okay, okay, difficulty as he was sending money back home. Okay, alright. Now what I would need to find out from you is are you looking at making a payment today? Yes. Okay and is that payment still coming from card ending 8167? No, it's going to be from another card. Okay then Angelica I do need you to log on to your online account and just update your card details for me. Once you've done that then what I can do is look at resetting up your schedule and doing that payment. So do you have access to your online account? I have yes. Okay so if you could log on there and just update your card in the my card area then we can look at doing that payment for you. I'm on the portal at the moment and I don't see my profile. Okay, if you can refresh your page then my card area should pop up. Yes, perfect. Okay, no problem. Have you found it? I found it here. Lovely, no problem. No problem. So I should be updated now. I need to be spinning so yes I need to approve the It ends up being enable this ... Transaction. action. Okay, so you just got a... But for some reason this is not coming up. But you've got 10 different names with your other creators, but we're not asked for one other like that. But for some reason it's not coming up for me to approve it. Okay, Chitdem, come up in your banking app. You need to log on to your banking app and approve it in your banking app. Yes, I'm there. I'm on my banking app. The problem is it doesn't... It doesn't give me the option to approve it, don't worry. Okay, do you mind me asking who you've been with? I'm banking with Chase Monzo. Chase. So they'll be similar to Monzo or something like that. I'm just trying to think where you would find the approval. Because normally a pops up and asks you to approve the payment. And if you click on the card, sometimes it pops up then. Yeah, yeah, yeah. That really works. Nothing. No, nothing. That's what you need to know. No, it's not coming up. Yeah, I'm not 100% sure on all of that. And if you click... Okay, I clicked... I will have to log in again because

I've cancelled it. There is no... Okay, yeah, sorry about that. I'm not 100% sure on Chase Bank works as to where their approval would be in their app. Okay, so I'm going to use this. I'm going to use this again. I'm going to use another card anyway. Okay. I'm going to use this. I'm going to use this. Okay. So I'm going to use a pod to verify it. Okay. No problem. Okay. It will take it. Okay. No problem. So just a double check. Card ending 3388 is the card that you've added online. Yes. And what amount can you afford to pay today? So what we do is go by the affordability of use. So if you let me know what amount you can make today, and then once you've made that payment, we'll reset up a schedule for you. So at the moment you've got 528.60 pence. Upstanding on your account? Okay. So I can figure how much it was. How much it was? So at the moment the amount outstanding is 528.60 pence. Yes. So I will do 300. 300. Okay. Just bear with me. Okay. So you're happy for me to take payments of 300 pounds from card ending 3388? Yes. Just give me one cent before you proceed. No problem. Once I've done money, it should be ready. It should be ready to take the payment. No problem. I'm going to do. our payment for you now so just bear with me. We've received our payment so thank you very much for that. And how would you like to reset up your payment schedule? So every, I want ideally every 29th of the month, is it something that I can do now that I paid? Is it something that I can do it from the portal? Of course, you can reset up the plan but if you reset it up via the portal it'll only reset your plan up over a three month period. So if you wanted to make lower payments then you would need to call us to fix that up. I'm planning to do it via the online because I want to set up a plan that I will be able to reset but to repay it in like one or two months time anyway. So I'm going to do that from the portal. Okay, no problem. That's it there. That's going to be fine. Okay, and if you do have any issues please don't hesitate to give us a call. No problem. Thank you very much for calling. Thank you. Bye bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp92xacmyq.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpe7w6z29q.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpabjoot81.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp1cvz57e7.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmplm51thbf.wav [ERROR] Chunk file not found:

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in chunks]

Call Summary - recording-3601251905.mp3

Sentiment:

Positive

Keywords:

- complaint

Rule-Based QA Scoring:

- Customer Understanding: 1 - Agent demonstrated expected behaviour: customer understanding (matched: 'just so that you have email confirmation', 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: 0 - No evidence of agent demonstrating resolution & support.

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'just so that you have email confirmation' (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: 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 3. To speak to our collections team, press 1. For customer service, press 2. For complaints, press 3. Collision view? Invalid input, please try again. Thank you for calling. Please continue to hold for the next available agent. Good morning, yes, I am Tiktop Loans, but how can I help today? Hi, good morning. I have one loan with you. Usually I am paying a certain amount and now when I check the emails, you say that this amount I need to pay triple, three times the amount. Of course I can, no problem. Let me quickly get your account up and I'll take you through data protection. So for data protection reasons, do you mind giving me your full name, please? Yes, I am Elena Vajkun. Lovely, first sign of your address and your postal code. It's 53alberos and W4 to SH. Lovely, and then I'll see your date of birth, please. 050886. Perfect, no problem. Thank you very much for that. Okay, so just double check in the account. It looks like you must have logged on to your online account on the 12th of August. Now it looks like you updated your current details at that point. And when you did that, you landed up resetting your payment schedule to go out in one payment. I think I'm 16, sorry. Can you all... No. Back to the original. Of course I can. That won't be a problem at all. So just double checking there and you still looking at your payment going out. Okay, so there should have been a payment that went out on the 9th of September. Are you looking at making that payment at all today? If we went back to your original payment schedule, you would have had a payment that would have been due for 146 and one pen on the 9th of September. Just give me one second to check in my account. No problem. I didn't do this in the September, no? No, no payments come through yet. No, I'm not done. Just give me one second, I'll give you 30 minutes. But the date on is supposed to be on the 30, no? No, so we had your schedule going out, 12th of August, 9th of September, 7th of October, 4th of November. But because when you made that payment on the 12th of August, you reset the payment to go out as one payment on the 29th. Now, are you looking at your payment going out on the 29th? Yeah, I

was thinking it's possible to make the payment on the 29th of September, but for 146.210, how much it was before? Okay, no problem. I'm not then happy to do that for you. Just bear with me because you would have had three installments, so card payments, three installments, the 29th. Now, are you looking at all your payments going out on the 29th of the month? Yeah, yeah, yeah, yeah, yeah, yeah, yeah. Okay, now, obviously if you did do that, it does mean the installments to go up slightly because your payments would have come through a little bit earlier on your reschedule, so it does mean your repayments would land up being 162 pounds and 19 pints. And if I pay 146, in which case it should be the... Okay, if you make the payment of 146 pounds, it means your payments will go over a full month period. Just bear with me because I'll work that out for you. 29th specific date. So if you kept your payments at 146 pounds and 10 pints, it means you would pay that amount for September, October, November, and you would have a final payment in December of 110 pounds and... Okay, you wanted at 146.10. Okay, no problem. I've already set that schedule up for you. I'll send it to you in an email just so that you have email confirmation. And if I could ask you to log back onto your online account, go to the My Card area and only update your card details for me. Okay, if you could do that for me, they'll be greatly appreciated. Okay, so just log onto your online account and just update your card details one more time for me. Okay? Oh, yeah, it's fine. No problem. Well, thank you very much. And is there anything else that I can help with today? Yeah, so it was supposed to be six payments. Yeah, I made already three. Yes, I made already three. Yeah, it was meant to be six payments. But because you've moved your payments back, like I've explained to you, if you wanted to keep it over the six-month period, your repayments would be 165 at the end of this month. But you said you wanted to make that payment of 146.10. And I said to you, if you wanted to keep it at that amount, your payments would then go over four months. But the four months are not going to be total amount. Would you only put 70? No, the four months would be three payments of 146.10. And one payment of 110.47. This is all down to the daily interest that's charged on your account. Just any one second to think. No problem. So if I pay 165, will it be only three months here? Only three payments. It'll be three payments here. Okay, let's make it 165, please. Okay, no problem. I'm going to... reset that up for you now, just bear with me. And those payments will go out on the 29th of

every month. It'll be 29th of September, sorry, it'll be 162 pounds and 19 pence. 29th of October, same amount. And the 28th of November would be 165 pounds, 78. Okay, I might just... No problem, I'll send that now to you in an email so that you have that email confirmation. And from my end, is there anything else I can help with today? No, I don't think so much. No problem, thank you for calling. Take care, bye bye. Bye bye. [ERROR] Chunk file not found:

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C:\Users\ADMINI~1\AppData\Local\Temp\tmp3ntxk1f8.wav [Metadata: Duration: 9.8 minutes, Processed i
chunks]

Call Summary - recording-3601296042.mp3

Sentiment:

Positive

Keywords:

- debt management
- plan

Rule-Based QA Scoring:

- Customer Understanding: 1 - Agent demonstrated expected behaviour: customer understanding (matched: 'i'll walk you through', confidence: 0.90)
- 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: 'see what we can do for you', confidence: 1.00)

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'i'll walk you through' (0.90)
- 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: 'see what we can do for you' (1.00)

Transcript:

Thank you for calling Tiktok 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@tiktokloans.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 to speak to our collections team. Press 1. For customer service, press 2. For c- Thank you for calling. Please continue to hold for the next- Good afternoon. You're free to be anchored at Tiktok Loans. The hot canna hops today. Yes, hello. My name is Miriam. Hi Miriam. Hi. Hi Miriam. And I had in the past two months, I think three, I had gotten to- I was a third financially. I wasn't well. Then I got into the big-dissolve solution. Okay. So, I have been in the area of which I must say I've cancelled. And I don't know whether we can have set up a direct debit again. Okay. Let me critical up your account. I'll take you through data protection. And then we can see what we can do for you. So, for data protection reasons, do you mind giving me your full name, please? My name is Miriam Wanyuich Nakayanzi. Lovely. First line of your address and your postal code. The post code is TW135NA and 27 Saxon House, Saxon Avenue. Lovely. And then lastly, your date of birth, please. It's the 20th of December 1981. Perfect. Thank you. And you say you are no longer going through the debt management company? No, I don't. Yeah, I can't. Okay. No problem at all. And just having a look at the account in front of me, I can see there's an amount of 631.13 still at spending. So, what we would need to do for you today is a look at setting up a new payment arrangement for you. Now, what I would need to find out from you is are you currently behind in any of your priority bills? No, not that we are into doing it now. Okay, and behind her priority. Okay, and just to confirm, you are still currently working? Yes, I am, but I'm working. Okay, no problem. Customer is still working. And just to confirm, your salary is still \$1,625 a month? Yes. \$1,625, lovely. Okay, so having a look at the amount that you've got coming in, how much are you looking at setting up as a repayment for us? Around \$50 a month. Okay, and do you mind if we just go through your expenses? Right now, I may not

have a lot of time. Okay. Yes, I want the very short break. Okay. I don't know whether we can get things to do there. Okay, the only thing that I was trying to work out is because your credit commitments would have gone up since the last time you took out your loan. We've got them coming out at 150 pounds a month. I just wanted to find out how much that would have gone up by. How much do you pay towards your credit commitments? Other credit arrangements. Yes. Well, at the moment, to be honest, I used to pay around \$250. Okay. But when I got into the debt management plan, it has been on a stand-by, so I'm setting up other debt arrangements for now. Okay. All right. So that was \$250. Okay, lovely. Thank you very much for all of that. Okay. So what we are now going to do for you is we're going to set up your payment schedule to come out at 50 pounds a month. Now, what I would need to find out from you is what date you would like that payment going out on. Well, the first payment I wanted it to be on the 30th of this month and then 28th of every month. Okay, so 30th of this month and then November, October or visa 28th of every month. Is that correct? Okay. No problem. So that means your payments are run from the 30th of September all the way through to the 28th of September next year. That September payment would only be 31 pounds and 13 pence. All the other payments will be 50 pounds a month. Okay. What I am going to need from you is you have an online account with us. I need you to access that online account and just update your debit card on the account so that your continuous payment can come from the debit card you hold online. If you do need me to send you a recovery password, please let me know and I'll do that now for you. You want me to set it up now? Yeah, you just need to log on. You don't have to do it right now but within the, you know, before the 30th of September I would need that card added on. Okay. No problem. Do you want me to send you a recovery password to access your online account? Yes, yes please. Okay. No problem. So that's been done for you. So all you would need to do is log online, update the card details and then those payments will start coming out from the 30th of September. Okay. Oh, no problem at all. Well thank you very much for calling in and explaining everything. You take care and have a lovely day on your side. Oh, thank you. No problem. Thank you. Take care. Bye. Bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpkqiqmylfo.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpnudn4asg.wav [ERROR] Chunk file not found:

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chunks]

Call Summary - recording-3601306081.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: 1 - Agent demonstrated expected behaviour: resolution & support (matched: 'see what we can do for you', 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: 'see what we can do for you' (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 customer service at [tiktoploans.com](https://www.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 speak with one of our team, please press 1. To speak to our complaints team, please press 2. Thank you for calling. Please continue to hold for the... Good afternoon. It's a good morning. So how can I help today? Hi, there's a good morning. Good afternoon. Sorry. Hi, how are you? I'm okay. Good. I'm listening to my lunch break now. No, don't worry. I've been doing it all morning where I've been saying good afternoon. So yes. Okay, how can I help you today? Basically, you might have been quiet. Yesterday, I did apply for a loan, but I couldn't get the code on my email because my junk was so full. I tried to erase so many stuff and it still wasn't allowing me to... Okay. And it had given me up to, I think, today to do it. So I'm not able to get it, so I've reapplied as a new email address. Okay. But it's been as I've done it just now. It's been declined. Please call us. Yeah. Okay. No problem. Let me quickly call up the account and then what we can do is have a look and see what we can do for you. So for days of protection reasons, do you mind giving me your full name, please? Yeah. Olive on Bologna. Lovely. First one of your address and your postal code? For Lydbury, Dr. Norr, G12, 9HH. Lovely. And then lastly, your date of birth, please? 77, 47, 84. Perfect. Thank you very much for all of that. Okay. So just double checking the email address that you are looking to use now. What would that be? Is it still a Gmail account? Yeah, it's a Gmail account, yeah. Okay. And if you don't mind giving me that email address. So it's my first name and my last name together. And yes, my first name and last name and then number two at Gmail.com. Okay. Just bear with me. So it's going to be O-L-I-V-E-R-M-B-O-L-O-K-E-L. Okay, at gmail.com. Okay, let me see if I can do that for you. Now the only reason why I wouldn't let you do another account is because you already have an active account with us. Okay, so it has let me update that. So what I'm going to do for you now is I am just going to send you an eSign link and you'll be able to proceed with that eSign. Okay. Does that mean I'll be able to carry on from where I left off? Yes. Yes. Would it affect the fact that it's been over, I think, 20, 48 hours? No. So what

happens with our applications is they are open for three days before they expire. Okay. Okay, no problem. So the code will say, your e-mail code will stay the same, the SMS code will stay the same as the one from yesterday and all you would need to do is just access the sign link and complete that. Okay. No problem. And from my end, is there anything else I can help with today? Yes. Can you just send me an e-mail to me, sir? Yes. So just double check your junk and spam mail as well. Just about doing that. No, it's not there. Not on the spam. Because it's literally just, I literally just open this e-mail. Yeah. It could take up to 15 minutes for an e-mail to come through. So yes. Okay. All right. I will wait 20 minutes and then look at my e-mail. No problem. Is that the e-mail? No problem at all. That sounds good. Thank you very much. Thank you so much for that. Okay. No problem. Thank you. Take care. Bye-bye. [ERROR] Chunk file not found:

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C:\Users\ADMINI~1\AppData\Local\Temp\tmp0501l_aw.wav [Metadata: Duration: 5.5 minutes, Processed chunks]

Call Summary - recording-3601320741.mp3

Sentiment:

Positive

Keywords:

None

Rule-Based QA Scoring:

- Customer Understanding: 1 - Agent demonstrated expected behaviour: customer understanding (matched: 'just to confirm your payments', 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: 0 - No evidence of agent demonstrating resolution & support.

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'just to confirm your payments' (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: 0 - No NLP indicators of resolution & support detected.

Transcript:

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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 wish to leave a message, please press 3. To speak to our collections team, press 1. For customer service, press 2. For compli-

Thank you for calling. Please continue to hold for the next available agent.

Music Good afternoon, you are free to be on Tiktop Loans. How can I help you today?

Hi, I've got my payment due today. I've seen quite a few phone calls. I can't send you on the actual website. I was wondering if you could do anything about minimising the payment.

Okay, let me quickly call up your account and then what we can do is see what is happening there for you. Just bear with me while I get everything together. Sorry about this, I just need to call up your account.

Okay, for data protection reasons, do you mind giving me your full name, please?

Joseph Ennis. Lovely, first I'll have your address and your postal code.

157-HR-LA-1-4-1-V-E.

Lovely, and then lastly your data birds, please.

259-10-99. Perfect, thank you very much for all of that.

Okay, so double checking on the account. I can see a payment of 158.42 was due today. Would there be any reason why you would want that payment reduced?

Yeah, I've not received my old phone. mum so okay yeah I'm a bit tight it's usually I do I do about an extra thousand the mum's but obviously at a minute we might not work at all just died down quite a lot okay okay and what payment can you make today and what could I possibly go down to you but the blood like 70 be okay smart maybe it would be something that you would need to be able to afford so if you can afford that then I'll take that payment so what happened with your whole overall and if I was a busy turnaround say like 58 okay so what happens is once I've taken the payment from you I will then reset up your payment schedule now what I would need to find out is with the overtime payment now I take it when you took out the loan your overtime was included in the amount that you got paid now what I would need to try and figure out from you is what is your overtime looking like for next month and if that you know if you are not going to be allocated a lot of overtime then you know we could also look at setting up a suitable payment arrangement for you to be fair next month the normal payment should be

fine to be fair normal payment would be fine yes it's only last month has it's been a bit I almost like a rocky road yeah no no most definitely okay no problem just to confirm your payments are coming from card ending 1402 yes okay and what payment did you want me to take today could I do the 50 I think my portrays one of the 58 49 and 300 and oh sorry your installment yeah 58 pounds and 42 pins would the 458 42 be okay of course so what would I do overall that's mean I'd be in areas and so what we will then do is just reset up your schedule for you so I will and if you still wanted a payment going over a three month period I could just set up their payment over the remaining three months or if you wanted it just to go over a two month period I could then let you know what that would be as well there's only some Okay, I can most likely have a look into that for you. That won't be a problem. Let me do that payment of the 58.42. I'll just transfer into the bank now. Okay, no problem. Once I've done that payment then I can see what the payments would be thereafter. Yeah. Okay, no problem. Now just bearing in mind you do have your daily interest that's charged at 0.8%. Now unfortunately there's nothing I can do about that but depending on how long you spread it over as to how much interest you would land up paying back. Okay, so just bear that in mind. No problem. And you're happy for me to do that payment now? One second and I'll try to vlog it. No problem. My days will be falling off but no. No, it's fine. I'm just being a little bit quick here so never mind me. I would say I was freaking doing my job last time. I'd say it's my diamond. Oh yeah, no. No, we retrained, you know, get things done. But yeah, that's the amount now, the 58. Perfect, no problem. I'm going to do that payment now so just bear with me while that goes out. And that payment has gone through successfully so thank you very much for that. I just wanted to find out, you get paid every four weeks, is that correct? Four weeks, yeah, yeah. Okay, no problem. So that means your next payment will come out on the 15th of October. Sorry, I'm just busy sorting that. And you were looking at if I extend that payment over a five-month period, if that means your payment would be 112.68 for October, November, December, January, and your February amount would be 90.86. Yeah, that sounds good to me. Does that sound affordable? Yes. No problem. What I am going to ask you to do is I know you only added this card onto your online account last month, but unfortunately our continuous payment authority expires at the end of September. So in order for the payment to go out

in October, I just need you to log onto your online account the call and update your car details for me. So that's your October payment. Perfect. Yeah, just so that their payment can go. From my end, is there anything else I can help with today? No, that's just a massive favour there too. So, thank you for that. No problem. Thank you very much for calling in. It's an un-email, I know, yeah, Shannon. Yes, I'll send you an email now so you'll receive that call. Okay? Thank you. No problem. Thank you very much. Take care. Enjoy your day. That's a great advice. Well done. Bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpo7l3ul5m.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmppkphmqsj.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpm3oqw8hw.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpks73oj3b.wav [Metadata: Duration: 9.6 minutes, Processed chunks]

Call Summary - recording-3601417679.mp3

Sentiment:

Positive

Keywords:

- complaint
- debt management

Rule-Based QA Scoring:

- Customer Understanding: 1 - Agent demonstrated expected behaviour: customer understanding (matched: 'i'm confused', 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: 0 - No evidence of agent demonstrating resolution & support.

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'i'm confused' (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: 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 press 1. If you have already had a loan with us, please press 2. If you wish to leave a message, please press 3. Invalid input, please try again.

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. To speak to our collections team, press 1. For customer service, press 2. For complaints, press 3. Invalid input, please try again. To speak to our collections team, press 1. For customer service, press 2. For complaints. Thank you for calling. Please continue to... Good afternoon, you three to be anchored at tiktoploans.com. Hello, I've had a message to say that a payment is supposed to be going out of my bank tomorrow. Okay. But it shouldn't be going through out of my bank because it was supposed to go in through this debt management team at the debt support service. I've just rang them up and they said it is on there. Okay, let me quickly have a look and see what's happening there for you. So for data protection reasons, do you mind giving me your full name, please? It's Kelly Lidsley. Lovely, first sign of your address and your postal code. It's 3630 Street, CB 376SL. Lovely, and then I'll see your date of birth, please. C 11th to 11th, 1992.

Perfect, thank you very much for all of that. Okay, so quickly having a look at all the information, omni-accounts. So, okay, so just having a look, I can see it looks like the payments were set out on the screen. August. Just double checking. First of August we did get a letter so just bear with me. Sorry I'm just double checking on everything that is going on on the account. Okay. Do you mind me asking what the amount is that you're going to be paying monthly through the debt management company? I had the text message said that they're going to try and pay a cap of 150 some some

tomorrow. When I just rang up the debt management team they said they shouldn't be taking any money out. It's going through there. Okay. No problem. So just to confirm the debt management company you're using is that debt support service. Yes. Okay. So it is the right one. All right. I am going to send a message to our team that deals with the debt management company. Just let them know that I have found the email that has come in through the debt management company. I can't see the reasoning behind the payment schedule being set up on the 28th of August because there is no note or email in that I can see. Yeah. Yeah. So you know for me it is a little bit confusing. I'm confused as well because on the 19th of August the TikTok loans took out 155.90 out of my bank as well and that should not have gone out. Based on August. On the 19th of August. Yeah. Yeah. So that should have been through the other through the debt management team. Yeah. So that's really messed up my bank quite a lot now as well. Of course. Okay. Let me just try and figure out what is happening on the account. I can see the letter from the debt management company. Yeah. So your account at the moment isn't on a debt management hold or anything like that. But what I am going to do for you now is just to make sure that that payment doesn't go through our, yeah, to make sure that our payment doesn't go through. I'm going to put you under a debt management hold now. Thank you. And, you know, that way, you know, it then cancels that installment that's due to go out. And then I will get the team that deal with the debt management companies to correspond with, you know, your debt management company. What happened from the payment from last month's show? Because that's been gone out of my bag of school. So I'm not sure if we'd be able to do anything regarding that payment. No, that's fine. As long as the one tomorrow doesn't go out, that's like my main concern. Any future payments that would have been set up are now cancelled. Thank you. So, yeah, I've done that for you. I put your account on hold under a debt management company. Thank you. You are going to receive an email that is going to say when you took out the loan, you weren't going to go under a debt management company or an IVA. We do understand that, you know, circumstances do change. Yeah, I wasn't starting to answer them, but like, because I was borrowing so much money up my long before to try and like, and pay it all off. I'm not sure if she goes through an easy way. I'm like, but I can't really do that because I've got to pay off first. Of course, no. And you know what, you know, we get that

these things do happen and, you know, it's just a case of, you know, going with, you know, the customer's needs and opportunity at this particular point. This is, you know, something that is the ultimate. Yeah, school uniforms, I've got like two little ones in the school, and they both just have to have whole brand new school uniforms, these kits and everything. And it's just been ridiculous. No, I fully understand on all of that. So, yeah. But leave it with me. I will get this all, you know, sorted out for you. And I will get, you know, the email sent through to the debt management company just regarding, you know, they would have sent in the offer amount, you know, get all of that set up again. Yeah, no problem. Is there anything else that I can help with from my end? No, thank you. No problem. Well, thank you very much for calling. Take care and enjoy your day. Thank you. No problem. Pleasure. Bye, bye-bye. Thank you, bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpm59win7m.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpmt07jt5m.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp7r_bg7qb.wav [Metadata: Duration: 9.0 minutes, Processed chunks]

Call Summary - recording-3601462334.mp3

Sentiment:

Positive

Keywords:

- breathing space
- funeral

Rule-Based QA Scoring:

- Customer Understanding: 1 - Agent demonstrated expected behaviour: customer understanding (matched: 'just to make you aware', 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: 0 - No evidence of agent demonstrating resolution & support.

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'just to make you aware' (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: 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 press 1. If you have already had a loan with us, please press 2. If you wish to leave a message, please do speak to our collections team. Press 1. For customer service, press 2. Thank you for calling. Please continue to hold for the next... Good afternoon, your place to Bianca Tiktop Loans. The heart can I help today? Yeah, hiya. Good afternoon Bianca. Can I give you some details? I just needed to discuss my loan, so... Of course you can. Let me quickly call up your account. You should be able to locate that using your mobile. And then what I can do is take you through data protection and then we can see what's happening. So for data protection reasons, do you mind giving me your full name, please? Yeah, of course. So my full name is Mr. Roehead Calliana. That's Roehead. Yeah, no, go for it. Yeah, R-L-H-I-T. And then the surname K-A-L-Y-A-N-A. Perfect. Thank you very much for that. And can I have the first sign of your address and your postcode? It's 36 Long Leet, the first line. And the postcode is B for Bravo 43, 6 Papa Uniform. Lovely. And then last see your database, please. 18th of the 10th, 1996. Perfect. Thank you very much for all of that. Okay, so double check in this account. So I can see we've got our first payment coming out on the 26th of September. And how can I help you regarding this account? Right, what it was Bianca. So I've had a bit of bad news. So my granddad passed away and he lives abroad in India, right? Oh goodness, okay. So what's happened is, just like the immediate family, in the next seven days, we'll be travelling to India for his funeral. And all it is, like I know obviously, if you look at the account, this is the second loan that I've actually taken out from you guys. Yeah, so the first, you know, brilliant, I was happy with the interest rates, happy with everything. I worked at everything financial, just to make sure, you know, there's nothing I can afford, obviously the loan basically, right? So the word... know whatsoever, mispayment. I haven't been in contact with anyone since I did it online. I've just took this new loan out and I am aware that it's the first payment, but I was hoping if I could amend the contract as in like maybe, I know there might

be further interest added on, which is fine, but I just needed like a little bit of breathing space.

Yeah, just for this month because we're traveling to India and the tickets are really big, obviously, pricing years. Oh no, I've got 10 years. I haven't seen my granddad in like 10 years, but you know, like I have to go and show more respect, like you know, and yeah, like and that's all it is. So the only reason I mentioned the old account was because you know, there wasn't a problem. I don't want, I wouldn't really look something black and white. I don't want anyone to think like, oh, it's a new loan. It's the first payment. We should not have offered this guy anything, but I'm hoping you know, with the previous account that I did help, if that could be looked into. And yeah, that's what it was. Bianca, I was just, I don't know what the procedure is. So of course, no, that's absolutely fine. So just to make you aware, I'm happy to give you that monthly and since and what I am going to do for you as I will reset up your payment schedule. And what I'm going to do is I'll use the locate to make your payments on the 24th of October. I am, I am. It should be the 27th.

Sorry, Bianca, it should be set up for the 27th of each month. 27th. Okay. So we've got your payment set up for the 26th. So if you want them set up for the 27th, that's absolutely fine. And then what I'm going to do for you is I've reset the payment schedule. So it's still going to be 168 pounds and nine pence. The only thing that has changed is your first payment will come out on the 27th of October, 27th of November. It'll be the 26th of December because the 27th falls over a weekend. Then January will be 27th, February will be the 27th, March will be the 27th and that'll be for an amount of 159.99. 55, sorry. All I would need to do, ask you to do is when you get a chance to update your card details on the online next... only because our payment system, our continuous payment authority expires at the end of September. So in order for that payment to go out in October, I just need you to update the card details. Okay, okay. Can I do that now? Of course you can. Yeah, okay. No, that's absolutely fine. If you do that for me and what I've done for you is I've reset your payment schedule starting your payments in October. Okay. The only thing I can say is my deepest condolences to you and all your family that are heading out in there. Thank you. You know, I know it's going to be a difficult time while you're out there, but at the same time try and enjoy having your family around you. Okay. No, thank you so much. Thank you Bianca. No problem. Well, thank you very much for

calling and then explaining everything. No, thank you. And you know what, can I just say, I was really dreading this call and you know what, thank you for obviously just understanding everything that you've done. I thought. You know, thank you so much. No, thank you so much. I'll hope you're the best. Thank you. You still have a nice travel. Thank you. Bye bye. Bye bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp6jah15y_.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpj44j9hbm.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpn6vory37.wav [Metadata: Duration: 7.4 minutes, Processed chunks]

Call Summary - recording-3601527633.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:

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 3. 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. Please continue to hold for the next available agent. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Please continue to hold for the next available agent. Please continue to hold for the next available agent. Good afternoon. I'm sorry to be on the tech talk but... Yes, how are they? I'm just calling because I made an application, and for a very small amount that it was the client, so I just want to find it exactly. Okay, let me quickly have a look at the account, and I can maybe try and help you there. Just bear with me. Okay. Okay, so sorry about this. I'm just waiting for the account to upload. I can't locate the account using the mobile number you've just run off. Do you mind giving me the application number? Oh, hold on. Let me see. I've got a text. Just give me a minute. No problem. Let me see if we can get through the text. It should be on the email. we would have sent you. You should have either an application number or a reference number. There'll be a TT number. Okay. Yep. The application number is 2704. 2704, yes. 7414. 7414. Okay. Okay. So I'm not finding anything with that application. And it's definitely with us, a company called TikTok Loans. Yeah. It's 2704, the number 4. Yeah. 7414. Okay. Yeah. It's not pulling up anything. So our reference numbers are normally a TT, fixed digits, and an S. That could be one of our reference numbers. Okay. Let me see if I can get a reference number because you just have an application number. That's strange. Okay. Give me a minute. I'm just trying to find... No problem. I'm just trying to think the only other way I would be able to call up an account. Do you mind giving me your postal code? I'll double check on that as well. Yep. It's W6. W6, yes. 0BW. 0BW. Just bear with me. See if I can locate it this way. It would either be the reference number or postal code or mobile number that I'd be able to locate the account from. Okay. Not even that's bringing up anything. And that's W6. So WISCY6. 0BW. Yeah. Yeah. It's not bringing up any application or account or anything like that. Oh, that's interesting. So

can I call like now over the phone or amongst? So you wouldn't be able to apply over the phone. You would need to log on to the www.tiktokloans.com website and you'd be able to apply online there. Okay. Oh, wait a minute. That's what I did when I was in the post. Yeah. Nothing coming up? Yeah. Nothing coming up on anything. So and like I've been saying. Normally our reference number would be tango tango six digits and an S for Sierra at the end. But I'm not getting anything of the mobile number you ring off your address or the number you've given. So, you know, unfortunately I can't locate anything on our system. Okay, that's fine. No problem. Anything else I can help with today? No, that's it. Perfect. Thank you very much for calling. Take care. Bye. Bye-bye. You too. Bye.

[ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpoahasknz.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmlstbpeuh.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpran696ex.wav [Metadata: Duration: 6.7 minutes, Processed chunks]

Call Summary - recording-3601562527.mp3

Sentiment:

Positive

Keywords:

- anxiety
- autism
- complaint
- refund
- stress

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 purpose please. 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 one. If you have already had a loan with us, please press two. If you wish to leave a message, please do 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 availability. Good afternoon, you're free to be anchored at tiktoploans. The heart can't help today. Yes, that's right. When you put that away, and have a formal complaint with yourself, you've actually responded me to the complaint. And I have to agree with the outcome you've given me. Okay. Because there would not offer any compensation or any sort. So as I've brought you up to say, if we could agree some compensation now for this or not, I will refer to non-busy service. Okay, no problem. So if you don't mind, let me take you through data protection. I'll give you the rest of the number for the complaint. Tc. Yes. 809055F. Lovely. Okay. Our name for data protection is just so that I can see what is happening on the account. Would you be able to give me your full name, please? Yes, Michael Schulte-Marquess. Lovely. Press on our view address and your postal code. 90Favish Avenue. Lovely. And the postal code, please? Thank you for 70. Lovely. And then lastly, your dates for birth, please? The 30th of the 10th of 1985. Perfect. Thank you very much for all of that. So just double checking on the final response on this. Okay. Because there's not really one effect on the non-busy service and going on this rule. But I mean, do we have that distress? We'll have to have been through with all this. Because of my autism. There was nothing in there of a good will thing. That's why I'm really upset. There's a good will thing. And then I'll just drop the complaint, carry on paying it, 10 a month. And so it's paid off. And then we'll just finish paid off on the last five. Of course. And just having a look at them, the

response, the final response that we gave, it looks like there was an amount that they were offering to... decrease the amount by 35 hours? Yes, when that was offered, that was never actually offered to pay into a bank account nothing. And I like that being paid into a bank account. Okay, so you want the amount put into your account nothing? And I thought I would. I thought nothing was really, but really. Okay, so normally what happens with the deductions of the final response? That amount comes off the total of what you owe and doesn't get deposited into the account. I'm out of pocket because of the stress and anxiety about all this. Because the person I created, that's just why some compensation for all this less than hassle would have been nice and I wouldn't have discussed the Ombudsy Service. Okay, let me send an email to the gentleman that deals with our final responses. Only because I do not have the authority to make any decisions. And I will get, you know, speak to him and if you don't mind leaving it with me and I'll get back to you, let's say tomorrow at about 10 o'clock, if that's okay. Wasn't possible not today? I'm not 100% sure if your response straight away to me. It just depends on how busy he is. So it would be a case of this is why I'm saying if you don't mind. Yeah, I don't because I don't want to go to the Ombudsy Service. It's hassle for you and it's none of my company. I just thought well, if you go on me. I do and I will raise that up with him and see what he says regarding that. Okay, and about the 35 pounds per refund in Svanke County is dead. I will see if he can do that. And I'll be honest, if I'm honest, it's a low amount. And I think the final, I think the Ombudsy Service would look into it because I've got, I had one with, I have to say, had one with Vanquish, not Vanquish, a hedge and money. And that's what asked me on what you said, and they agreed with me. Okay. Well, like I said, I'm not 100% as to how the Ombudsman do the, you know, looking into things. So this would be something that, you know, I could raise with a gentleman that deals with their final responses and I can get back to you on that amount. Okay. Can I have a technical call back? Of course I will. If I hear from MB4, 5 o'clock, I'll give you a call. If not, it'll be at 10 o'clock tomorrow. Okay. Okay. I want to be able to call back. Can you give me a call back tomorrow about half past three? Half past three, that won't be a problem. Okay. I'll be the most happy when you do that. But I will try and get it done today, but if not, I will give you a call tomorrow. Okay, that's good. Okay. Can I? No problem. Thank you very

much for calling in. Is there anything else I can try and help with? How long has that took for? So 10 a month goes over a 59 month period. That's okay. Okay. No problem. Okay. And Michael, from my end, is there anything else I can help with today? No, I'll quickly give you a call back. Perfect.

No problem. Thank you. Take care. Bye bye bye. [ERROR] Chunk file not found:

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Call Summary - recording-3601739999.mp3

Sentiment:

Positive

Keywords:

- benefits
- 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.
- 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 3 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, Year 3 to be anchor at Tiktop Loans. How can I help today? Hello, I've had a text come through saying that I've got a last day before I go to default. I didn't realise I've missed the payment and I've missed the missed messages. Okay, no problem. Let me quickly call up your account and let's see what's happening there. So for data protection reasons, do you mind giving me your full name, please? Yes, Aureln Grig. Lovely, first sign of your address and your postal code. It's 21HolylaseB249JN. Lovely, and then lastly your date of birth, please. 30th of July, 19th of July. Perfect, thank you very much for all of that. So just double checking the account, so I can see your payment was missed back in July and that because the payment was missed, it wasn't reset up again because there was no further communication in order to reset the payments up. So do you mind me asking why the payment was missed? I must have just completely missed it. It would have got able to just bounce back out of my account at least. Okay, alright, no problem. Now just finding out, are you able to make any payment today? I wouldn't want to make any payment today but I would be happy to at the end of the month. At the end of the month, okay. And what amount are you looking at paying at the end of the month? Well, would it be able to just reset the payment plan? At the 91.55. Yeah, that's okay. Okay, no problem. And what date do you want that payment going out on? The 28, oh no, 29th, please. 20 months, okay. And is that the 20 months of every month? Yes, please. Okay, now bear in mind if I do reset your payment schedule up like that, it doesn't mean you will have... of one last payment of 50 pounds and 70 cents. Yes. It means your payments are run from the 29th of September to the 29th of January. Your January payment will be 50 pounds and 70 cents. And all I would need you to do in order to have this these payments go up is log on to your online account, go to the My Card area and just update your card details for me just to make sure that these payments do go out. Okay, go do that now. Yes please, if you don't

mind. I'm happy to stay on the line just to make sure the card is updated for you. Yeah, I can imagine. Okay, so, all right, so what we're gonna do is, we're gonna do this in a second. I can't work with the payment schedule. Obviously, also, if you want me to do it from the top of the page, I can't send that. Okay, I'm just gonna log in. No problem. If you do need anything from me, please don't hesitate to ask. I'm just gonna post this full report, particularly because there will be no payment for September. No problem. Okay, so are you okay? Is it paid to form the payment? Okay, lovely. And is the amount going forward? Is it paid on the payment amount? 53, 50, 50, 50. Okay, so, yeah. Oh, well there you go. You can also pay for that then, can you? Okay, so if you do this all over October, you have two pages, 238 pounds for six support teams. That will be got over on October. And then you can file it, and you can come here to the next, you can send it on that page for 254. So where was it going to? My card. You got it in my card, and just update the card in the whole best. That would be great. You can. So I'll send you an email to confirm me that payment plan. Just so you can read my course. Are there anything else you'd like to use today? The point of view, and why do you use it in benefits? Now, what else can I actually use? Remember, we have this faculty property to join the management board. That should be done. Okay, I'm going to double check that for you now. Just bear with me. That's card ending too fun. So thanks very much for that. What I've done is I've been choosing your payment schedule out. So thanks for calling in and explaining. What will happen now is that default will now go on all pending your payments. Okay. So as long as your payments are made on time, that default won't be registered. Okay. Thank you. No problem. And from my end, is there anything else I can help with? Nothing. Thank you. Perfect. So thank you for calling. Take care. Thank you. Bye-bye. Bye-bye. [ERROR] Chunk file not found:
C:\Users\ADMINI~1\AppData\Local\Temp\tmpyre5jkjk.wav [ERROR] Chunk file not found:
C:\Users\ADMINI~1\AppData\Local\Temp\tmpzcocnv2e.wav [ERROR] Chunk file not found:
C:\Users\ADMINI~1\AppData\Local\Temp\tmpysea2pia.wav [Metadata: Duration: 6.6 minutes, Processed chunks]

Call Summary - recording-3602747168.mp3

Sentiment:

Positive

Keywords:

- plan
- sectioned

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: 0 - No evidence of agent demonstrating resolution & support.

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: 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 press 1. If you have already had a loan with us, please press 2. If you wish to leave a message, please press 3. To speak to our collections team, press 1 for customer service. Thank you for calling. Please continue to hold for the next available agent.

Good morning, you are free to be anchor at Tiktop Loans, a half-cana, how's it a? Good morning. I made a payment off of my loan today of 280. Okay. I just wanted to check because I didn't have to put any card details or anything in it. I said how much it was, I would pay you 580 or another amount. I put another amount, done that, and it says, would you schedule or something like that? Done that, and then it said pay loan, so I picked that. And then it's come out of the wrong account. Okay. Let me quickly call up your account. I'll let you know what can't. We've got link to your account, and then we can go from there. So for need of protection reasons, do you mind giving me your full name, please? Yes, it's Rifa L-I-S-A. Yes. So our name is O-A-T-W-A-Y. Lovely. First sign of your address and your postal code. 5319-Doward-M-W-10 or R-E-E. Lovely. And then lastly, your date of birth, please? 7th of November, 1970-T. Perfect. Thank you very much for all of that. So double-checking the card that we hold on file. Card was added on the 2nd of September, card ending 7-1-0-1. Yes, it's a different card. Okay. If you did want to use a different card, all you would need to do is just go to the My Card area on your online account and just update the card details there. I couldn't find that when I looked on there this morning because I wanted to do that before calling somebody up. But I picked on every single thing that was under there and I can't see it under there at all. Okay. If you refresh your page, sometimes that helps and sometimes that pops up thing. All right. I'm just going to keep you on the phone while I do it. Of course. No problem at all. So, finally login. Yeah. Right, so, the thing about login, it takes me to front pages. It says you're only allowed to take out one loan at a time, you're somewhere you're borrowing, and then there's three lines at the top. Yeah, if you click on that, it should nip a lab. It's right, it's

got my loan, my plan, my payment, my profile, apply and log out. Okay, just refresh the page. So, there should be like a circle button up at the top. It's like an arrow, just refresh the page, and my card should pop up there. Nothing. No, so even when I click on like the business, it says my loan, it's got the ID number, loan amount, date, issue, to 3rd of September. Okay. As in no section, that says update card. No, nothing to do. I went through every single one of these this morning before calling somebody. Yeah. No, because as far as I'll... It says my card payment, but it doesn't say my card details if you know what I mean. Okay, and if you click on that, it does not bring up something. See, it says on here, if you want to pay with a new card, please update the card details. Use the my card tab, but I'm not getting that tab. Yeah, you're not getting that. Okay, if you don't mind, would you be able to log out of the account again, and then just log back into it? Yeah, I'm going to second. No problem. Right, so I've logged out. It takes me like as if I'm just... We... like if I'm applying for the very first time, so... Yeah, and just click on the login button and you should be able to... Log in. My e-mail address. Like to log in. It takes me back to that page where it says we only allow us to take one loan at a time. I click on those three lines again in the top right hand corner, and again this is my loan, my plan, my profile, apply and log out. Okay. And there's nothing on the left hand side. No, on the left hand side at the top, it's just like a stop clock looking thing, and it says tick tock loans and that's it. Okay, yeah, I'm not 100% sure there, because as far as I'm aware, once you've logged in, there should be a section within my card area. Do you have anything I can do? is maybe just have a word and see if there are any issues with the kind being added onto the account as of yet. But we haven't heard anything this morning. But for now, as it stands, just to let you know, that payment of 280 pounds did come through. Yeah, I know that. But my main concern is the fact that a joint account with my dad. Okay, yeah. So you don't want to find out there. No, it shouldn't come. I don't even know how I managed to add, because that's not my account, if you know what I mean. Of course. No. If I took it out on the third, I don't understand how I managed to add it on the second. So, I mean, I'm just assuming if it was one of those, you know, sometimes when it says, when you apply for it, and I think you've got to like go through like a thing where you've got to link your bank accounts and you can do like a check thing.

Yeah. So what happened was, you've got to be more educated regarding details before the loan was taken out. So if I look at the date you applied for the loan was the second of September, but the funds were only put into your account on the third. See, and that's the thing. That's what made me find out and clear it, because the money, when I took the loan out, it was actually paid into my personal bank account. But when I've gone to make the payment today, it's come out of the joint account with my dad. So it's not even. So having a look at the accounts, you attempted to add card ending 2206. What happened on... Oh, what happened to the formant? Yeah. And that's why it came up as transaction declined when you authenticated that card. Yeah, that's the formant. Because you couldn't have that card, you added the card ending 7101. I think we've made a nice act on that.

Yeah. No. Let me find out if there is anything up with our card area at the moment. And all I can do is just ask you in a little bit just to try and re-add the other card on. For now, because our payment has gone through, is there any chance of you just transferring money into whatever it comes? No, I would just know. Yeah, I already done that. But if you have my money, because the same was the background. When would you... The next payment. payment on the 30th. The card ended in 2206. What had happened was I had some fraudulent payments coming out of that card. My bank had stopped that card and they've resued me a new card but I've still got my same account number and sort code. It's just the card that's been stopped, not my actual account, my bank account. Would you be able to check my bank account? So you know like we need to take the payment like a normal director but whatever you call it. So we take a continuous payment from the long card number. If you don't mind leaving this with me, let me double check and make sure there are no issues with our system and I can get back to you just after 10 if that's okay. Maybe just try and using a different device. So if you're using a mobile phone maybe try and use a computer or tablet or a different web browser. Maybe that could be the link in order not for the my card area not to come out. There's no way that you can take it over the phone no? Unfortunately not no. You know we need the card added onto the online account but let me see what I can do on my end. See if there are any you know issues with the system. If there aren't there is one other way we can do the payment zone that would be by bank transfer. So what I do is I set your payments as manual payments and you just do a bank transfer on

the day. Yeah no that wouldn't even that would be fine with me. Okay but let me see you know if there is anything wrong and then yeah I'll get back to you just after 10 and you know I'll let you know how we move forward with all of it. Yes no that's I'm just wondering if I don't answer this one would you be able to leave me a message? Of course I can. That won't be a problem no problem at all. Thank you very much for calling in and anything else I can try and help with today. That's fine thank you. Perfect thank you. Take care and enjoy your day. Bye bye. Bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpjjyiidd_.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpn65aznyr.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpjl8fn_lq.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp4yol7xrn.wav [Metadata: Duration: 11.7 minutes, Processed in chunks]

Call Summary - recording-3602753780.mp3

Sentiment:

Positive

Keywords:

- complaint
- sectioned

Rule-Based QA Scoring:

- Customer Understanding: 1 - Agent demonstrated expected behaviour: customer understanding (matched: 'just to make you aware', 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: 0 - No evidence of agent demonstrating resolution & support.

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'just to make you aware' (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: concept match: 'processing your request' (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@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 speak with one of our team, please press 1. To speak to our complaints team, please press 2. Thank you for calling. Please continue to hold for the next...

Good morning, you're pleased to be an KTKTphone, so how can I help today? Good morning, this is Mrs. Spetcher. How are you doing today, Mr. Spetcher? I'm doing fine, you? Good, good, calm, calm, plain. Just calling up your phone account that was the application at the moment. Do you mind giving me your first sign of your address and your by-stack code, please? It's only for delaying high-scan, please, so I'll put 3650. Lovely, and then I'll see your date of birth, please. 7, 2, 3, 4, 19, 7, 6. Perfect, and just confirm your first name, please, Mr. Spetcher. Lovely, thank you very much for all of that. And how can I help you regarding this application at the moment? I'm having trouble with the ones from the details, the bank details apparently. Okay, no problem. If you'd be able to send me any link or anything so I could upload it? No problem. So, just to make you aware, there was a password that was emailed over to you at 11 minutes past 11 today. A password? Yeah, there should have been an email that was sent out. It'll have a password on that email. Right, now, if possible, I've got two. I've got two things down. Now, I've got L14GS2. Sorry. No problem. It'll be if you click on the email that was sent out at 11. 11. The best way to actually get the password correct is to copy and paste it. Now, I'm not sure if you know how to do that. No. Okay. Are you using your mobile phone? Yeah. Okay. Now, are you using an R phone or a Samsung phone? It's Samsung, okay. So if you open up your emails and you have the password in front of you, if you put your finger over the password, there should be a little section that comes up above. It says copy with two other things. If you click on the copy, it will then copy that password for you and all you would then need to do is open a fresh web page on let's say Google search and type in there

www.tiktokloans.com and that will take you to our web page. And then you click on the login button. Right, is that right? Yes. I've got a password. Okay. It was L14GSQZO. Okay, L14GSQZO. Okay. All right. Okay. And if you take that password now and you access the web page, it will ask you what password it will ask you when you click on the login button to put in your email address with the password. Now because that password is case sensitive, that O could be a zero. Right. On that one, I can't click with it. Please visit our website at tiktok. But I can't, it won't let me click onto it.

Okay. No problem. So this is why I'm asking, if you access your Google web page and you type in the search bar, like you would if you were calling up like an Amazon web page or something off the internet. So just type in the search bar at the top of your Google web page, www.tiktokloans.com. Right, just a minute. No problem. What is it? www.tiktokloans.com. No problem. What do I do now? Okay, now that should take you to our webpage. It says loans as easy as one, two, three, and all you would need to find is the login button on that page. Login. Yes, click on the login. Welcome to your account. Yes. You may request. And the password from the email that we sent at 11-11. One, two, three, four, five, six, seven, eight. Okay. Now bearing in mind that password is going to be case sensitive. So if it's a capital L on the thing, it needs to be a... Possible that could be. Yeah, and the possibility of the zero at the end could be a zero or an O. So just double check on both of those. No. Okay. Nothing's just coming up with that error all the time. Okay. And have you tried copying and pasting, putting your finger over the password, pushing copy when copy comes up? You know how do you do that? Okay. So if you go back to the email with the password and you put your finger over the password, it should highlight the full password. And then up at the top, it comes up with copy. Yeah, something else, something else. Just click copy. Nice. How would I do that? If you just put your finger on the password, it'll highlight the password. Okay. Now go on copy. Yeah, click on copy. Yeah. And then go back to the tick tock... the Jones webpage and just click on the Gap where it says password and it should come up with a paste. So I need to go back into the webpage. I've got your text, your talk, whatever that is. I'm not going to use it. You'll need to click on the login, put in your email address and then if you put your finger on the line where it says password you'll be able to put your finger on and it'll say paste. It's not coming up with

anything and you're putting your finger on just above the line. Click on paste and then click login. I've got an email with login details to you. I've got some of the updated card security. Click that and then it'll take you through the process of adding your card onto your account. No problem at all. Of course. That would be the long card number. I've seen the jetlong card number. Right, so it's automatic payment information. I mean, so with a Tinder. Again. Oh, here. Smooth security code. Oh, you never can get it. Security code. So the security code will come from your banking app. Yeah, we've got it. Okay. Okay, submit. Confirm it to you. I'm sorry, otherwise now I'm going to my bank. It will go to your banking app, yes. And then all it will do after that is take you back to the exact loan site and you've just got to say that you've done the process. Okay. Yeah. I'd have to go. I'd have to bring to my. Thank you. Yes, please. Okay, so confirm. Thank you. I was there. I'm saying please return to the top. Okay. So I would have to go back on to the one. Yeah, you wouldn't. Well, you would need to go back to the ticked up loan site that you were on and there'll be a little section for you just to price saying you've approved that schedule. So I would have to log in. I should take you back to the site. You shouldn't need to log in again. All right. I'll go back home. The thing is, it never has occurred while processing your request. Okay. Then you're going to need to do the process. So some sort of error would have occurred during that process. You know, it could have been that it wasn't done quick enough. Could have been that the link... I would have to go back into my mobile app. Yeah, you would need to go back and authenticate the card again. No, I just got one of those. No problem. No problem. Alright, so what would have to do on this one then? So you would need to do the same thing again. You need to authenticate the card on your TikTok Lones online account. Alright, so how can I do that one? You need to go back to the TikTok Lones web page. Right, so... At w.yep, and which one am I storming down to? Right, so is it TikTokLones.com? Yes. Alright, I know it has occurred while processing your request. Okay, just refresh the page. How can I do that? So if you have a look at the web page, there should be a little arrow that goes round in the circle. Just click on that, that will refresh your page for you. Is it all arrow? Yes, so at the top of the web page where you type in TikTokLones.com, there should be a little section that has an arrow that goes round in the circle. I've got a circle that's gone round TikTok. No, it's on the

side of it. There should be like a little arrow that goes round in the circle, a little half, and an arrow to the left and right. And you just click that little arrow that goes round in the circle. So you're up to the circle. Yes, and that should refresh your page. So now we only allowed to take out one logon at a time. Alright and click on the login button. Logon. So I've got some here. Pay long and update card. Let's see if you can do update card. And it's the same thing. It's event casing your card details online. It'll take you through the process of adding your card details. It'll then take you to your banking app and it'll bring you, it should bring you back to the TikTok loans webpage once you've completed the banking app. So what we're doing is we're going to put a little bit of account. Okay. No problem. Yeah. The only thing I can recommend is maybe just giving it 5-10 minutes and then trying to just close everything down. And then like I've just shown you how to access your online account, just trying that process again. And then what will come up is that it'll bring you to the TikTok loans webpage. It'll then ask you to authenticate your card details. You need to put your card details in, approve it in your banking app and cut straight back to the webpage TikTok loans. Right. Okay. Yeah. I'd say give it about 10-15 minutes and just try and do that again. Okay. No problem. Anything else I can try and help with today? No, that's fine. Perfect. Well, thank you very much for calling. Take care, John. Enjoy your day. Bye, bye, bye. Bye. Bye.

[ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpota_d073.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpul2qk004.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpzvhev1wo.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmptxklp331.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmph90w52_c.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpamucomxx.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpz7rl69r5.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp85tcsuu7.wav [Metadata: Duration: 21.2 minutes, Processed in chunks]

Call Summary - recording-3602757140.mp3

Sentiment:

Positive

Keywords:

- collection

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' (0.73)
- 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 press 1. If you have already had a loan without us, please press 2. If you wish to leave a message, please press 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 morning AFRATB Anker Tiktop Loans. How can I help today? Hi there. I had an outstanding balance with you guys and it was passed to CRS. I've contacted CRS and they said they've closed their account. So I just wanted to find out who's dealing with the debt now. No problem. If you don't mind giving me your loan reference number and I can locate the account. I don't have that unfortunately. It was that long ago. Okay. No problem. Do you mind giving me your mobile number? Yes, so it's 07538. 538, yes. 5. Sorry 0753853. Yes. Yes, so I'll start again. Okay. No problem. 07538. Yeah. 0753853. Yes. Yes. Lovely. Thank you very much for that. Just bear with me while I look up and that account. And for data protection reasons, do you mind giving me your full name please? Yes, so it's Ashley Smith. Lovely Ashley. Do you mind giving me the first sign of your address and your postal code please? Yes, so the address is 5 Holy Gardens and it's S for Sierra. Okay. Yeah. 48DS. Okay. So just double checking on this account. Looks like we may have your previous address. So if you don't mind giving me that address. Okay, so is it 37 Grave here? Yes, so on the we hold on bar and the postal code for that address. S G16EU. Lovely and then I see your data about please. The data. bosses attempts of January 1995. Perfect, thank you very much for all of that. Okay, so having a look at this account, this account was sent to CRS and then they sent back to us. At the moment your account is with us and you know it will more than likely be looking at going up to another external collection unless we can set and sort something out with you now on the phone. Now what would it need to do because you did give me a new address when we were doing your data protection? Did you want me to update your address to the new address quickly? Yeah, please, yeah. No problem. So just to confirm that was half number five. Do you mind giving me the street name? Yes, it's Holy Gardens. Holy Gardens, Holy Gardens. Okay, and the postal code you said was SG4. Eight Delta Sierra.

Eight Delta Sierra. Okay, brilliant. And is that still in Stephenich? That's the one, yep. Lovely.

Okay, so I've updated your address for you just so that we've got that and having a look at the account it looks like there's an amount of 600 outstanding. Okay, now what I would need from you is if I'm going to set up some sort of payment with you I am going to need you to access your online account and update your car details. Now I know you did say it was quite a while since you've had any dealing on this account so what I'm going to do for you is just send you an email with a recovery password so that you can access your online account and update your car details. Now all I need to find out from you is your email is still at start1001 at hotmail.co.uk. Okay, yeah. Okay, so I'm going to email your recovery password now. I'm going to ask you at some point once we are finished with the call just to access your online account and update your car details. Now I'm sorry. Yeah. Should I be able to see the balance and stuff? Yeah. Or not one way to go? Yes. Everything will be on there. So you'll have the amount outstanding, which is the 600. And what I'm going to do for you now is the last time you spoke to any one of us was back in March this year. No? Okay, no. Yeah, it was back in March. Now at that point we landed upsetting you up in a payment arrangement because you were behind on a couple of your bills and we had set you up in a payment arrangement. So what I need to find out from you is how is your financial situation at the moment? Yes, it's not great. So I'm going to be doing an IVA. Okay. All right. And do you mind me asking who you're going through? Yes, so the company's going to be called Lost in Fox, I believe. Maybe Evingate. Okay. Evingate is that? But Evingate. Okay. So what I'm going to then do for you is instead of setting, you know, trying to set you up in a payment arrangement because you are going to be going down the route of an IVA, I'm going to put your account on hold under the IVA. Okay. That means that the minute I do this it is going to generate an email to you to say that when you took out the loan you weren't going to be going through an IVA or anything like that. We do understand that circumstances do change and it then will also ask for evidence but we will receive all that evidence once we get the letter from the IVA. Okay. Now what I would need to find out from you, do you mind letting me know when you started down the IVA route? So I've not started yet so I'm just about to get all my information together and sign the paperwork. So this is why I'm phoning today to

get a balance and stuff. But I've been phoning. So is that you? You've been sent to me then and I can update that? Yes, yes. The email has been sent to your email. Once you've received that, all you need to do is just access your online account. And your balance is 600 pounds. It's not going to change because you've reached the cap of your interest. So yes. OK. Thank you very much. You're welcome. No problem at all. Thank you very much for taking the time to let us know what's happening. You take care. Have a lovely day. Well, do. [ERROR] Chunk file not found:

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C:\Users\ADMINI~1\AppData\Local\Temp\tmpduqec2w5.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpb3narr_z.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp_zgjguoo.wav [Metadata: Duration: 9.6 minutes, Processed chunks]

Call Summary - recording-3602760019.mp3

Sentiment:

Positive

Keywords:

- breathing space

Rule-Based QA Scoring:

- Customer Understanding: 1 - Agent demonstrated expected behaviour: customer understanding (matched: 'just to make you aware', confidence: 1.00)
- 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 me do that for you', confidence: 1.00)

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'just to make you aware' (1.00)
- 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 me do that for you' (1.00)

Transcript:

Hello. Good morning. I'm speaking to Laurence. Yes, you are. Hi, Laurence. You're speaking to Bianca from TikTok Loans. How are you doing today? Well, Bianca, actually, not that great. If you heard it. Oh, no. Yeah, I've just lost my name law. My bank was compromised. So they've limited access to my bank account as well. And it literally happened after I got paid. So I'm going to go to the bank account. So I'm going to keep on top of things. I'm going to call you at some point, but I'm just doing work. So it's not always convenient. I've had to kind of quickly come out to answer the phone. Of course. No problem. Okay. Let me quickly take you through data protection and then what I can do for you. There's one of two things that I can do for you. I can move the payment through to next month. And then, you know, and, you know, obviously, if you are suffering any, let's say, occurrence from this month into next month, you can just give us a call next month. And then, you know, you can just give us a call next month. You can just give us a call. Thank you. Okay. You're welcome. So I'm going to go to the bank account. This month into next month, you can just give us a call next month and, you know, inform us. Okay. Let me do that for you. And please take my Deepest condolences for the loss of your in law. You know, I know that can't be easy. Yeah. You know, so. No, we have to try and arrange funerals and everything now as well. My money got out of my account. Actually I haven't got access to the bank account at the minute but I've literally got a few pennies in there at the minute. I've got my MIT coming up. So yeah, it's not a great time at all. But yeah, I'm still alive I guess and wake up to see another day. Of course, no. Okay, let me quickly take you through data protection. We can sort this out for you. So for data protection reasons, can you give me your phone? Yeah, it's my RQNYAKO. Lovely. No problem. First sign up your address and your postal code. It's 455 Hills Road GU90 Bravo November. Lovely and then lastly your date of birth please. Yeah, 444290. Thank you very much for that. So what I am going to do is I'm just going to move your payment through to the 17th of October for you. Now I'm also going to keep the amount as the amount on the installment, 152 pounds, 52. But that does mean you might have an... extra small amount on another month added on to the account. Okay, so just bear with me because it's the 7th of next month but the 8th of the following month. Okay, right. So yeah, because you get paid on the 8th normally, is that correct? That's right, yeah. So does the 8th actually really help? Of course, no. So it will

come out on the 17th of October only because the 18th falls over the weekend. Oh, yeah, I got that. Yeah, so just to make you aware, it will be five payments of 152 pounds and 22 pence. Yes. And then you do have a final payment in March of 86 pounds, 68. Okay. And that will literally be the follow-up of pushing the payment back a month and the interest that would occur. Okay, no problem. So I've already set that up for you. I'll send it to you in an email. So at least that gives you a little bit of breathing space from us for this month. But like I say, if it does have a knock-on effect, please don't hesitate to give us a call and, you know, just once you've received your new card, just access your online account and update your card details. Okay. Perfect. Of course, yeah. No problem. And from my end, you know, is there anything else that I can try and help with? To be honest, I think that's a matter of thinking out. Just give me some time. No problem. And then hopefully I'll be back on track again while at least as far as paying is concerned anyway. Yeah. Because otherwise I was thinking it was going to double, to be honest. No. I'll try and pay more than I can. Anyway, then it's due just to try and reduce. I hate how many per month it's just one of those things that happened. Of course. Yeah. Okay. No, but you know what? I just also remember at the moment everything is out of your hands, you know, and it's a case of us trying to accommodate you because of a situation that's going on. And, you know, given that you've had fraud on the account, that's already one headache. Then the loss of an in-law, you know, not only does it affect you, it affects, you know, the entire family. So, yeah, you know, and yeah, yeah, it's just, you know, like I say, my deepest condolences there to you and all your family. No problem. Well, thank you very much. No worries. Could you just say your name again? Because is it Bianca? Bianca, yes. Bianca, thank you very much. No problem. I will do. You too. Thank you. Bye, bye, bye. Bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpk9po2uok.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpwdi8mrzm.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp5errzef1.wav [Metadata: Duration: 6.3 minutes, Processed in 10 chunks]

Call Summary - recording-3602765339.mp3

Sentiment:

Positive

Keywords:

None

Rule-Based QA Scoring:

- Customer Understanding: 1 - Agent demonstrated expected behaviour: customer understanding (matched: 'just to confirm your payments', confidence: 0.86)
- 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: 0 - No evidence of agent demonstrating resolution & support.

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'just to confirm your payments' (0.86)
- 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: 0 - No NLP indicators of resolution & support detected.

Transcript:

Good morning. I'm speaking to Clinton. Hi. You're speaking to Bianca from TikTok Blowns. How are you doing today? Oh, hi. I'm fine. Yeah, no, my car was frozen. I didn't know that. I'm going to make

private payment now or? You must certainly can. Let me quickly take you through data protection and I can most likely do that payment with you. So for data protection reasons, do you mind giving me your surname, please? I've heard of her. Lovely. Please sign up for your address and your postal code. I'm Flat 9200 plus the road E-130SB. Okay. Unfortunately, that's not the address. Oh, sir. G02 emblem house E-146UD. Lovely. And then lastly, your data, please. 27th September, 1994. Perfect. Thank you very much for that. And just to confirm the payments are coming from card ending 6-6-1-3. I believe so, yeah. Okay. I'm going to attempt the payment for 150. Yeah. Hold on one second. I just need to... No problem. No problem. Yeah, because sometimes I have things come out that I'm... I'm freezing my car to let me in there. Oh, of course. No, that's absolutely fine. It's the safest way to do things. Yeah, sorry. It's just a little bit slow. No. Yeah, no, it's absolutely fine. I'm happy to hold. Don't worry. Okay. Just let me know when you've unfrozen the card. No, I'm sorry. I was just thinking a bit of a drunker, Lord. No. Yeah, but with each payment, you have to pay the interest and then the rest of the loans. If he was to pay lower principal here, that would make things worse. No, it's absolutely fine, don't worry. There is another thing I am also going to ask you to do. Once we've done this payment today, our continuous payment authority expires at the end of this month. What we are asking our customers to do is just actually say on my own account and just update their card details so that the October payments can continue to go out. It is a thing that is happening on our side and just asking our customers to update their cards. I think it's unproven now. No problem. I'm going to try and take their payment now. Just bear with me while I do that for you. Just to let you know, their payments of 152.66 has come through and your next payment will only be due on the 16th of the 10th. No problem. From my end, is there anything else I can help with today? I just wanted to check how much payment to have left. Of course. No problem. You originally had your loan over a six month period. You've made your first payment today. Yes, your payments are run from October. Your last payment will be in February. No problem. Did you want me to email you your payment schedule? No, that's fine. No problem. If at all you do require it, it is on your online account as well or the information on your account. If you wanted to settle your account early, it will give you what the settlement amount is. On your online account, your interest is

added on daily. It will be the amount that you would pay on the day to settle the account. No problem. Is there anything else I can help with on my end? No, that's all. Thank you. Perfect. Well, thank you very much for taking the time to take my call. You take care and have a lovely day. No problem. Take care. Bye. [ERROR] Chunk file not found:

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C:\Users\ADMINI~1\AppData\Local\Temp\tmpd58bov4n.wav [Metadata: Duration: 5.9 minutes, Processed chunks]

Call Summary - recording-3602767238.mp3

Sentiment:

Positive

Keywords:

- complaint

Rule-Based QA Scoring:

- Customer Understanding: 1 - Agent demonstrated expected behaviour: customer understanding (matched: 'just so that you have email confirmation', confidence: 1.00)
- 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: 0 - No evidence of agent demonstrating resolution & support.

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'just so that you have email confirmation' (1.00)
- 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: 0 - No NLP indicators of resolution & support detected.

Transcript:

Good morning, I'm speaking with Oula. You are speaking? Hi, you are speaking to Bianca from TikTok Lones. How are you doing today? Yeah, I'm good, how are you? Good, good, can't complain. Do you mind

if I take you through Data Protection? So I can have a quick word? Yeah, I'll find the words.

Lovely, so for Data Protection reasons, do you mind giving me your surname please? Yeah, I'm sorry.

Lovely, first sign of your address and your post will go. It's Tango Whiskey 777 November, Juliet

217. Lovely, and then lastly your date of birth please? It's first of October 2000. Perfect, thank

you very much for all of that. So the only reason for my call today was just that we had our first

installment due for 119.61. We did our first attempt at a half-hold this morning and unfortunately

that payment didn't go through. So I was just quick on just to make sure everything was okay, see if

I could maybe do that payment with you now while I've got you on the phone, or if you wanted, we do

a second attempt on the card at half-hold this afternoon. If you wanted, we could wait for that. So

I tried to do it online, like on the account, but it wasn't letting me do it. I tried to do, I tried

to pay and then obviously I put a different amount. Okay. I said that the lease I have to pay is

like \$68 I think, so I tried to do that, but it just wasn't taking me to that pay-er. Okay, no

problem. Are you happy to do their payment with me now and then I'll just do it with you over the

phone? Yes, thanks. Okay. Sorry, one second. And you're doing the installment for the 119.61. Yeah,

but I wanted to ask if it's possible to do \$70 today. Okay. If you do do that, does that mean that

your remaining installments will be higher? That's like... So just to make you aware of that. Okay.

No problem. So let me quickly reset that up for you. So we're still going to keep your payments over

the six month period. You're so happy with your payments going up on the 18th of every month? Yes.

Okay, no problem. And okay, so we're going to do that payment you said of 60 today. Oh yeah. And

then I'll reset up your schedule for you. Okay, just bear with me. You're happy for me to take that

from card ending 1624? No, I have added a different one. Okay. Okay. Okay. Okay, so just double

checking on the account. That is the only card that we have on the online account. I think you go

on. I did have other than the one. I thought I was just going to talk about the whole. Okay. If you

wanted to add another card, you would need to go to my card area and update the card. I was done

that in the morning. Yeah, unfortunately it just hasn't come through on our system. So it would be a

case of if you wanted to, I'm happy to hold on the line while you update the card. No, I can do the

one, the one, six, two, four. No problem. So let me do that payment of 60 pounds. Just let me know

when you're ready. Yeah, let me know. Okay, no problem. I'm going to do that payment now and that payment of 60 pounds has come through successfully. And then I'm just going to reset your scheduler for over the five month period to spare with me while I do that. Thank you. And that now means your schedule is going to look like. Okay, and then November will be back to the 18th. Okay, so by resetting up the schedule, it will mean your repayment for the 17th of October would be 141 pounds and 84 pence. The 18th of November and December and January would be 142 pounds and 32 pence. And then your 18th of February would be 138 pounds and 98 pence. Yeah, that's fine. Okay, no problem. Now I'm going to send this to you in an email just so that you have email confirmation. And do you mind me asking just the reasoning behind the payment being a little bit lower this month? Just that I can make a note. I just have to pay you a bill, money basically. So that's fine. No problem. Well, thank you for letting me know on that. And from my end, is there anything else that I can help with today? No, thank you so much. No problem at all. Thank you very much for answering. Thank you. Have a nice day. Enjoy your day. And pleasure. Bye-bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp8apnip4i.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpwhql48rq.wav [Metadata: Duration: 5.7 minutes, Processed chunks]

Call Summary - recording-3602801297.mp3

Sentiment:

Positive

Keywords:

- plan

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: 0 - No evidence of agent demonstrating resolution & support.

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: 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 press 1. If you have already had a loan with us, please press 2. If 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 morning, and welcome to the NU3-2B and Tiktop Loans, a half-canned hotel today. Yeah, afternoon. Can I talk to you about my account, please? It's Steven Cox, COX. No problem. Let me quickly call out your account, Steven. I'll take you through data protection, and I can most likely try and help you. So for data protection reasons, do you mind giving me the first sign of your address and your postal code? Yeah, 111 Sheffield Road, 70528. Lovely, and in last thing, your date of birth, please. 3798. Perfect. Thank you very much for all of that. And how can I help you today, Steven, regarding your account? Yeah, two reasons. I've been speaking to you more than seven months for God's to expect, to pay and what I can afford and things. Okay. So just remind me, what's, what's, I can't find on the email, what's the payment planning place at the moment, please? One minute, no problem. So we've got your next payment coming up on the 30th of September for the amount of 100. Right, okay. How many payments have I got left, so? So double checking on that account, looks like you've got eight payments, seven payments of 100 and one payment of 7.02. Okay, okay. It's not, it's good news and bad news. Bad news is this month is, bad news is this month is absolutely horrendous pay. Next month, I've just, it may bonus at work, so things are starting to improve, but this month is a problem, so I just wonder what the minimum payment would be this month, please. Okay. So what I would recommend is if you give me an amount that you can afford to pay this month, I'll set the payment up for you and then set your payment at 100 again from next month. Right, so yeah, it's going to have to be probably 25 or something like that. Unfortunately, it's just not going to be any right mess at the moment. The last three months have been horrendous and we'll be sorry. Okay. Now, just wanting to find out is, you know, given the fact that you have had quite a few ups and downs over the last couple of months, the instrument that we reset up for the 100, is that realistically

an affordable amount for you? This month, definitely not. Next month, hopefully, yeah. That's why I'm probably in each month, so would you prefer to set more realistic finals here? You know, I'm just thinking, you know, instead of us having a conversation every month, let's rather get down to a realistic amount that you're going to be able to make, you know. So that would eliminate you giving us a core every month, us having to, you know, reset up a schedule for you every month. You know, we rather get, you know, an amount that, you know, is going to be that affordable. You know, so what I would need to do for you then is have a look and see where the payments, the reason why the 100 is an affordable. So, you know, so look at your income that you receive. Is that still 2,500 a month?

The moment, no, because I work in Carthel and some of it is commission-based and the commission, I based that on an average of the last 12 months. But the last two months have been really, really poor, so I'm down by about 400 at the moment to prepare. Because of commission, okay, so you get a band, 2,000. So what is your basic salary? It's \$1,750 a month, so \$20,000. \$21,000. Okay. Yeah.

Now, I'm just trying to just work it out, just using your basic salary and the, you know, let's work the payment schedule from there. And then if at all you do like, do well in your sales, you are more than welcome to give us a call. And then what we can do is a look at you paying an extra payment on, you know, and then us going every month you call in going, listen, I haven't reached the sales target for my commission. So, you know, it's... And it just makes it a little bit easier for you and for us, you know, so I'm more than happy given the fact that you have said, you know, your basic is \$1,750, setting your payment up at a lower amount. So what I would need to find out from you, you said the payment you would be able to make this month would be? Why I'm receiving a paycheck, yeah, but I thought I know how to make students what I'm going to be getting. So it's going to be 25 this month, yeah. Okay. Well, it's really possible, yeah. This month is unbelievable. No, it's not. Yeah.

That's absolutely fine. So what we're going to do is set this month's payment at 25 pounds, okay. And then what we can do is, given the fact that, you know, you normally call in at the end of the month, we'll set your October payment for a little bit higher than the 25 pounds because you did say you are getting commissioned for that month. So October, let's put the payment at, you know, what would you say would be a realistic amount for the current month? Hey, hey, hey, hey, so 60. 60.

Okay. Now normally when you get your commission, 60 pounds is that, you know, your affordable rate? Yeah, obviously the month's not finished yet, but I'm just trying to be realistic. I'm conscious that you want me money back, which I obviously you'll get. I just can't, I can't, I can't, I can't, until I know what I'm getting, I can't, that's why I'm doing it month by month to be fair. So it's not normally like this, I've been doing it. It's just, it's just the market is really quiet at the moment. It's doing me a deal. Of course. And, you know, when, when you are based on a commission basis salary, it does make it a little bit hard to try and plan. So what I think I'm going to do is I'll set your payment for this month going out at 25 pounds and then I will set your following payments at 60 pounds a month. Okay. And that way, as long as you get a slight commission, then that payment of 60 pounds can be made. Yeah. Okay. We'll get it. That sounds okay. Yeah. No problem. And if, if at all you can afford to pay more, then we look at. you're paying more when you can. Okay, now because I have structured this payment schedule like this, it does mean I'll need to do three monthly reviews. So in January what I'll do there is just give you a call and see how things are going. You know, if at all at that point your sales have picked up and you can look at paying more, then we look at increasing that amount, if not, we keep it to the 60 pounds a month. Okay, that's pretty fair, thank you, thank you. No problem. So from my end, what I would need to find out is there anything else that I can help you with on my side? Yeah, the only other, the second thing was like you get an email saying my debit card due to expires to continue with what I don't think it is. I don't understand why. So the continuous payment, it isn't regarding the customer's debit card, it's our system that we use. The continuous payment authority on our system expires at the end of this month. So all we are asking our customers to do is access their online account and just update their card details so that their October payments can go through without any issues. All right, I'll do that in a couple more minutes. No problem. Yeah, a lot of customers have, of course, you know, it's a little spary date, but it's not, it asks them on our end, so. No problem. I'll do what's happening with that, no problem. No problem at all. And that means your payments for the end of this month will be 25 pounds and then from October, it will increase to the 60 pounds. All right, thank you. Again, I apologize. I wish it wasn't like this, but it's just out of my hands at the moment.

Nobody's got any money to buy any cars at the minute, I'm sorry. Of course, and you know what? This is unfortunately life and you know, we can only go with what is happening around us. So, you know, we've just got to be able to accommodate the best that we possibly can. So all I can say is thank you very much for calling in. Okay. Thank you. No problem. No problem. You too. Thank you. Bye bye bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpt2ac44on.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmppbbmayx3.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp0wlm3ggq.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp73z3x3el.wav [Metadata: Duration: 11.7 minutes, Processed in chunks]

Call Summary - recording-3602805560.mp3

Sentiment:

Positive

Keywords:

- benefits
- complaint
- sectioned

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' (0.72)
- 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:

[illegible]

postal code. So it's the 14 farm place that comes good, HP43AU. Lovely and then I'll see your date of birth please. The 12th of December 1993. Perfect, thank you very much for all of that. Okay so if you don't mind where it says date of validation error do you mind just letting me know which section is coming up in red? So at the minute I've gone through everything so I've put in the SMS code, I've put in the email code, I've done how many people in my household, I've done everything, I've even done the amount that you told me to put in for the housing benefit. So when I'm talking to LISP proceed it's just saying date of validation error. Okay if you don't mind just with the total with the additional income. Instead of putting a dot just leave it spacey, see if that works? Okay. I'm just trying to think what else? Ah okay it's gone through. It has that gone through okay. No then yeah it looks like instead of putting the dot with the space that will indicate that pounds and pints so yeah sorry about that. That's okay. Little bit of a headache I was just trying to think which other way we could do it. I think what confused me was where it says what you've received like what benefits you've received. Of course then you were putting down like housing benefits where all they want is the amount yeah it is a little bit confusing but another problem you know that is why we are here, we are here to help so yes and from my end is there anything else that I can help with today? Just a quick question on how payment to receive so now I put all my information in telling me to put in my car details. Yes. Which is a problem and then what happens from then? Okay so once the part details are added on the application then goes to our underwriter. If they require any free the information they're going to email you and ask you for it. So a lot of the times they just want verification of your income so all you would need to do is either send it in a copy of your pence. it or just a copy of your August bank statement. Once they've received that information they then make the decision whether the loan has been approved or declined. If it's approved you'll have the funds with you within about a half an hour to 45 minutes. If it's declined you know unfortunately that would mean we wouldn't be able to lend to you at this time and if you wanted your data removed from the system all you would need to do is just call us and let us know and we'll delete your data. But you know if you want to appeal the decision all you would need to do is email an underwriter. Okay? No problem. And from my end anything else I can help with today? Thank you so much. Perfect. No

problem at all. Thank you very much for calling. Take care. Enjoy your day. Please. Bye. [ERROR]

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found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp2td73ght.wav [ERROR] Chunk file not found:

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C:\Users\ADMINI~1\AppData\Local\Temp\tmptbhvc6lg.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp7fy7x407.wav [Metadata: Duration: 13.0 minutes, Processed
in chunks]

Call Summary - recording-3602818099.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: 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' (0.73)
- 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 press 1. If you have already had a loan with us, please press 2. If you wish to lead to speak to our collections team, press 1. For customer... Thank you for calling. Please continue to hold for the next available... Oh! Oh! Oh! Oh! Oh! Oh! Oh! Oh! Oh! Oh! Oh! Oh! Oh! Oh! Oh! Oh! Oh! Oh! There is teacher and driven and just falling to discuss my loan. I thought that I shouldn't have, I was okay. Okay, no problem. I'm going to call up to your account and then I'll take you through data protection to spare with me while I do that. If you don't mind, Peter, please can I have the permission of your address and your postal code? Of course, it means to be mailed to 365lebuyede. Lovely and enlistee your date of birth please. 12th of March 1999. Perfect, thank you very much for all of that. And how can I help you regarding this hearing today? I've got a payment tomorrow. Probably not, it's one minute, I can make it a double payment next month as if I didn't expect you to spend. I would rather contact you with my address or that I'm not paying it in terms of my account. No problem. So just if I know, did you want me taking that payment and just splitting it over the remaining two months? So instead of your payment going out tomorrow, I split it over October and November. How long have I got left on it? You've got two more installments after this one. So would it be three installments? So one... Yes, I'll be fine with the double one next month to be honest. If you could get it for yourself, I would be just a wee going. No problem. As long as that payment would be affordable, I just didn't want it not to be affordable. So just bear with me. Well, if that's the case then I think it might be best to split it over two and that's just two installments left. It'll be October and November. Am I right to say that? Of course, yes. So you have two more installments and I will let you... know what the payments would be if you landed up doing it either way. So if I split your payment, sorry I just wanted to double check on the dates for the 21st is what we've got. So if I split your payments over the two months, going up 20 Feb of October, just bear with me. It means your repayment would be 236.17 for October and 235.28 for November. Or if you wanted, I can leave the payment for two payments. Sorry I'm just

busy doing that. Yeah, quick calculation. So your system's on would have been the 297.02. Okay and if I kept the installment at the double installment, it would mean your installment would be 297 and two payments for October and November would be 167.30. I think we'll just split it between the two if that's possible. Okay, so the two months splitting up that way. Yeah, I thought you might go with that one. Yeah, when you get me, it does it's more easier. Of course it is. And you know, it's always for people to understand once you've given them the amounts. And this is why when you say I'll do double payment, I was like, yeah okay, let me give you both amounts, I mean you can make that decision. But that's not a problem. I've split the payments over October and November. I'll send you the email with the repayment of 236.17 for October and 235.28 for November just so that you have that for your record. And if I could possibly ask you to see Access Your Online Account, update your card details before that payment is due to go out in October only because our... No problem. No problem at all. Our Continuous Payments System expires at the end of this month. So all I'd need you to do is access your online account and update your card details in order for that... So, the payment to go through, okay. No, that's perfect. Thank you very much. I'll just wait for the time. Perfect. We'll do that in a little bit more. No problem, more. Thank you very much for calling in and explaining. You take care and have a lovely day on your side. You too, thank you. Well, do, pleasure. Bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp6si_wlij.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpgdkjprb4.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp5n72_tij.wav [Metadata: Duration: 6.3 minutes, Processed in chunks]

Call Summary - recording-3603015475.mp3

Sentiment:

Positive

Keywords:

None

Rule-Based QA Scoring:

- Customer Understanding: 1 - Agent demonstrated expected behaviour: customer understanding (matched: 'just to make you aware', 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: 0 - No evidence of agent demonstrating resolution & support.

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'just to make you aware' (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: 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 press 1. If you have already had a loan with us, if you wish to speak with one of our team, please press 1. To speak... Thank you for calling. Please continue to hold for the next available agent. Good afternoon. Here, there is to be an Anker Tiktop Loans. How can I help today? Oh, yes. Just doing an online application. I've had to email for the account and my account and everything. I've gone to the account and it's saying that my email and surname don't match and it won't accept the password that you guys have sent me. Okay. Let me very quickly have a look for you. So, for data protection reasons, do you mind giving me your full name, please? Yes, it's Emma Collish, COWI. Lovely. First on our video address and your post will go... Nine, thank you, President. And it's Whiskey Sierra One, one, five. Whiskey Sierra One, five, one, Papa Alpha. Lovely. And then we'll see your date of birth, please. Eleventh to the second, 89. Perfect. Thank you very much for all of that. Okay. So, just double checking. You are using the email that we sent at 19 minutes past three. As the password, is that correct? Right. Let me just... 19, yep. Okay. So, you are using that. And then just to double check, when you are putting in your email address, are you using Gmail or are you putting in Google Mail? Google Mail. Okay. So, just to make you aware, on the system that we hold in front of us, it is down as Gmail. So, if I could ask you to put it down as Emma.colly1989 at Gmail.com, along with the password we sent you. That should give you access to your online account. That's good. Yes. Only because it is case sensitive. And if you put in Gmail instead of Google Mail or Google Mail instead of Gmail... My actual email is Google Mail and that's once again. Okay. Yeah. It's just that on the system that's come through as Gmail. No. Obviously, I've had my email... So obviously it doesn't make a lot of difference. No, so what happens with Gmail and Google Mail? They are both kept at the same domain. But when you are logging into the account and you put in Google Mail, for some unknown reason it's not accepting it. So that is the only reason why, you know, I recommend it putting in Gmail. So yeah, your emails and all of that will go through fine. So it's the same as our company, well, my husband's company, I can put my

first name or my initial and my second name, and both emails come through to me. So work the same as Gmail and Google Mail. So yeah. So what happens now then? Have I got the number? At the moment once you've accessed your online account, which I take it you've been able to log into now. Yep. Okay. I'm just doing it. Okay. Once you've logged into that account, it's going to ask you to authenticate your car details. Now if you can do that on that site, that is stored at a bank. We can see the last four digits of your card, but all the other information is stored on the site at the bank, and that will link up for your payments to come out of. Once you've authenticated that card on that account, the application then goes to an underwriter. If they require any further information, they'll email you for it. Sometimes they just want proof of your income. So it's a copy of your pastes, and once they've got that, they then give you the decision. It'll be after that whether the loan's been approved or declined. And if it's been approved, it's normally about a half an hour, 45 minutes for the funds to go into your account. Right. Okay. I've just approved the card. No problem. I'll wait online, and then I'll let you know if that's come through. So you do what you need to do, and then I'll just let you know. Make sure it's gone. Yeah, no problem. Make them properly. No problem. Does that say in? Right. They thought that it had been completed successfully. Okay, brilliant. And I can see card ending 0138 on the system. So that's come through that now we'll go through to an underwriter. And I would say within the next 15 minutes, you'll have an email from an underwriter. Right. No problem. And from my end, is there anything else I can help with today? No. I'll tell you, it is like if the body just likes to go transfers into your account. Yeah. The money will go through to the account that you've put on the system. The 73582557. Yeah. Look at that. No problem. Yeah, perfect. Perfect. No problem. Well, thank you very much for calling in. And you can have a lovely day. Thanks, David. No problem. Bye. [ERROR] Chunk file not found:

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Call Summary - recording-3602747588.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' (0.72)
- 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 press 1. If you have already had a loan with us, please press 2. If you wish to leave a message, please press 3. If you wish to speak with one of our team, please press 1. To speak to our complaints team. Thank you for calling. Please continue to hold for the next available agent. Good morning, Fritsa Burnett, Tiktop Loans. How can I help you today? Good morning, this is Mr Blanchard. I don't know if I give you some sort of reference normally. You could actually probably put that in your computer. Okay, is this a mobile number that you use for the application? It is. Okay, cut. That's fine. I got approved for 400. Okay, let's have a quick look. I'll give you some digits and maybe that could help you. That's all right. I've got your account number up. That's fine. Once you use the mobile number, that brings up all the details that we need. But thank you for that anyway. Okay, so just for security purposes, just confirm your full name for me, please. It's John Fletcher. And first line of your address. I guess 74 Delaney, Ice County, St Salford, M36FD. And just finally your date of birth. 17th of April, 1970. Lovely. Thanks, John. Okay, so how is it that I can help you this morning? Right, so I completed the full because I think I give me account details and all that. All right, okay, let's have a quick look at the page. Okay, so it just looks like we need you to update your debit card details on the system, John. We're not showing a debit card being registered onto your online account. And without that, the underwriters won't be able to complete their verification checks. Right. Okay. Okay. Thanks, I say that we did send an email yesterday at 11. which gave you access to your online account. Right, it gives two numbers, one for, I think, me, Mal, and one for the text message. That's right, yeah. That was for the eSign link. That was to complete the application form. Once that's done, we send you another email which giving you access to your online account. So that second email, as I said, was sent at 11.11 yesterday, and that would have contained a password. Unfortunately, I don't have access to that password. So if you can locate that email and follow the instructions in there. I don't mind holding on while you do it. So at what time was it? 11.11? Yeah, 11.11 yesterday. It's

like, I can go into my email as you see. Right, how would I do that if I'm on the phone? Ah, okay. Okay, do you have access to another device, maybe like a laptop or a tablet? No. You don't, okay. What we can do then is if I end this, I'll end this call. Yeah, okay, that'll be good. So you can go into your emails, locate that email, and follow the instructions. And once you get onto the online website, it will give you, there'll be a big red box that will come up at the bottom, and it will say, authenticate your card securely. So if you're on that, let's you upload your debit card, and then once that's done, the underwriters then get notification that the application is complete, and that your debit card has been uploaded, and they can start their verification checks. Do that. If you get any issues, then come back to me and I'll try and walk you through it as best we can. I mean, that's what I mean. I think when you're on the phone, it's really difficult when you're using your phone, because I mean, I'm the same. I cannot do two things on my phone at once. I might be going to talk to you or I'm going to look at something. I can't combine the both. It just doesn't work. I think there is a way that you can actually do it. I think there is a way, my daughter has told me before, that you can put the call on hold, then look at what you need to look at, and then when you're ready to talk again, you take the call off a hold. I could never use that functionality. I'm not going to. I've never used that functionality, so I don't know if that's how it works. But I know that's one way that my daughter has said that things like that work. You put the call on hold, look at what you want, and then when you want to go back to the call, you take it off a hold and you... back on the call again. So if you want to give that a try, I'm happy to sit and wait for you to try and get through that email or like I say, we can end the call now. You can locate the email, follow the instructions and if everything is okay, that's fine. If you just saw it under the line, I'll pass it. If it cuts off for any particular reason, that means that I'm actually trying to locate this, this time, for that email. So just stay with us for one minute. you No, you can only have one application for that in class. So what I'm going to do now is I'm going to text a two-text transaction. You can see it when you change it or use it on the card when I'll use the transaction. You can also use the text on the card to continue and so that will affect your business. Do you want to do your... Uh-huh. It's just... If you have any questions, feel free to ask. Okay. So what's

going to happen is I'll be emailing your contact to the department which is just you presenting the process of the same job. And you can email the co-gover to the department of business. Okay. Okay. No problem. I'll be able to send you a message. And you might also come from that office. And you can walk by the department if you want to move on. I'll be up front there with them. No, not trying to hide this. It's still the classroom space, but yeah. I'll be there in 17. Yeah, I'll be there in 15 minutes. But not really any important, you know, the same way. I don't know yet. I don't think that's yet. So no problem at all, Warren. Thank you there. Let them just go then. Try it again.

[ERROR] All transcription attempts failed. Last error: None [ERROR] Chunk file not found:

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Call Summary - recording-3602748268.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: 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 customerservice at tiktoploans.com. If you are a new customer, please press 1. If you have already had a loan with us, if you wish to speak with one of our team, please press 1. To speak to our complaints team, please press 2. Thank you for calling. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Thank you for calling. Please continue to hold for the next available agent. Thank you for calling. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Thank you for calling. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Please continue to hold for the next available agent. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Good morning, friends. I'm here to talk about the new year. I'm here to talk about the new year. I'm here to talk about the new year. I'm here to talk about the new year. I'm here to talk about the new year. I'm here to talk about the new year. I'm here to talk about the new year. I'm here to talk about the new year. I'm here to talk about the new year. I'm here to talk about the new year. I'm here to talk about the new year. I'm here to talk about the new year. Good morning, Friar Burnett, TikTok Luns. How can I help you today? Hello, hi. Good morning. I'm just calling regarding a loan I took out very recently. I believe last week. Okay, no problem. Is this the mobile number that you use for the application? That's correct, yes. Lovely. Okay, give me one moment. Let's get your details up then. Thank you. No problem. Okay, just for security purposes, could you confirm your full name for me please? Right, for my names, I have Vivian, my last name is Adriae Tammy. Lovely. And the first line of your address, please? It's 4919GailCrescent. And that's in Rumpford. Harold would Rumpford, sorry. The plus code is RM3, all GD. Lovely. And just finally, your date of birth, please, Vivian. It's the

19th of March, 1982. Lovely. Thank you very much for doing that. So how is it, I can help you this morning? Yes, I'm just calling regarding the repayment date, the SPAC date. So repayment of loan is not a problem for me at all. But if the SPAC date, I've just noticed that it's meant to come out tomorrow. I was only going to ask if it could come out next week Friday as opposed to tomorrow. Okay, so is it a question? Oh, sorry, excuse me. Is there a reason that it can't be taken tomorrow, Vivian? No, the only reason is because I have one or two payments I need to make this week, including my car insurance. I was hoping if I get paid weekly, so rather than take it tomorrow, if we can pack it off Friday, 26th. I'm sure when I was completing the application, I can't remember if I did request to be fair. If I did request for payment to start the week 22nd, because when you apply, it asks you, do you get paid with the, I said yes, and then it gives you the next few dates when your payment will start, or sorry, when your next salary would come into your account. So I can't remember if I chose the 22nd and that may well be my mistake. I don't know. Okay, no problem. So would you like me to change all the payments to the 22nd? No, no, no, just for this one, just for this one. That's what it is. Okay. Yes, the other ones I'm fine for the month of October, October November. Okay. Yeah Okay, let's have a quick look It's not like I can't pay the money tomorrow. I can't but it just means I won't have anything to look for the week Yeah, cool. Yeah. All right. No problem Let's just Just having a look at that Okay, so that does increase your payment slightly your first payment will will be the same Okay, a hundred twenty two pound and twenty two pence From the 17th of October your payment will be a hundred and twenty nine pound and fourteen pence Yeah, it's because the the interest will will still crew now between from now until the 26th We're going to the 19th Okay So that hundred twenty nine pound fourteen that will be for you'll pay that in October November December and January And then your final payment in February will be a hundred thirty one pound twenty seven pence So, okay. Yeah, that should be fine. But how much has it increased by in total just by moving it by week? I It's increased by just under seven seven pounds. Let me have a quick calculation for you No, don't worry, you don't need to do that calculation It's fine. It's fine as long as because obviously it's best to just be what I can Conveniently be better rather than miss the payment because I don't want to miss payment. Yeah, obviously. Yeah, yeah All right, so so

that's all okay for you. Yeah. Yes Please if you can just And put in notes on your on your system
Yeah, that's no problem, so let me put that in okay So what I'll do is I'll send you confirmation
email with the date and the Payments that we're going to be taking And I'll just double check that
we're okay to use the card ending 1416 One for one six here with me. Yes, it should be it should be
the same that comes but I gave right Yeah, no problem Okay, thank you so much. Have a good day. No
problem Who's moving in the rest of the week? Bye for now [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmps6mux3gj.wav [ERROR] Chunk file not found:

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

C:\Users\ADMINI~1\AppData\Local\Temp\tmpss1whrf8.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpfnumv8qk.wav [Metadata: Duration: 11.9 minutes, Processed
in chunks]

Call Summary - recording-3602757911.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: 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' (0.72)
- 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 press 1. If you have already had a loan with us, please press 2. If you wish to speak with one of our team, please press 1. To speak to our company, thank you for calling. Please continue to hold for the next available agent. Hello, come on, you're free to phone you at Tiktop Loans. How can I help you today? Yes, good morning. My name is E-Match. For hours, you can take me through security. I just had a loan from you guys. I just want to ask a question. Okay, no problem. Let's get your account details up. Okay, just the security purpose. Just confirm your full name for me, please. E-Match, for hours. And the first line of your address, we've posed code E-Match. 221 Tisley, part SE28, 0 November hotel. And just finally, your date of birth, please. 20 of August, 1965. Lovely. Thank you very much for doing that. So how is it I can help you today? Yeah, I know I watched the table of the loan, the repayment, which is for six months. Well, what I know, the thing is, what poses me here is, I know I get the payment at the end of every month. But you've already made the payment within the next 12 days. That is less than a month. Because I know you calculate interest daily. So if this loan was issued on the 18th of the month, why is it not gone from 18 to the 18th of every month, which is the first full calendar day, 30 days? How? Especially if the first one, that is the problem, is the first one, which is 30 September 2025. I know the following one is on the 30th of October, which is a full month apart. Well, this is just 12 days apart. You're requesting for payment. So why is it this is done this way? Why? Okay, give me one moment. Because it's not fair, honestly, because when you see, so this is already there. Okay, so when you complete the eSign link, you choose the date when it went for the first payment. Yes, correct. Okay, and so you chose the first. September to be your first payment? I choose the tassiat of September to be the first payment. I was asked when I get paid, I said I get paid on the tassiat. Not only if I get paid on the tassiat, that's the day. So it's just 12 days away. So what's your 28 days gone in vain? You're charging interest daily. So if you have to take this loan on the tassiat, the amount of days you should charge me is only for 12 days. Yes, I believe so. And that

will be the case. The amount of interest charged on your first payment. Give me one moment. Let me just have a quick look. I don't know. So the amount of interest on your first payment is 38 pound 40. Yes. So let's have a, so what is your, I don't know what your, hasn't, you haven't actually, he doesn't actually show me your interest on the account. He just shows it on the payment. Okay. Just give me one moment, E-MED. I'm just going to put you on to hold just so I can have a chat with my colleagues. Is that all right? Yes, please. Because this is not correct. Any way you look it is not correct. Yes. All right, no problem. Give me one moment. All right? Yeah. Yeah. Yeah. Yeah. Hi, E-Mag. Yes, please. Hi, sorry to put you on hold there, but I'm looking forward to what I was going to say. A problem, yes. So, I've just had a chat with my colleague and she's confirmed to me that when we found the loan which your pay was 18 of September, just double check, yes, on the 18th. We take the first payment within 30 days and you would have signed your term and that would have been made clear in your terms and conditions that we took it. So, the payment was set for the 30th. That's when you get paid and so that has been, you know, you would normally expect to make your payment, isn't it? When you get paid, you would expect anything, any loans or credit card payments when you have to come out when you get paid. Now, if you want me to change your payment date to the 18th, to start from the 18th of October, I can do that, but obviously the interest will be accrued over a longer period. It will be accrued over a longer period and so your payments are going to be that much longer. But if you want me to look at that to start from the 18th of October, I'm perfectly happy to do that for you. We are just talking about the first payment because all the other ones have complete 30 days, 30 days, 30 days, 30 days. So, the repayment for the other ones are okay, the 116, it's 7, 116, it's 7. But if you want me to make the first payment by the start of September, I should not be paying 116. You've calculated your interest, your interest rate, fine, it's 3840 because that's calculated per day, I believe so, by the 12 days, which is at the 0.80%. That's understandable. Your principal amount that you should protect within these 12 days should be lower than 7847. That's what I believe. I don't mind to leave it at this, yes, but the amount to be taken at the end of the month should not be the same like 116, it's 7, like the rest of the balance of the month of the loan. So, that's what you should look at. The target is correct, it's the time I

get paid. The interest you charge for that 12 days is 38, if it's correct, it's 3848 if you worked it correctly, yes. The principal amount you should take should be less than there because it's just for just 12 days. So, the first payment of 167.87 is 1. what I'm querying about. No, no, no. Your first payment is 116 pounds 87. Your first payment on the 30th of September is 116 pounds and 87 pounds. Yes, that's what I was saying. That should not be the same like the rest of the other month, which are complete as it is. That's what I was saying. The first payment should be less than 116. Because the other payments, they're correct. 116, 87, 116, 87. Even the last payment in February is 119. That is all correct, how you want it. But the interest rate you took for 12 days, if it's 0.11, the principal amount should be less than 7847. And that will make the payment for this month would probably be less than 116, 87. It's a simple mathematics. Okay, I can only confirm back to you what the system has generated. No, hold on, hold on, hold on. We see due respect. What's your name? Bernice. Bernice. System or system is with a field of system. Is what we give the system, the system provides. Yeah, you, yeah, this should be amended. If you guys don't want to amend it, it's not fair. It's not fair for me as a customer. It's not fair for me to pay a repayment of 116, 87, which is the total repayment when you are taking into account as it should be just the 12 days. The interest, 3840, you said yes. So that figure payment on the target of September, which is just the next 12 days, should not be 116. It should be less, please. Talk to your underwriter, talk to whoever you are. I can explain properly. I don't want to say no, it's the system. Don't blame the system. It's what we put on the system. The system don't work by itself. It's somebody that's on the right. It's what figure you've got. It's a clear view that the interest calculated, you take interest, you try interest daily, but they, fine. Calculate your interest for 12 days. Put your interest and then you know what's your principal amount. So this amount should go down a little bit. So it has to go down. It should not be the same 116 for this month for the following end of October, end of November, after December. Those are fines for those tax rate, that payment. The principal what you are taking, 7847, yes, it's too high. I don't know about how you calculated. If I come and multiply now 0.80% times 12 days, I want to see if it's. going to give me 30, 40, that's fine. Yes, the principal amount should be less than 160 because you are taking money back within 12 days. You

have signed the terms and conditions that you understand that that is the payment. The payment history is set out on the eSign link that we've sent you for you to complete. I signed it, I saw the fee was fine. Yes, I signed it because we've started this from yesterday, asking for my ID, my passport, my face, my visa, I provided everything, open bank and everything. So when this morning I saw the emails come for me to check and everything, I said, you know what, let me just do everything and get this one for the door because I want to clarify because they keep telling me, send more information for emotion and I did exactly what they wanted. I wanted my ID, I sent my British passport, I sent photos of my likeness and everything. They actually opened banking, I did all those things. So that does not mean you have seen it, but this is an error. I want this is an error. It's a complete error. It should be sorted out. It is not sorted out. It's not fair. I know it's a company is doing business. Yes, your total interest you want to receive is a 304.25 interest. Yes, the repayment of the first one should be less. So when that be less, maybe the interest will be less. I don't know. What I'm saying to say is I don't want you to capitalize. Please, please don't capitalize and say you signed the E. Yes, I did sign. You did ask me for lots of information. We started it from yesterday and I did everything to my best of my knowledge. Yes, I provided all information you wanted. You come to my expenditure, my ID, I fill in the email, I sent it yesterday night. This morning again, they sent me, I signed it and everything. Yes, but when I stood and looked at it now, I said this is an error because if you start the way you want to leave it, honestly, it's not fair. I'm a customer. You are also the payee, my currency. I'm a customer. It's not fair. It's not fair completely. It's not fair. The target of September should not have the same repayment like the rest of the other months. It should be less than that. That has to be addressed. If you said no, you want to get put me on the hook, say you did sign the E&L thing, well, I just say it's not fair. I want that to be looked at, please. Okay, I understand that. And, you know, I'm sorry, excuse me, I will ask the underwriter to have a look at it. But as I say, all those payments, the principal and interest, were also in your payment history. Yeah, I'm not talking about the interest. I'm not talking, let me repeat myself again. I'm not talking about the interest. I'm just thinking that it's not fair. Within 12 days, you are taking 116 pounds. No matter how you break it

for me. And is that 116 pounds in 12 days? My first repayment is the same repayment. So the remaining of the other loans, it should not be that because it's only between 12 days and paying back money into the system. Doesn't matter if I'm paid on the tax yet. I'm paid on the 18th, yeah, right? People pay on payday. You know, if I have savings, I could want to take from my savings and pay anytime I want to pay. No, people, so it does say, oh, yes, I choose the tax yet because tax is the date I get paid for my wages. Yes. And I want you to stay after the tax of every month is correct. The tax is what does not mean that within the next 12 days, you have to charge me the repayment. The repayment should be the same. Come on, put yourself in my same shoe we are. What's in the same coat? The first repayment of 116 cannot be the same as the remaining other five months payment. They have to look on the principle what you're going to be deducted should be less. You calculate your interest of the 12 days, which is 0.80% per day. That's fine. I understand all that. I don't know if that is 8.40. But your repayment of the principal amount you want to take is not fair. At the end of the day, you take 116.87. Please, bestow that. Not because I signed this agreement. I know I have 14 days school in period. I could change my mind. But instead, I don't want to change my mind because I don't do business that way. But I want you guys to understand where I come from. You understand. You don't know whether you leave it or take it. So once you take it, you've already signed the EE. I signed. I signed yes. I signed. You provided, actually, a lot of communication. You cut down the amount of loan you wanted to give me. I initially wanted more than 400 pounds. You say, oh, I've already qualified for 400. I did not argue. I did not argue. I think yes. That's how you start business. You go on, then I prove myself later. That yes, I'm worth trustworthy. Because everything you ask me, you ask me for my identity, my passport, my face. I sent everything. It's open banking. I sent everything. But please, I know all calls are recorded. Please, bless you on the rise and see this. This is not fair on me. I don't want to say it's up to you. You saw EE. So I signed yes, but I signed the total amount. I saw yes, it's for six months. Yes, you left it for six months, but you deducted the money for the 400 pound. It's fine, I do not argue about that. It's like, you take it or you leave it. This is your offer, we cannot go out. Yeah, but the arithmetic, the mathematical use on this one, for God's sake, it's wrong. Even if we show

anybody, somebody who does mathematical, even if we show the financial or most of us, you tell us if this is wrong. It cannot be, it will be the same amount you be paying. So I want this to be addressed and come back to me, please. Okay, I will refer this onto the underwriters, okay? And I will ask them to come back to you. They will come back via email, okay? So, yeah. Yeah, I know they will come back to me, I expect them to come back, they don't want to speak to me why. They could speak to me, they have my number. I did not send an email, I sent, I called the number. You can call my number anytime, you can free to call my number anytime. Send an email, you just want to send me a standard email, sorry, this is already, you've already signed for this, this is what we have. I know that the outcome of that, which is wrong, which is completely wrong. I don't buy that system, that I should pay 116 pound within the next 12 days, and that same amount I will be paying. So I want the principal amount to be adjusted. After that, yeah, it should be less than 116. We stay on the same date, because it's just 12 days. An interest is charged by it per day. So how much this you want to subtract, it should be less than 116, the post payment. So don't let them, don't capitalize, you send the E, I signed, yes. I provided a lot of documents, I do not send those to any of the document, they ask me, I provided all, please, let me be happy. Not only the customers, I mean, you, the creditors should be happy. Let me the customer be happy. I don't expect an email to come, say, sorry, this is what you want. I know I have 14, this polling system. But I want us to start business after first time, so that we continue in the near future. Well, I don't want to be scared from the beginning of the loan. Thank you, I don't want to be scared, yeah. All right, no worries, what I'll do, I will raise it. I'm just sending a message now to the underwriting team. Okay, and then, as I said, they will ever get back to you via email. If they come back to me with the reasoning, then I will give you a call and I'll explain it to you myself. All right, but the underwriting team, I hope the way I explain to you everything, my voice will be listened by them. I want to because no matter how you explain it to yourself, yes, I know yes, you understand exactly what I said to you. But I believe they should listen to my voice, because all calls are recommended. To listen to myself is not fair on the customer. When we take a loan, we should be happy. We should not be taking you because I need it. Don't use it as a tool against me or you need it. That's why either take it or

leave it. You saw it. No, it's wrong. So we have to build our customer's relationship from now going forward. I don't want to leave you after this period of time. Then I say, oh, I don't want to, I don't want to learn from you guys anymore. There's thousands of companies. What happens is that I say, okay, I took this one, I took this one. Despite the give me less, the amount I requested in 200 power. I say, yes, no problem. Please, send them a message. Thank you. Okay, no problem, Emed. Thank you. As I say, I have just sent a message to the underwriters and hopefully they will come back to us within a short amount of time. Okay. All right, Emed. Okay, so let's see what the underwriters come back with. You can call us here in customer services anytime between the hours of nine and five, Monday and Friday. Okay, we don't, we ourselves can only contact the underwriters via message. So it may take, depending on their work, their work queue, it may take a little while before they get back to me. Okay. Hello. Emed. Hello. [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpjeahrgm3.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp0u4u2jfr.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpcubaxg8x.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpvpilar8g.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpdha2y036.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpqp5h3dhy.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpvjp0k9qh.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpz0b9qlu3.wav [Metadata: Duration: 23.0 minutes, Processed in chunks]

Call Summary - recording-3602773264.mp3

Sentiment:

Positive

Keywords:

None

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: 0 - No evidence of agent demonstrating resolution & support.

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: 0 - No NLP indicators of resolution & support detected.

Transcript:

Hello? Good morning is that E-MAD? Yeah who is this? Hiya it's Bernie calling you back from Tiktok Glunge. Okay yes yes yes yes yes good good good morning. Good morning okay I will just take you back through security because it is a new a new call okay. No problem. Lovely just confirm your full name for me please. E-MAD Fowers. And the first line of your address we post code? 221 Taisley Park SE 28

0 November Hotel. And just finally your date of birth please. 20 of August 1965. Lovely thank you very much for doing that. Okay E-MAD so I have had a message back from the underwriters and what they told me is that when customers apply for a loan what we do is when we agree the amount that we're going to offer what we look at is the most cost-effective way for you to repay that loan over the amount of instalments that you've chosen. So in your case what we've looked at is you're borrowing the 400 over six instalments so what we look at is what is the most cost-effective way for you to repay that loan in that time period okay. So when they look at that the payment schedule that you got that is the most cost-effective way for you to repay the loan in the time state in the time that you've stated. Now what I can do if you want me to if you just want to pay the interest for this month that's not a problem I can set a schedule for that but you must be aware that if I do that and you just pay the interest then your payments going forward for the next five months will increase. That is not the issue. Paying the interest here is paying the interest and paying part of the capital it's fine but that capital and interest cannot be the same as the remaining five months because this is only 12 days more for this payment to be taken. That's why you want to give me interest if the loan increases or no if you are coming back to the same square one is that 116 that is due in 12 days time that figure should not be the same like the other figure because this is for a shorter period it's not for 30 days it's just 12 days that's what I'm trying to say. Yes and so I don't know yes the only thing is that you guys don't want to reduce because you wanted the interest to be paid for 400 is 304 in six months of your percentage all that is how much But technically it's wrong. Even a layman cannot understand how it is made. I don't want you to say just pay the interest of 38 pounds and the capital added. My next month, October, will be higher, more than 16 pounds. You want to share the 78 pounds remaining on to the further months of the other ones. That's what you want to do. That is the way that the loan works. That is what you signed the terms of condition for. I'm just trying to explain to you that the most cost-effective method for you to repay the loan within that set period, the most cost-effective manner is for the payments as we set out in the payment schedule, which you agree to and which you signed for. Now, as I said, if you're not happy or don't wish to pay the full amount on the 30th of September, you can just pay the interest for the

12 days. That isn't a problem. But as I said, your payments then going forward from October will increase. We'll increase the worth. That means the 78 pounds, you want to divide it into the remaining five months. Is that correct? I'll give you a comment and I'll tell you what it will be. Don't ask you the question. Is the 78 pounds has to be divided? I'm just going to work that out for you so I can give you the figures. Okay. So if you just make the payment on the 30th of September for 38 pounds 40, going forward from the 31st of October, your last remaining payments will be 147 pounds and seven pence. Okay. With a final payment in February of 141 pounds and 25 pence. For a week of months. Okay. So October. So from October, November, December and January, your payments will be 147 pounds and seven pence. Then your final payment in February will be 141 pounds and 25 pence. And the one for October will be how much? October, November, December, this is what's for. What would be the figure? Is the figure thinking? No. For October, November, December, January, each month the payment will be 117 pounds. 147 and seven pence. Your final payment in February will be 141 and 25 pence. That's if you just want to pay the interest at the end of September of 38.40. As I've said to you, when you apply for the loan and when we were being irresponsible, the amount of loan that you applied for, we could have given you that loan and it would have been an irresponsible move to make because it wasn't within our criteria. That's why we offer the amount that we offer because we feel that is a more acceptable and usable amount for our customer. Then what we do is once you've signed and agreed to that, we work out the most cost-effective method for you to repay that loan over a six-month period or whatever period you decide. I know that sounds harsh and I understand what you're saying to me, but this was all explained to you in the terms and conditions. This was in the e-sign link that you signed and also on the final e-mail that was sent, it was again in print there. What we do is... Yes, I tick all those ones, but I just said, we're just going to see around the same circles. I'm not disputing that I did not sign all these things. When I do this, I look at it technically. In 12 days time, I'm paying a same figure that I will be paying for the rest of the remaining loans for the rest five months, which is just 160, 116. Now you're telling me if I only paid 38 pounds, the payment will go up from 116 to what? How much? Sorry? 147. Brethren, and 47 pounds per month. If you just pay the interest, it will be 147 and 7 per month. That's why

the 116 is the most cost-effective way for you to repay that loan. Okay, no problem. That's okay, imagine. Well, I have no choice to accept whatever you said now because that's the most effective way. So even the 78, if it's a 78, the difference, if I pay the 38, because how it says one second, how I see it. One second. Where you are? The 78 pounds should be divided by five remaining months. It should be 16 pounds, 60. 15 pounds, 60. On top of the 116 pounds, you'll say 140 something. If you give me a figure of 131 pounds, 60. That's not how the principle and interest works, EMAID, okay? This is what was explained in the email when on the final email that they sent you with the payments. So if you make a smaller, let's just say you only pay the interest, okay, for September, then your principal outstanding balance is going to be higher in October. So the interest is always calculated on the principal balance. If you know the 78 pounds that you should, you have to address the 78 pounds. That is the principle of the fund. What we're doing is the interest is charged on the principal balance. So if you only pay 38 pounds for a week, then the 78 pounds is then added to your principal balance in October. Interest will be charged on that balance in October and so on and so forth for the remaining five months. Yes, but it's 78 pounds. Is it not the 78 pounds that will have to be distributed between the five months? That is how it's calculated out. Okay, no problem. Sorry for this, Toby. Just leave it at this. No problem. No problem whatsoever. Like I said, we're here 9 to 5 Monday to Friday. No, actually, I'm still not getting it here because if it's 147, 147 minus the 116, 147, sorry, 78 pounds is the capital. The capital is the 78. So if you divide this step, yeah. So you're recruiting, you're paying your interest on a daily basis and it's been applied to your account on a daily basis? I don't know. I know, I saw it's 0.80%. I saw it. I saw it, yes, but I was thinking that this 78 pounds, which is the principal, if you... It's a principle that has to be divided into the remaining five months. But you said if you divide this one, it's not giving you the same figure. Me is giving me. Because there will be extra interest added on a month-for-month basis. Okay, no problem. Okay, the 0.8% interest is charged on a daily basis on the principal balance and it's applied on that day as well. So although you're saying the difference is between the 100... So although you're saying that the difference between the 116 and the 147 is 30, that's also including interest for that period as well. Okay, that's fine. Let's leave it at that. Thank

you. Okay, thank you for taking the call. Alright, bye for now. Bye. [ERROR] Chunk file not found:

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in chunks]

Call Summary - recording-3602787279.mp3

Sentiment:

Positive

Keywords:

- complaint
- plan

Rule-Based QA Scoring:

- Customer Understanding: 1 - Agent demonstrated expected behaviour: customer understanding (matched: 'Is that ok', 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: 0 - No evidence of agent demonstrating resolution & support.

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'Is that ok' (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: 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 press 1. If you have already had a loan with us, please press 2. If 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. We appreciate your b- Err, so do you feel free to burn your tiktop? May I ask how can I help you today? Hi, you're alright. I'll just contact him to see if I can apply for a payment holiday. Okay, give us one moment. Let's have a quick look. Let's see. Okay, just for security purposes, just confirm your call name for me please. Err, Jason Bishop. And the first sign of your address will be postcode, Jason. Err, 17 can be closed. B450NS. And just finally your date of birth. 2905996. Lovely, thank you, Jason. Okay, give me one moment. Let's have a quick look at your account. Okay, so we've got your payment on the for August and the next payment is to on the 26th. So is there a reason that you're not able to make the payment, Jason? Oh, yeah. So I've had a low amount of hours this month at work and then I've had an unexpected bill that I've got paid when I get paid and don't think I'll be able to afford to pay them at the same time. Okay, if you don't mind me asking, what's the bill that you've had through that needs to be paid? So I had something to make of my car and I had to borrow some money to get it. It's going to go pay it back when I get paid. Okay, and how much have you got to repay back then? 350. All right, lovely. Okay, so we don't actually do payment holidays. As such, what we can look is at restructuring your payments. Yeah. Okay. So let's have a quick look. Okay, so your original instalment is over six instalments. You paid one which just leaves you five instalments to pay. So is the actual amount of the instalment okay for you to pay? Oh yeah. So if I was to say start this from October, okay, obviously your payments would go a bit higher because it all taking account that you haven't made payment for September. But we could look at keeping it at the five payments starting from October. Would that assist? How much would the monthly increase by if I did that? Okay. So a quick look. Okay, still keeping it to the 28th of the month, yeah? Yeah.

Start from October. Okay, so if we were to restart the payments from October, it would be payments of 138.43. 138.53. Yeah, and that will be for October and November. And then they start to dip. It will be 131.34 in December. A payment in January of 82.05 and then your final payment would then be in February. And that would be for 90.23. How does that sound? Yeah, that's doable. Yeah, it's doable. All right. So you've not gone into a payment plan before, so on this occasion we can do that. So what I've done is I've put that in place. I've send you an email confirmation just so you know the amounts and the dates that we'll take payment. And what we are asking our customers to do is you will have had an email regarding this is just before the 30th of September we need you to go onto the website and just update your card details for us. We're simply going over to a new continual payment authority provider. And so just to affect a seamless transition from old to new provider, we just need you to update your debit card details on the website. Is that okay? Yeah, I can do that no worries. All right, lovely Jason. Okay, so that's all in place for you to start from next month. Is there anything else that... you need assistance with? So this month's payment has been taken up in Ireland. So we won't take payment in September. Your payments will start from October. Okay, that's everything. Perfect, thank you. All right, okay, Jason. Face calling in. Bye for now. Bye, thank you. Bye. [ERROR] Chunk file not found:

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C:\Users\ADMINI~1\AppData\Local\Temp\tmpyg_97mz8.wav [Metadata: Duration: 6.3 minutes, Processed chunks]

Call Summary - recording-3602791114.mp3

Sentiment:

Positive

Keywords:

- plan

Rule-Based QA Scoring:

- Customer Understanding: 1 - Agent demonstrated expected behaviour: customer understanding (matched: 'i'll send you the confirmation', 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: 'I will put that in place for you', confidence: 1.00)

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'i'll send you the confirmation' (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: 'I will put that in place for you' (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 cross one. If you have already had a loan with us, please press 2. If you could speak to our collections team, press 1. For customer... Thank you for calling. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Hello. Hello, can you hear me okay? Yeah, yeah, fine. My name is Vanity. I was going to talk to Bianca actually. Okay, Bianca... I do apologize. Bianca is actually on lunch at the moment. Would you like me to arrange for her to call you back or I can see if I can help you with your query? Maybe you can help me as well. Okay, no problem. All right, let's complete your full name for me, please. My name is Julie Kovkov. And the first line of your address will be post code. It's 37 Madison Road, W-48 S for Sugar and for November. Lovely. And just finally, your date of birth. 18th February of 64. Lovely. Thank you for doing that to your wish. So what is it I can help you with today? My payment date tomorrow. You'll have to collect money from my bank account tomorrow. Okay, so I received a message that I spoke to Bianca before. I was on holiday one month and I didn't work because I am self-employed. Exactly. And I didn't work and I made a mistake. saying that I pay 19 the rest of the money but in fact I work only like three days and it's not the same week it's the following week and the following week I'm paying for my rent so just one thing you know overlapping another and I just was going to ask you what's the option can I pay you later or what is going to come okay so do you do you still be able to make a payment in September? I doubt so in September. Exactly okay no problem. Yeah because as I said to you look I'm getting money now only for three days it's like 280 pounds and next week I pay my rent because it's the end of the month last Friday of the month and yeah sure more likely sure or 10th of October is it possible to do it or what's the option? Okay let's have a look. It's 249 pounds. Yeah. Okay so you just had the one payment so if

you want to move the payment one if you want to keep it to one payment in October obviously we can do that but there will be more interest to go on and you have had a few payment plans in place you know you have one on the 11th of August you did another one on the 22nd of August. I know I know it's all because of money there you said I didn't take it into consideration and that's why I spoke to Bianca explain the situation and now it's how you the same part from this holiday because all right I don't get money when I am caught there it's just because I'm so slow. Okay not a problem so what so who is the pressure what about considering two two payments one in october one in november? No no no no no I've been in october. I won't pay you in october. Okay all right so when did you want to pay in october so you still want to keep to one to one payment in october? It's definitely it's definitely a tent definitely a tent of october. Okay all right so it is indeed okay so one one payment on the 10th of October will be 283.77. 283? Okay. If it's two payments as you mentioned before, how much and when can I pay November and October? You can still do October and November. S if we do two payments, still keeping the first payment at the 10th of October. So on the 10th of October you'll pay 154.31 and then your final payment on the 10th of November will be 156.12. Is that a better option? I know it is, but the interest is still accruing on a daily basis. So the longer you leave it, the more it's going to cost. But if two payments are easier for you, then we can do that. Can you leave one payment at the 10th of October? Okay. I think I can manage it. Alright, so one payment on the 10th of October will be 283.77. Okay? Yes. Alright, but just to let you know that you have done the one payment for the last three or four attempts. Alright? So I will put that in place for you now. I'll send you confirmation via email. I believe how many times I've said you already. Let me have a look. So you said one payment on the 20th of August. You called in on the 11th of August and said one payment. The 4th of August you were going to do two payments. The 4th of August again, two payments. Then the 4th of July you were going to do three payments. So you've gone from three payments to one payment. But that one payment, this is the third time that you've requested one one payment. Okay? I'm just a little bit concerned that you're overstretching yourself. Maybe because as I said to you, I didn't take him to my holiday. That's why it's all happened. And I'm trying to do my best. That's why. Of course you are. Of course you are. I don't

want you to do. I promise to pay you and I just pay. That's why I want to pay as well. I don't want you to be. Of course you do. Of course you do. But I pay you. Yeah. Okay. So I do what I'm calling you. I do understand. Yeah, I do understand but you know and I have put one payment plan in place for the 10th of October but what I'm trying to get you to understand is I don't want you to start stressing when it gets near to the 10th of October. Oh I'm not going to be able to make that payment. Yeah? I mean if you're happy that you can make that payment on the 10th of October I have put that in place. But you know are you going to be phoned in on the first or the second of October and saying you know be self employed you know you have to rely on your customers paying you. Yeah? Yeah. So if your customers don't pay you then you can't pay your bills. Do you get what I'm saying to you? So if your customers don't pay you then that leaves you physically short and obviously you have to cover your rent and your mortgage and your priority bills first. Yes. Okay but if you're sure that you can make that payment on the 10th of October then I have put that in place. Okay let's listen to payments but if I have money early I still can pay a 10th of October. Of course you can. Of course you can. So you know I mean let's just change that around and so don't worry about the email that I've sent you. I'll send you a new email. Okay. So we're going to do it over two yeah. Still starting from the 10th of October. Yes. Yes. Okay so that will be as we said on the 10th of October we'll take 154.31 and then your final payment on the 10th of November will be 156.12 okay and yeah like you said if you do have extra money or your suppliers pay you within degree time and you do have extra funds then you're quite welcome to call us anytime between 9 and 5 Monday or Friday and we could take the extra payment or you can go online payment yourself okay. Okay yeah thank you very much. Alright so I've now put in place for two months okay and I'll send you the confirmation email of that one again. So you've got the two payments in October and November okay. Okay yeah thank you very much thank you. Okay is there anything else yet. What date. So it will be the 10th, the same as October, the 10th of October and the 10th of November, okay? Good, good, thank you very much. Alright, you enjoyed the rest of the day, thank you very much. Alright, bye for now. Bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp2917w41g.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp1hquekxe.wav [ERROR] Chunk file not

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in chunks]

Call Summary - recording-3603025202.mp3

Sentiment:

Positive

Keywords:

- days off work
- late payment
- 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: 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: 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 wish to leave a message, please speak to our collections team. Press 1. Thank you for calling. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Tiktop Loans Hi there. Sorry, I missed that last part. That's okay. You've burned it. Tiktop Loans. Yeah, hi. I missed the payment this week. I'm not even sure if I might have missed the week before. I think I'm not sure. One second. There we go. I was looking to see if I could pay something today and then get the payment plan back on track. All right, no problem. Let's get you through security and then I'll take a look at the account. Eat me up, no roots. Lovely. Just a full name for me please. Mr. Jamie Slade. First line of your address for your post, coach. 76 plus the Albert sheet. DD46Q page. And just finally your date of birth. 7483. Lovely. Thanks, Jamie. Let's have a quick look. So you work pain every week? Yeah, there's 40 a week sitting there. I just had to clean off my work sick the week before so I don't have enough to cover last week. But I couldn't tell by my bank statement if I came out or not. Okay, no. So the last payment we received was on the... 3rd of September so we didn't receive payment for the 10th or there was one due this week on the 17th so we received either of those payments and that's just what you do because you were off work ill yeah yeah yeah okay no problem so what would you what payment would you like to make today and so if I pay the 80 so it's a two missed payments okay would that help set it up go forward so it's still 40 yeah that'd be fine just a quick look okay so okay so what we'll do is we'll I'll take the payment first and then we'll take your schedule to start from the 29th 24th of September okay

yeah that's a mensia yeah okay lovely so let's okay so the card we're going to use is card indeed a 6541 that's the one yeah okay let's take that payment first 80 oh oh no you did get a late payment please let me just check when that went on okay so you did get a late payment be there and got that okay okay yeah okay I'm just gonna remove that late payment fee alright as a gesture just before I take that payment right I mean sometimes you stuck outside your control and do not well then yeah you know I've been the doctor and stuff and I'm back to work now but it took away I was I was needing it to trip to the doctor a couple of days off work yeah and then obviously I'm paid I'm not you know everything else Trump yeah yeah that's it yeah you say what you've got a little one as well so you know you've got me they keep you on the go didn't they bless them oh yeah yeah right okay so let's see what that okay so that payment for the 80 pound has gone through so thank you for doing that let's reset your payment schedule on the 24th did you still want to keep it weekly yeah yeah okay so the next one will be Wednesday the 24th yeah that's perfect okay lovely so that's all back in place for you Jamie okay Okay. And so it does carry on until the 11th of February 2026. All right. Yeah, no problem. Perfect. All right, Jamie. Just while we've got you on the phone, I will send you a confirmation email of that new payment plan. But also we're changing our continued payment provider on the 1st of October. So what we're doing, you would have received an email, but we're just asking customers to just pop online before the end of September and update your debit card details. It just seems to be a seamless transfer then from old provider to new provider, if that's okay. All right. Yeah. And quick question. I was just wondering. So see the actual full balance amount left over? Is there a late such? I don't know if these things exist or that. I see I happen to come into some money or something like that or got really good rate. Is it like an early settlement or a moment you can pay if you pay off early or? At the moment. So if you were, so let me just give you a bit of clarity. So at the moment, paying 40 a week, the total amount that you're going to pay back on that plan, if you leave it in place till February, it's going to be 840. Okay. Now your outstanding balance as at today's date is 564. So you can see there you've got about 300 and a bit in interest. So as you know, interest is accrued and applied on a daily basis. So your balance will go up or down on a daily basis. So what I'll say is if you do find that you've got some

extra funds, give us a call. We'll tell you what the balance is on that day. And then if you're in a position that you want to clear it down at that time, we can take that payment or you can do it yourself using your online account. Oh yeah. So I have an extra 200 one week. I could then put the 200 down and then it would lower the cost of the plan. And then we could then reset it so we could keep it at the 40 if that's what you wanted to do. But obviously that would then shorten the period that you're paying it back. So you would still save some interest. Yeah. I was looking to try and chip away. I obviously put this in initially because that's affordable wise. But if I found myself with a week where I don't have to buy things like today I have to buy New Hoover, there's a week where I'm like, oh I've got extra 100. Yeah. I'm just well doing that. Yeah. Yeah, that is fine. Just make that extra payment on your online account. We'll give it the call here at customer services. We're available Monday to Friday from 9.00 to 5.00. And we can take that payment for you. and restructure your final payments or adjust it to what you want it to be, okay? That's perfect. Alright, okay. So is there anything else I can help you with today, Jamie? No, that's fine. I just wanted to clear that up. That's no problem, Jamie. Alright, thanks for calling and making that payment. Enjoy the rest of the day. No problem. See you soon. Thank you. Alright, bye now. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpmqy46q08.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp9lv_2uc1.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpket18py5.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpdi17znvy.wav [Metadata: Duration: 9.4 minutes, Processed chunks]

Call Summary - recording-3603059192.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:

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 3. Invalid input, please try again. 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 3. No valid input detected. Please hold while we connect you to a representative. Thank you for calling. Please continue to hold for the next available agent. Good afternoon. You are free to burn your Tiktop Loans. How can I help you today? Hello, I am Steve. I am calling you from Clear Start Accountants on behalf of a commercial customer. Should I provide you the reference number? Can I just take your name again please? It was a bit muffled. Yes, Steve. S-T-E-V-E. Lovely. And you were calling from Clear Start Accountants. Lovely. Thank you. Lovely. Do you have our client's loan? Yes, the account reference is T-T as in Tango. Yes. 7-8-4-7-7-1 and then S for sale. Lovely. Great. Thank you. Okay. Can I just ask you to confirm the client's name please? Yes, the client's name is Stuart Morris. And the first line of his address with postcode? Yes, there. This is 37 Carlyle Road, Middlesburg, North Yorkshire and the postcode is tango 069 alpha tango. Lovely, it just finally leaves date of birth. Here the date of birth is 4th of August 1973. Lovely, thank you for doing that. So how is it I can help you today? Yeah, so... Hello? Yeah, hello. Oh, yes, yes. Yeah, can you please tell me the current balance for this account? Okay, so the current balance as at today's date is 831 pounds and 8 pints. 831. And 8 pints, 08. Okay. And I hope the interest in charges of frozen for this account, right? Let me just double check. Yeah, okay. No, not... oh, hang on. Not at this point, no, the charges are... you still receive an interest on a daily basis until he reaches 100% of his interest loan cap. So he will stop paying interest very shortly. No, it is still being accrued on a daily basis. Okay, so... Interest are being applied, right? At the moment, yeah. Okay, and how much is it?

Okay, so his daily interest rate at this moment in time is 3 pounds, what we call, a date. 4.44... or day? 3.44 per day. 3.44. Okay, so... Just bear with me for a moment. Okay. Hi there. Hi, yeah, sorry. I think that the wrong part of the account is not paying interest at the moment. That stopped on the 12th of September. Okay, so no interest in charges right now? No. Okay. Okay, and we have sent you a payment of 1 pound and 34 cents, that is 1.34. Okay, let me have a quick look. Okay. Okay, and when did you send that into a source? I'm not seeing it. Okay, let me just check that for you. We have sent you 12th of 9th, this 12th of September, 2025. Okay, so there's nothing showing on the account that's being received in on that date. So if I could ask, could you please, could you re-send that over to us? And then our collections team can have a look at it and make a decision on whether they will accept it or not. Okay, so if I send you right now over the call, will you be able to assist me on this account? No, because I'm in customer services and our emails take approximately 15 to 20 minutes to come through and it would be dealt with by the collections team, not customer services. Okay, if you can transform me to collections team? Okay, unfortunately not, no, the collections team only work via email, so you would need to email into the collections at ticktockblones.com. Okay, I'll... Okay, please tell me that again, collections? Collections at... At... At... Yeah, at... At ticktockblones.com, all one word, all lower case, no space. Ticktockblones.com, okay? Yeah, yeah. Yeah, hi there, so I've got the email and... So we'll send it to you and we'll get back to you later. Okay. Okay, that'd be fine. All right Can I get your name again, please? Yeah, it's Bernie. B-E-R-N-I-E Bernie yeah, B-E-R-N-I-E B-E-R-N-I-A B for Bravo, right? Bravo Echo Romeo November Indigo Echo Okay Okay, so thank you very much for your time and We'll send it to you and we'll get back to you later on. Okay. All right. Okay, so thanks for calling. All right. Bye for now Yeah, okay. Hello. Yep. Okay. Bye. Yeah. Okay. Have a nice day. Bye

[ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp6sflnntx.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpxreoglec.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpee_scfvva.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp9uo2uexr.wav [Metadata: Duration: 9.9 minutes, Processed chunks]

Call Summary - recording-3603106791.mp3

Sentiment:

Positive

Keywords:

- death
- plan
- struggling

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 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 a message, please press 3. To speak to our collections team, press 1 for customer service. Thank you for calling. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Good afternoon, Bruce Evani at Tiktop Loans. How can I help you today? Hello there. I wanted to inquire about my loan. I've got a message saying that I need to call back and obviously I've missed my payments as well. I'm currently struggling financially, so I just wanted to call something to go up. All right, no problem. Let's have a quick look. Okay, is this the security purpose dish? Does your phone have your full name for me, please? Calvin Markman. And the first line of your address we post, Calvin? S178NX, 749 Coulter Street. Lovely. And just calling with your date of birth. If I could defer to you. Love you, thank you. Okay, just give me one moment to have a look at the notes on your account, okay? Okay, no problem. Okay. Okay, so we haven't received payments since July. So that July and August and obviously your September payment is due next week. Okay, so let's have a little chat about this. So what's been happening that you've been unable to make your payment? I did call and say that I had a pass on my family, so of course you know payments and everything. And then literally the month before that I would offer up a bit. So I got almost half my pay and I did call and tell them this. And then obviously now I've called today because I haven't had a phone and I've called today to inquire about what's going on. And then I got a letter as well. And then when I tried to call, of course I didn't have no phone. And then I did try to email but I don't know if they got it or not. Okay, let's have a quick look. Okay, so there have been no emails received in the last... We haven't received any emails. Okay, so let's have a little look. So I do apologize. So did you say that you've had a death in the family recently? Yeah. Yeah, okay. Do you mind me asking what relation they were to yourself? They're again with Grandma. Your Grandma, okay. Well, please accept my condolences on the loss of

your grandma. Okay, it's probably not a very good time for you. Okay, so are you still working? I am still working. Okay, and is it full-time work? Yes, full-time. Okay. All right. So do you have any... Are you up to date with all your priority bills or... Are you still living at home? I am still living at home. You are still living at home. Okay, so how much come up do you contribute to... We'll see the bills and everything. Six fifty. Six fifty. Six fifty. Okay, so do you have any... Do you have any money to invest in the bills and everything? Six fifty. Six fifty. Yeah. Okay. Okay, and so what are you actually earning at the moment? Two thousand. Okay. Okay, and is that two thousand per month? Yeah. All right. Okay, so if we take that off. Okay. So is there anything else that you regularly pay out for that we need to take into consideration? Yes, I have two other loans and then I have my credit card. Alright, okay. Okay, so how much are you paying on the two other loans? 195 and 150. Okay. And you said you had a credit card as well? Yeah, my credit card's all together and there's like three of them all together, I paid 200 a month. Okay. And then I have my creation which is like a Curry's card and I paid 200 on that a month ago and that's it. Okay, so you've got a creation, is that a loan or a credit card for the creation? I'd say credit card because it's a credited amount, it's not a card but it is a credited amount. Alright, okay. And so is that included in with the free credit card you told me about? No, that's separate. That's separate, okay. So just I've got this right. So how much? Oh, sorry, Joe. No problem. Okay, so how much are you paying in total on the free credit card for a month? So I think for the two loans I'm paying 200, 150 and 200, so 195, so 201.50. Then I have my 650 to pay for rent and then for my creation I pay 150 and then my credit card I pay 200. Okay. So is there anything else that you need me to take into account that you pay out on a month you paid? Apart from my travel, it's like 40 a month. Your travel is how much a month? 40. 40, okay. What about your mobile phone? Is that on the contract? Yeah, but I don't pay for that. You don't pay for your mobile, no? No. Okay, so taking all that into consideration, okay, that still leaves you a disposable income of just over 600. Okay. Yes. So let's have a look to see what your payments are. Okay, so your payments, ooh. So you did have four payments. and they're sort of like 174, 186 and then 181 and then 148. So with that disposable income, to be honest with you, there is no reason why you can't afford to make those

payments. Up down. Okay, so let's see. At the outset, I mean, when you took the loan, your payments were 154 and 49. Okay. Okay. So, like I said, with the disposable income that you have, there is no reason why you can't make those payments. Okay, but obviously I was paying for other things as well. So that's why I was struggling. So what can I do for now then? Because I can go forward on my next page. Okay, so you have been paying, sorry, so you have had other outgoing costs, yeah? Okay. Right, okay. So the last payment plan that we put you into was for one, two, three, four consecutive payments, yeah? Oh, okay, yeah. Okay, so you've had three. So are you going to be in a position to make a payment for September? I'm not too sure because I don't know what a paycheck is. I'm sure I could at least make up a minimum payment of 100 for sure. But other than that, I'm not too sure to make up my paycheck. Yeah, okay. All right, let's have a look then. So. Okay, so because we haven't had it, so what we can do, so let's look at what we could look at is resetting your payment schedule from October on, provide though that you make a payment in September. So let me just tell you what the cost will be. So if we reset it over, say, from six months from October, so what date in October do you get paid? 26, so whatever working day is for the 26, so it'll be the 24th. 24th, okay. Okay, so if we were to restart it from the 24th, October. Obviously, we haven't got the 100 payment yet, so that will be or whatever you can afford to pay. So obviously, we would need to reset the payment plan after you've made that payment. So, your payments would be for October or November, your payment would be 181.06. So that would be able to be your payments would then drop down from December to 82.36 in December, 70.13 in January, 84.71 in February, and then your final payment would then be on the 24th of March, and that would be for 90.90. And this is from October onwards. Sorry? This is from October onwards. That would be from October onwards, and that is on conditions that you make a minimal payment for September. And how much of this amount can it be? Okay, so the minimal payment will be what you feel you can afford without leaving yourself in any further detriment, okay? So under that people, I would get a pay in some time next week. So should I give you a call back next week to make a minimal payment? Yeah, I'll tell you what. Give me a call back next week when you can make, when you can already, and you know what payment you'll be able to afford, and then what we'll do, we'll put the payment plan in place from then, okay? Okay, so I'd

make a minimal payment next week, and then a payment plan from October. Okay, and then we'll do a repayment plan for 16 installments from October. Okay, okay. All right? Okay, so can I just say before you get off the phone is we are asking our customers at the moment to, before the 30th of September, to just pop on the website and update your debit card details. You will have received an email from us, and it's simply because we're changing payment provider on the 1st of October. So we're just trying to do a seamless transfer so that no payments are missed. So if you could do me a favour and just update your debit card before the end of September, then that will just make the payments really easy and none will be missed. Okay, like I said, when you're ready to make that minimal payment, give me a call, and we'll take that payment and then set up the payment plan, all right? All right, Calvin, all right. Okay, you have a good day now. I do have a phone, I'm just standing there and I'm thinking. Don't worry about it, all right? Things happen, you know, not everything is being off control, okay? The big thing is that you contacted us, okay? OK. I'll film. OK. Don't worry. You take care. All right. We'll speak to you next week. All right. Bye. All right. Bye for now. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpaf2w1dce.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpl_55dwk9.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpxtrgsmby.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp61erl_02.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp0qe38gku.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmps37sivuk.wav [Metadata: Duration: 15.2 minutes, Processed in chunks]

Call Summary - recording-3603191285.mp3

Sentiment:

Positive

Keywords:

- complaint
- late payment
- plan
- unable to pay

Rule-Based QA Scoring:

- Customer Understanding: 1 - Agent demonstrated expected behaviour: customer understanding (matched: 'does that help you out at all', 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: 1 - Agent demonstrated expected behaviour: financial difficulty (matched: 'we can work something out', confidence: 1.00)
- 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: 'does that help you out at all' (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: 'we can work

something out' (1.00)

- 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 press 1. If you have already had a loan with us, please press 2. If you wish to leave a message, please press 3 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... Good afternoon. Free to burn your tiktop loans. How can I help you today? Hello, hi. My name is Mr Joseph. Actually, I'm one of your customers. I have because actually today was the payment day, second payment day, but I was unable to pay it because of my father passed away in India. So I wasn't the busy of that process. So I didn't check the emails and everything, you know. I just now checked the emails and it's coming like a default notice issue or something like that. Is it possible? Can you do me something for the next couple of days? Please. Okay, no worries. Let's get you through security, okay? And then we'll discuss the account, okay? Oh, yeah. Lovely. Thank you. Just confirm your full name for me, please. Jitin Joseph. And the person of your address with postcode, please. Jitin. 27th century loan, excellent. 15402 BG. Lovely. And just finally, your date of birth. All seven hours, 588. Lovely. Thank you for doing that. Jitin, give me one moment. Let me have a look at your account, okay? Yeah. I'm sorry. Because I just arrived this morning. Right. I know. You know, how stressful it was. I didn't even, even my account is empty to be honest. I was, I need to wait for next Saturday to come in. So that's why I'm just asking, is it possible for something, arrangement, something without impacting credit, please? Okay. I'm sure, I'm sure we can work something out. So can I just ask, please accept my condolences on the loss of your father. May I please ask when your father passed away? Last week. Last week, okay. And

was that in the UK or did you have to go? No, no, no. It was in India. Go home. Okay. So I think you had to take rights to India and. Yeah. I just came back. You know, so arrangements and stuff. Yeah. Yeah, yeah, yeah. I just, because I can't wait too long because of work and stuff and kids here. here so I just left. No problem. Okay so anyway I'm getting paid next week next weekend I mean end of month I will get paid so okay. Alright that's what it says. Alright let's have a look. Okay so you made your payment for August so you've only missed your payment for September. Oh that is today I think I didn't know that in idea I was I was tired. I should imagine you're very tired from all the traveling and the taxi taking from he to to back to the state ages. Okay. Have you got children then if you're a taxi service because I know we might I know with my daughter as old as she is if I say would you like to leave? No because of I know luckily I didn't take the kids because you know they got schools and everything is just started. Yeah that's cool yeah that's understandable. I can end up with lots of money. Yeah I can imagine so let me just have a quick look. Okay so you have received a default fee a late payment fee or 15 pound but due to the circumstances I am going to remove that I am going to remove that fee okay. Yeah but my main concern is now you know this because I know I supposed to make the payment today but unfortunately there was not enough money but I'm worried about affecting credit score that's the trouble. Okay all right so what so what we'll do is we're going to look at a new payment plan for you okay so once we put you into a payment plan that isn't going to be registered on your you shouldn't register on your credit file okay. Sorry I didn't get you there was a payment plan at the moment so that is supposed to be second installment supposed to pay today that is unfortunately I'm not able to make the payment for until I'm getting paid anyway. No that's fine that's fine not a problem what I'm going to do I'm going to set you a new payment plan. Yeah okay so your next salary did you say we see end of September or not? Yeah yeah end of September yeah. All right okay let's have a look so you had five payments left so let's have a look at a schedule for five months. Do we look at making the first payment on the 30th September? That yeah that should be over there by the time. Is it last working there? It is the last working day yeah. Oh yeah that's good that's good. All right so are we okay to go for the 30th of the month for every month after that? Yeah yeah that will be great yeah please. Okay so okay so if

we put this plan in place starting from the 30th of September your payments will be be 165 pounds and 72 pints. Oh it's about the same. Yeah, yeah. Yeah, and that will be the same for October, November and December. And then your final payment now in January will be 170.48. Does that help you out at all? Yeah, that will be great help to us. You know, that will be great, yeah. Okay, love it. So, let me... Right, so that's all in place for you. All right, what I'll do, I'll send you confirmation via email. Just so you've got it for your records, the dates and the amounts that we'll take. Yeah. Can I just check that we'll still be able to use the card ending... Oh yeah, that is a... Yeah, that's nice. Lovely, good. Yeah, that is nice. Lovely, good. Okay, lovely. So, can I just ask before the end of September, do you think that you go onto the Web site and update your card details? We have been sending out emails. We're going over to a new payment or property provider on the 1st of October. And so, to make sure that all the payments are seamlessly transferred over, we do need you to go onto your account before the... By the 30th of September and just update your debit card details for me. Does that be okay? Oh yeah, yeah, that's fine. I think I can log in here. I think I'm registered here, yeah, I think so, yeah. Okay, yeah. All right, that's lovely. Okay, so everything is in place from the 30th of September and update. If you could update your debit card, that would be greatly appreciated. Again, please accept my condolences on the loss of your car. Is there anything else I could help you with today? No, no, no. Do you want the card details over the phone or...? No, no, no. Unfortunately, we can't take the details over the phone because we're talking with Fungi. Any card details would not be secure, okay? Oh yeah, yeah. All right, you think... All right, okay, so you enjoy the rest of the day, as best you can. All right, and we'll speak to you. Oh, I don't think so. Yeah, anyway, I'll be back to work. I know, I know, I'll be back to work. Okay, well, just think... Just enjoy this little bit of space before you go back to work then, okay? Oh, yeah, okay, that's fine. I'm so sorry for the late, yeah, sorry. No problem, don't... Not a problem, okay? You take care now, okay? Oh, thank you, thank you very much. Have a nice evening, thank you, bye. [ERROR] Chunk file not found:

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C:\Users\ADMINI~1\AppData\Local\Temp\tmp4jdyl8sb.wav [Metadata: Duration: 8.3 minutes, Processed i
chunks]