

Call Summary - recording-3604240523.mp3

Sentiment:

Positive

Keywords:

None

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](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 leave a message, please press 3. If you wish to speak with one of our team, please press 1. To thank you for calling, please continue to hold for the next of... Good morning, I'm Pritchard Burni at Tiktop Loans. How can I help you today? Oh, right. Hello, sir. Basically, I phased our loan yesterday and it was approved of 300. But then, I had an even confirmation saying it was transferred, but I think it was the wrong account because that was entered. Because if a monster account where my wages go into, which is the first payment, would the payments come out? So, I don't know. They said it ended at 139, but I don't have an account. And it went 139, so I don't understand. I think that probably made the wrong decision. Okay, no problem. Let's get you through security and then I'll take you through the account, all right? So, you can just confirm your full name for me, please. Yeah, Ibrahim Morrow. And the first line of your address, we post code Ibrahim. Yeah, 22B Sidlem Park, post code is SE264EQ. And just finally, your date of birth? 020680. I've got a loan and first number as well, if it's easier. That's cool. Your account gets brought up on your mobile. Okay, good. So, the funds have actually gone into a Halifax account? No, oh no. Halifax account. I've got an Halifax account, but I don't use my wages going into my Monzo account. Okay. So, I don't even use... I don't have to check. Actually, I can't even check because that's... Oh, damn. I don't even have the new... Because I don't even use that account. That's cool. Because 1.39, I don't even have an... Hold on, let me check. Sorry, I've got my card in me. Yeah, no problem. I've got an Halifax account, but I don't have one. I didn't 1.39. Where is it? Yeah. Okay. Ah, damn. Yeah. But I entered my Monzo account, so I don't know why it went into Halifax. I do have an account Halifax 1.39, but oh man. Because it's like, I think it's overdraft when it's... I don't think that's even going to be able to... Oh, goodness. Damn. I mean, you guys can't... From your end, take it back because... I don't know if I can call Halifax to get in to transfer it because his calling is on overdraft. Oh okay, let me have a quick check. Yeah, I

don't even know. Alright, I'm just going to put you on hold for a minute if you're breathing. Okay, just need to have a quick check with a colleague, alright? I might give you a minute. Okay, I'll try Halifax. Thank you. Thank you. Hi, Ibrahim. Yes, sir. Hiya. Okay, so unfortunately we aren't able to recall those funds because the Halifax account is an open account. Yeah. The fund has just been transferred into the account that you gave and unfortunately you did on the application you've entered the Halifax account instead of your website. So the only thing you can do is speak to the Halifax and see if they'll transfer the money back to your Monzo account. Okay, I mean basically the first payment is due out, I'll call you guys back because the first payment, my wage is going to Monzo account so I need to change the details for that then for the payment. I'm just going to download the Halifax. I'll speak to them anyway so alright then, that's fine. Alright, so we'll take the payment off of your debit card. Yeah, can I give you Monzo details instead because that's where my wage is going, so the payment. Okay, just pop onto the website before the... September and just put the updated details on the website. Your first payment issue on the 30th of September so if you could update your card details as soon as possible that would be that would just save a whole host of issues. I don't know why, oh goodness I don't even know why I don't see that. Oh I think it's a problem. That's weird. Alright thank you thank you. Alright no problem. Alright that was good we need to give him thank you. Thank you bye bye. [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpvczfn3cg.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp7m2cdyj1.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp3xema4gk.wav [Metadata: Duration: 6.5 minutes, Processed chunks]

Call Summary - recording-3604247093.mp3

Sentiment:

Positive

Keywords:

- collection
- debt management
- 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: 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 value 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 to our collections team, press 1. For customer service. Thank you for calling. Please continue to hold for the next available agent. Good morning, nice to meet you. Tiktop Loans, how can I help you today? Hello, good morning. I have an account review. It is nearly paid off. I will give you a 9% fruit. Can I give you the records, please? Yeah, if you could, that would be great. Thank you. Tea for Tommy. Tea for Tommy. 766. Yep. 433. 7. It's for sugar. Lovely. Thank you for doing that. Thank you. Okay, is there a reason that you're not calling the scene on the mobile number that's attached to the account? Because I'm actually abroad. I'm overseas and that number, I don't see the sim card, unfortunately. It's with EE. I'm quite good at tea. There's no depth here. The roaming is a bit expensive. That's why I called for it. Yeah. Yeah. All right, that's fine. No problem. Okay, so what it is, I think, okay. Your voice sounds to me. I think I spoke to you a few weeks back. And then basically, when I took the loan, I said, I've been trying my best to pay it back. I'm near the ending of it. Thank God. I had previously spoken to, I think, on yourself and then we made arrangements to make it 70 pounds, 80, and then 35 pounds weekly. What it is, I just want to know if it's possible. I wanted to know, would it be possible to pay a lump sum on the first of the month? And then just one week later, pay the first of the month, pay off the loan. Because I'll get a bulk income on the first from the UK. And I could make a payment of 70 pounds, 80, leaving the small amount of the 35.EK. Would that be possible at all? I can't. I know I've been asking a lot. I've had a lot. Let's get you through security and then we'll have a look at the... and we'll see where we are with it, okay? Lovely. Just confirm your full name for me, please. Quick, who or so was it? And the first line of your address with postcode, please. Kwaku. Yeah, 69.4, WD174LF. And just finally, your date of birth. 11041984. Lovely. Thank you for doing that. Okay. So

you're still out because you were out of the country, wasn't you, when we spoke? Back at the beginning of September. Yeah, I'm still out of the country. I won't be back. It looks until the end of the year. And so, again, it's not easy. I'm trying to keep all of my priority bills, everything. And what is it? I don't want to go through the debt management and IVA stuff. I'm just trying to pay everything and speak to any debt collection company. Okay. It's not a problem. Not a problem at all. Okay. So just be fresh. You was working overseas? So basically, I do freelance work. I do freelance work for a company in the UK. But what it is, until I get some of the task is done, they don't pay, you understand? So even the last payments that came in, are they able to pay them due to an income from the UK for rental property, and then also some of it from the company I do work for. But they pay usually weekly. But a stage in the project that there's still a bit of work for me to do. So it's likely I'll get money by Monday or Tuesday, but I can't be sure if I can invoice them until I get this workload done over the weekends. That's why I didn't want to wait till Monday and then call you last minute. So I wanted to see if the staff with the OKI can make a bulk, a larger payment, leaving the smaller payment on the week later in October. Okay. Let's have a quick look then. So yeah, because your next payment of 35 was due on the 22nd of September, and then you had another payment on the 29th of September. Yeah. Okay. So did you just want to set this up for two payments? That's correct. Yeah, just two payments to be left. One for the community. Sorry, how much is a balance, please? So your balance at that today's date is 108.29. Okay. So basically what I want you to do is set a payment for, okay, so if I set a payment for 70, how much would you let, 38? 38.29. Yeah, then. So if we have a look, so we set for two payments. When did you want and you said you can make the first payment when when you said you can make the first payment? Please, I can meet the first payment on the first Okay, the first of the month October Okay, so if we just do the two two payments Start from the first of October Yeah, and then assuming the first of the month then so what so what that would be that would be one payment on the first of October of 54 pounds and 65 pence and then your final payment on the on the your final payment on the 31st of October because October is a five week month. It would it would expect them Two payments, but then your final payment on the 31st of October would be 53 pounds and 64 pence So that would then be your loan repaid Okay, that's

possible. I can always pay off in advance. I want to you can You can give us a call Any at any time and we'll give you the balance on the day and then you can either choose to pay it online Theself so you can check your online account And you can have a pay yourself online or you can give us a call here We'll give you the outstanding balance on that day and then you can choose If you want us to take that take the payment that'll be fine So you like that payment plan put in place to help you out Yeah, as long as there's no extra interest as long then I don't have a problem but Yeah, no if you add the 54 665 and the 53 64 that comes to 108 pound and 29 pence which is the balance outstanding Okay That's perfect. I really help Yeah, I do appreciate that I'll be happy once who is paying and you guys have got your money back as well Yeah, I mean you've been very patient and accommodated You know, that's what we you know, we we are here to to help not end up, you know, that's you know That is our that is our job role is to assist Yeah What's better yourself, you know as well as for ourselves as a company So what I've done I put that those two two payments in place. I've sent you a confirmation email as well Just so you know in the dates and Pams are coming out now. I have got the debit card registered ending at 9 0 1 7 Yeah, okay, that's fine But just the last time I've been making payment I usually just send it to your account in the morning On on that day Yeah, I mean we will take the payment automatically from from that card I just need to advise you that as the first payment isn't becoming tool the first of October our new payment Authority provider will be in to on that date. So can I just ask, I know you're out of the country but if it's possible just pop onto the website and just update your debit card details for me just so that we're ready to take the payment on the 1st of October by the new provider. That'd be okay. Yeah that's fine then I'll log on and do that. Yeah. Alright, so I hope your job goes well when you get the project finished okay? Please appreciate that. Okay thank you as well. Alright, welcome. No problem.

Enjoy the weekend. Bye for now. You too. Thank you. Bye. Bye. [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpxynebgj3.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp_eml1cfw.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpvapuwcg8.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpc1go9cjm.wav [Metadata: Duration: 9.5 minutes, Processed

chunks]

Call Summary - recording-3604249479.mp3

Sentiment:

Positive

Keywords:

- plan
- 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: 'take your time', confidence: 1.00)
- 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' (0.75)
- Fair Treatment: 1 - NLP analysis for fair treatment: rule-based match: 'take your time' (1.00)
- 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. According 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, Fraser Burnley at Tiktop Loans. How can I help you today? I don't know much. I'd be trying to pay off my loan online, but it's not working properly. So I'll just pay it off now. Okay, no problem. I'll get your account details up. Okay, just for security purposes, can you just confirm your full name for me please? Yes, Kevin Clark. And the first line of your address, we postcode Kevin. I'd thank you for buying calls to the F1, F2, F7, F8. And just finally, your date of birth. 30th and 10th weeks. Lovely. Thank you very much for doing that, Kevin. Let's see your account. Okay, so the amount outstanding today is 558.80. Can I ask you a question? Lovely. Okay, we're going to take that off of the card and in 0554. Yeah. All right, lovely. Let me just see that for you. Okay, just processing that now. Okay, unfortunately, that has been declined due to a former error. Oh, yeah, I think, you know, the last three numbers, I assume, I was put nine instead of six. The last three numbers, is the 226, compared to 229. Oh, what, the CVV number? Yeah. Okay, well, I can stay on the line if you want. If you want to pop onto the website and update your debit card. So that the, I mean, it does say that the transaction was successful loading your card. Let me try one more time. Just in case it is. When we see the former error, sometimes it's some sort of glitch between your bank and ours. But sometimes when you do it again, it will take it. Let me just double check for you. No, it definitely doesn't like your, that's, so yeah, so now it has come up declined by authorization system. So what if you, if you want, I'll stay on the line. If you pop on. to the website and update your debit card details and then I'll take the payment for you okay? Or I can end the call you can do the update of the debit card and give us a call back if it's easy whatever's best for you. I'll try and do it now quickly so go have a get it done in fact okay? Okay Kevin not

problem just take your time okay? Oh yes. That's why he wasn't taking it because I had the wrong card details in there somewhere. It is a possibility yeah. Yeah I was trying to do it online earlier but it's a bit of a pain in the back. Let me look yes I've to see that you tried on free free free attempts to make the payment and it has declined it each each time. We have one thing now my payment would it be my payment? Yeah so if you're on the website then it's just an update go to the card section and it'll be update my card or update card details. I'll find out so no way I can just give you the card details is that? Unfortunately not because I caused them all we called it any card details that are given it are not secure which is why we unfortunately we don't take that. Yeah it doesn't seem to be a problem to find anywhere to update the details. Okay just try refreshing the screen and then sometimes it will I don't know why refreshing the screen else but sometimes it will bring up the card details. It's not the amount of pay but it doesn't like have an option to put my card details in. So there should be if you I think let me have a look at the website just if I can. My profile is my name my date of birth contact details mobile a glass I can change them but it doesn't say anything about the card. Okay so there should be a drop down try coming if you try to refresh it and it's not because what is it's in the top right hand corner there should be a set of boxes that you can drop down. Yeah and then they've decided on my loan my plan oh my card there we are right in front of my face. That's always right to call your fripper doesn't it? Yeah right so yeah it's the nine instead of a six. Just what it is, like when I click for my, you know, like you just automatically do the card. Yeah, yeah. I'm trying because I don't know if I've done it wrong the first time with 229 and I just look at it and I just say, oh, that's right, because it's not, I need to change up it. Right, so I should be done now. Okay, so have you, did it direct you to your bank and everything to approve it? I'm going to do it now, but no, it's really... Yeah, no, that's fine. Your bank should send you a code and then once your bank are happy with it, it will either send you or direct you back to our website. Okay. And then what it would be when you come back to our website, it will say transactions succeeded or successful. If that's normal, what you're going to have conditions in the credit area when they come back to the world? Well, it's been successfully added, yeah, so you could probably, if you want, good. All right, let's have a quick look. Okay,

yep, so we have got that now done. So I'll take that payment now, okay? Yeah, we're good. Lovely, okay. Okay, so it's just processing for you and it still doesn't like it. Okay, I'm still getting the same error message, transaction declined by authorization system. The only other thing I can think of is your bank are blocking the payment. They're assuming for whatever reason that it might be a suspicious payment, which is unusual because they've approved your card, which is a bit silly. So the only thing I can say is you need to give your bank a call and ask them why they're stopping that payment from going through. All right, once you say to them that, yeah, it isn't, I know the payment, I want to make it, they should do something there in that unblocks it when you try and make payment, then you can either do it yourself online or give me a call back and I'll take the payment for you. Well, I'll say the bank, I'll tell you what, I've got another bank that could just swap it here, the bank, I'll tell you what, I'll do that in a bit, I'll swap it to my other bank card to my other bank. All right, okay, that's no problem. Thanks, Chris. Thanks, finally. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpg1p8tfca.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpw4gn1_wt.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpk6h4ew4k.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp30m2e0b1.wav [Metadata: Duration: 9.1 minutes, Processes chunks]

Call Summary - recording-3604251725.mp3

Sentiment:

Positive

Keywords:

- 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:

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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 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 are to speak to our collections team, press 1. For customer service, please 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. Thank you for calling. Thank you for calling. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Thank you for calling. Good morning, Fraser Burnett. How can I help you today? Yeah, I received a text this morning from you. I'm just calling about that. Okay, no problem. Let's get your account details up. We'll have a chat, okay? Yeah. Okay, just for security purposes, just to put your full name for me please. Alex Quinsana. And the first one of your address reports code, Alex. 78, Ashridge, W-T-W-16-7-R-W. And just finally your date of birth. 14 for the first 74. Lovely, thank you, Alex. Give me one moment. Let me have a quick look at the notes from the account. Yeah. Okay, so let's have a look. Basically, I set up, well, I got the loan and I set up for you to take the money out on the 23rd, yeah? Mm-hmm. Was it not taken on the 23rd? Okay, so the payment plan that is in place has been set for the 22nd. Yeah, all right. Did it not come out on the 22nd then? I will just check for you. Because I get paid on the 22nd. Okay. And so there was money there. So I thought this had been paid. Now, I know you sent me free emails, but they went straight into my junk. So the first time I actually heard that, I defaulted in paying with that text that I got this morning. Okay. Yeah, I thought this was paid. Because I haven't, no one's rung me and I haven't seen the emails. I thought everything was sweet, that the money came out and that's it. Because like I said, I have looked into my emails and I've got free emails and like I said, they went straight into junk. So I never look in my junk. Okay. I just wonder why it didn't come out on the 22nd. I'll get paid on the 22nd. Okay. Let's have a quick look on the, let's see if it gives any reason. And how much is the payment anyway? Okay. So, excuse me. So we did actually call for the payment of 166.05

on the 22nd. And we got an error message back saying that it was declined by the authorisation system. Now, usually when we get that, that message, error message, it's usually your bank has stopped that payment from going through for whatever reason. I wonder why. So, it isn't. Ah, what time did you ask? You know what, I've just, what time did you ask? Okay, so the first time we would have called would have been at half past four in the morning We haven't successful at that time. We send a text and an email at nine o'clock And then we do we do a second payment run at half past four in the afternoon I get paid at four o'clock on the 22nd, so that is should have come out Okay, yeah, so but for whatever reason your your bank has blocked that stop that payment from Coming out now it's quite Good that you've run me run us to be honest because your next payment is due Is due on the 22nd of September which is Monday Monday, yeah Monday, yeah, okay And if it's already if your bank has blocked that payment once it may well block it again for September Right, okay, look can we can we do something and can we change that the date to the 23rd? Of course you can okay. Yeah, if you change it to the people I get paid on the 22nd at four o'clock in the afternoon that might be the problem. I don't know Okay, but there's always money. There's money there from from from well There's money from the from the 22nd at four o'clock if you take on yeah, what about this payment? And can I pay this because I get paid on Monday, can I pay this payment on Monday? Okay, so the one for last month I mean yeah, okay, so I Just have to make a double payment All right, so you just cut out of me so you'll make two payments on the 22nd on the 23rd on the 23rd Sorry on the 23rd yeah, okay if you want to pay if you want to put it into take two payments on the 23rd Then then there will be money in there 100% because Shouldn't shouldn't be a problem if if It doesn't can you get someone to call me please? Look, I'm not good with my text and I'm not good with my emails as you can probably see Okay, this morning. I looked at that text. I don't even know why look it But I did if you have sent text before so you just said that these send text and I don't with any emails Down to my junk if you get someone to call me if it doesn't go through then I'll deal with it there and then Okay, so I mean I'm not quite sure what what occurred there because we do normally call customers Because for that very reason if the payment doesn't go through a far past four in the morning We always we always try to give you a call before lunchtime just to say the payment hasn't

gone through where you were where We'll take it so what so what we'll do is that'll be two payments
There'll be two payments. It's worth 200 320 pounds. It'll be Any of the 300 332 pounds and 10 and
10p. Yeah, and then we'll so do So that'd be one two three four So what I'll do I'll reset for five
payments but with a double payment on the 23rd of September yeah yeah yeah yeah okay let's do that
for you okay but I would really encourage just to give you bank a call and just find out why they
I'm gonna be honest with you right Monzo they never answer they're the biggest pump there's some so
and so honestly the amount of times I've tried to ring them for other things yeah and I'm they never
answer they say send them an email they never answer the emails honestly they're the worst bank for
customer service I've been I've been I've been thwarted before and and they've done nothing I've not
been able to get through to him believe it or not that part of it I don't I don't I mean listen I'll
give it a go don't if it's declined again on on on that day I will give it a go but I don't say I'll
get anywhere okay well okay so what I've done is I said you up for five five payments so on on the
23rd we'll take the 332 and 10 and 10 pence that will then leave you three payments of 156 pound and
65 pence being October November December yeah and then your final payment in January will be 154
pound and 55 pence is that okay yeah all right lovely let's get that put in place for you all right
I'm really sorry that you haven't been able to I didn't know about it I'll be honest if you're
surprised this morning when I got that text and then I looked at the emails okay because I said I'll
send you emails and I found them and I thought I'll bloody hell if the first I've heard of it I'll
be honest if you're all right let's okay no let's not worry it's all sorted all right yeah I'm gonna
put that in place oh I've seen you in the home now which gives you the payments and the dates that
will take them and obviously they'll come off of the card ending 9705 hold on a minute 9705 not a
minute yeah now there's the problem 9705 art you know what I got a new bank card did you try and
take it through the back for the car yeah I've got a new bank card I've got I lost my card listen
let me give you the new card that's it yeah I can't take I can't take card details over the phone
Alex just the lines are not secure okay any details what I got there will be so pop on to the
website onto your own your online account can you send me the link for that please by email
something you should be able to just just type in www.tiktokclones.com And then there should be a

login button. Okay. So your user ID is your email address. Yeah. And what about password? Your password would have been what we sent you when you completed the application. What, you sent me a password? No, I can't. Yeah. All right. So just on, I think somewhere on that page there should be a recovery password. Right. Okay. Yeah, I'll do that. Yeah. Okay. All right. So just do the recovery password bit. Yeah. And then what that would do, that would generate a new, that would send an email with a new password to you. Okay. Okay. And then I'll just do it that way. All right. Yeah, of course. So what, and on there, what there's a backup bit we're looking at. So yeah, once you get onto the actual home page, right on the top right, right hand corner, you'll get a selection and it will say like my plan, my details, and it says my cards. Click on that and then do the update debit card. Okay, cool. And then we'll be good to go on the 23rd, okay? Okay, yeah, cool. All right. Yeah, that makes sense now. All right, thanks very much. All right, Alex, is there any other help you need today? Sorry? No, no, no, that's it. Thanks very much. All right, Alex, enjoy the weekend. Thanks for calling. Bye for now. Thank you. Okay, bye-bye. Bye. [ERROR] Chunk file not found:

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C:\Users\ADMINI~1\AppData\Local\Temp\tmp_p7qpjh4.wav [Metadata: Duration: 13.6 minutes, Processed in chunks]

Call Summary - recording-3604254975.mp3

Sentiment:

Positive

Keywords:

- mental health
- police
- scam
- threaten

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, please press 2. If you wish to leave a message, please press 3. Invalid input, please try again. If you wish to speak with one of our team, please press 1. Thank you for calling. Please continue to hold for the next available agent. Tiktop Loans Tiktop Loans Come on, please. Tiktop Loans, can I help you today? Is that Beverly? Not Bernie. You run me this morning, Peter Vance. Oh, hiya. How can I help you? I was still in bed to sleep, because I had my bidding issues. I had mental health issues and whatever. I know I listed voicemail yesterday. I don't know what it really is in child's, but I would imagine it may be some sort of threat. So I was just wondering what you were needed for me, because if you want to report me to the police, I'm more than happy to give you my full name and address. No problem at all. No, nothing of the sort like that at all. It's just a courtesy call following up on your voicemail. Now, do you have your Tiktop Loan reference number to hand or the mobile number that you use? No, I've got none of it all. And the mobile number would have probably been this one. I would have thought. I don't know. I was using another phone, but I don't know, because what I've done in the end is I've, well, I've got a phone and I've got my bypassing phone. I put that phone into a local sort of back place to get some money to help pay the debts I've got coming up in the next couple of weeks. But all it is, it's the whole, your whole system, it was just. annoying me that it's not necessary that you take me first as Mrs Barnes I kept corrects you and you still reply to me as Mrs Barnes because I have to have sent your email saying it's not Mrs it's Mr that's Mr whatever blah blah blah you didn't send me your email because I said in the end it's none of that because I couldn't supply what you're asking for I don't get posted so I get direct transfers into my bank which I sent you screenshots of from a bank account so I've got and you said it's not going to ask you and it was it just it just all got to me and I was sitting around forever and that email come through and again it was sleek it was again addressed often me

correcting you twice it was directed again for Mrs Barnes and it really pissed me off you've issued my French all right okay so that's perfectly okay so I understand that okay and the reason for my call was that obviously I would have amended your I would have amended your account to show the correct salutation okay so I know you said that you've got rid of a phone and all the paperwork but would you be able to give me the property postcode and I should be able to locate your account from that I don't know I wouldn't I wouldn't deal with you in as again okay it's he helps me anyway but I said your email saying it's not okay but I said at the end of the day let me do your favor don't bother to get it I wouldn't come back and ask you if I need the power notes to save my life because it's a me it throws incompetence and and the fact of point that's right to you and you still insist on sending it to Mrs Barnes really got my go and it does I thought I've got a very short span threshold of anger and everything else and even I've done that it was forever and if I've shot myself in the foot forever but if I say you want my phone and address and you want to call me so please because you feel threatened but by all means I'm more than happy to give you that okay that that that won't be necessary Mr Barnes okay I do understand it is frustrating okay so I mean you know we will get frustrated for one reason or or another if the loan didn't complete then there's no reason for me to update your salutation but obviously all I was doing was just replying to your email so that I could have had the loan being still going then obviously I would have been gynnwys adeilad ar y sam champions a adeilad wrth iawn. Fy enw eisiau, fan adeilad, dwi'n ymwiel. Fe arrraith cyd-gofodd y fflw yr hyn yn ni, terfodennw Basically, mae'ryd o beth ry ooki cofiod Walk wynd agofod won, gyda phobl i ben heddiw sefydli i chi, rydyn ni arwalk o bobl wedi mewn gwneud addewn. Rennodd yn cyf Loveleye pynd 40... ...nyddoch gallu bobl, fy of or siaiddiadol. Os nid oesb a'riferio'r chef dioddtabol am y C kurt numberiaid F-17. Gwyddiog mwy fydwyddur o'i cael h Powers a gw crimin supermarketuilton Start Jewel-Gun 500 o copies deck a phyn pladeu sut mol o lawr sy'n gweithfyrdd-riog rofferroleteid d! D deedio'r pethauogin sy'n a un but y buying d cyhoedd jeg problema'n amwyaf wrth darllen a bwyd. cais i gael nad o gennych nad oesau arall, jakuhwch Gudau, ac flwyddyn bob bobl, ond mae'r cumsio mor ff yn siisiau iawn ond mae yn unul i oynas diwethaf. Christians discharge cyffordd dor i wneud, gan eisiau hyd, yn cael rhywbeth ond nid ydy, bobl anodol

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a good, good weekend. Okay. Thank you. Thank you very much. Bye. Thanks for calling back. Bye for now. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpn7mn7k24.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpi1bsfb31.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpr1s0669x.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpwnvo4ub6.wav [Metadata: Duration: 10.8 minutes, Processed in chunks]

Call Summary - recording-3604257029.mp3

Sentiment:

Positive

Keywords:

- complaint
- plan
- struggling

Rule-Based QA Scoring:

- Customer Understanding: 1 - Agent demonstrated expected behaviour: customer understanding (matched: 'How does that sound', 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: 'How does that sound' (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 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. Thank you for calling. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Thank you. Thank you. Thank you. 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. Please continue to hold for the next available agent. Hello. Hello. Hello, good. Sorry, it's very noisy in the background here. Can you hear me okay? Yeah, one second, mate. I'll have to pull over now. Oh, no worries. Hi, Bob. Hi, yeah, okay. Oh, that's lovely. That's so much clearer. Okay, so I've got you on with yourselves. Yeah. And the payment's coming out summer 30th September. Okay. But recently come out to work. I'm just wondering if there's any way I can do like some sort of payment plan on anything just for now until I get funds back in order. All right. Okay. Let's let me get you through security and then we'll have a look at the account and see what can be done. All right. Okay, Paz. All right, love you. So just confirm your full name for me, please. It's Stuart Taylor. And the first line of your address through postcode is Stuart. 10 cross the road, WS103, November Bravo. I just finally got a birth. 13th of the past, 1989. Brilliant, thanks Stuart. Okay, let's have a quick look at your account. Let's see where we... Okay, so you were going to take this over freeing installments, yeah? Yes. Okay, so starting on the 30th though. And you say you've just... So when you say you're out of work, is that due to redundancy or just a changing job? Just start to work at the moment, that's all. That

should be able to start something else in the next couple of months, but just to this month and next month, really. Okay. So will you be alright with all your priority bills? So like your rate, your mortgage, council tax, utilities, that type of thing? Well, I'm struggling at the moment, like that's... Alright. Yeah, I'm just going to be a bit of a mess, but I'll get the... I'm just wondering if I could just sort of pay, if I'm just a box of stuff, just so... I'm paying it and I'm not ending up in any... any shit you are. Okay. No problem. Okay, so obviously your priority bills, they've got to be your main thing to pay first, alright? So make sure you like your rent, council tax, all your utilities are all up to date. So what we could look at, just to give you... so your payments... so your payments are at the end of the month. So what we could do is look at extending the payment plan, so instead of free payments, we could look at making it sick. Right. Obviously, you know, interest will... you'll pay interest over the longer period, but you know, once you get back into work, you might find that you're able to make an extra payment or you can go back to the free payments. You know, we can always revisit this in a couple of months' time. So what I can do... I had a loan from somebody else, and I've recently loaned them because I'm not going to like to stand them at the moment in no way, not much funds. They said they couldn't do a payment plan, and they've like, frozen the interest for now. Okay, unfortunately, we won't be able to freeze the interest. Okay, what we can do, so if we looked at... so if we looked at six payments, maybe starting from October, so you've got September, the rest of September... and most of October to have a little feel around. Let's just have a look see what that would say to Fertia. Okay, so I mean if we did, sorry, if we took this down to six payments from the 31st of October, that would give you payments of 111.70 for the first four months, so that would be from October to January. And then you'd have one payment in February of 84.00 and three payments and then one payment in March, so your final payment in March would then be 69.17. Would that help you at all? It would, but would you not be able to spread it out and equal that sort of amount over the month? I'd say. If possible. Um, still let me have a quick... Ah, I did it. Wow. So the six payments is okay. You just want me to see if I can make them a little bit more. Yeah. Okay, so it will be a little bit difficult because obviously your interest, because of your interest being accrued on a daily basis. Yeah. Well, what

if you'd done it all the six months, but the first payment come out 30th of September, so bring that interest down a little bit, but if there was six equal payments, if possible. Okay, so what we could look at is if we just do your instal... So if we just look at taking 100 a month from the 30th of September, that would be 100 per month from the 30th of September to the 30th of January, and then your final payment in February will be 9.54, so you can always tax that or the 9.54 on to maybe January's payment if you're in a position to do that. Okay, or it might be, you know, if we're going to pick up in a couple of months, it might be that you think, you know what, I can do that soon, I can make an extra payment. But I would be happy to put that plan in place for you if that will work for you. So that was five payments of... 100. Of 100 pounds and then one payment on the 22nd of February for 9 pounds and 54 pence. Right. You have to, please. If you could put that in place, please, yes. All right, no problem. Let's do that for you. Right, okay. So that's all in place for you. All right. I'll send you confirmation via email just so that you know that the, when the dates and the amounts of the payments will come out, okay? Yes. And then, you know, I'll set myself a task to give you a call in three months. That'll be in November and then we'll have another chat. You might be, you know, back up working more than you care that you care to do. And I might be a box off then. Yeah, and you might be in a position to just pay off the outstanding balance or we can look at it then and see where we go from there. How does that sound? Yeah, that's fine. Right, yeah. All right, Stuart. All right. Well, that's all in place for you to start from the 30th of September, okay? Is there anything else you'd like to help with today? No, that's it. Thank you. All right, Stuart. Okay. Well, you enjoyed a weekend. All right. If you've got any further problems, then don't hesitate to give us a call, okay? Okay. Cheers, Paul. All right, Stuart. Thanks for taking the call in the 5th of now. Bye. [ERROR] Chunk file not found:

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Call Summary - recording-3604270828.mp3

Sentiment:

Positive

Keywords:

- 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: 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 speak to our collections team, press 1. For customer service, press 2. For customer service. Thank you for calling. Please continue to hold for the next available agent. Good afternoon, Frutaboyne at Tiktop Loans. How can I help you today? Hi, good afternoon. This is Rick Boker speaking. I missed a payment and I wanted to call that I can pay 50% next week Wednesday. And out of 50%, I would be able to pay on the 29th of October. OK, let me get you through security and we can look at your account. But OK. Yeah, sure. Lovely. Just confirm your full name for me, please. Rick R-I-C-K. Then Bogart. Yep. B-W-O. G-A-R-G. Lovely. And just the first line of your address with postcode. Yeah, sure. It's 8th, same marks growth. W-10. Sorry. Sorry. Carry on. SW-10, 9 UQ. Lovely. And just finally, your date of birth, please. 15th of February, 1994. Lovely. Thank you. OK, let's have a quick look at your account. Sure. OK, so your outstanding balance as at today's date is 449.36. Yeah, correct. OK, so you did have two payments left in August and September. So you just want to make two payments, but one is September, one in October. Was that correct? Yes, correct. So one on the 24th of September. OK. And then see, yeah. And then, yeah, the other one, again, like the last Wednesday of the month, the 29th of October, if possible. OK, so it... So I just want to just... So you did get a late payment for just receiving that went on. I think that's fine. So two payments. And then you said the last Wednesday of the month was it? Yes, correct. So one on the 24th of September, the next week Wednesday. The other one on the 29th of October. Lovely. Okay. So your first payment on the 24th of September will be 249 on full C8 PIN and then your final payment on the 29th of October will be 251.78. Yeah, perfect. Would it be all good? Yeah, and then that would be the last repaid in full. Do you mind me asking if there's a reason that you didn't make payment in August though Rick? Yeah, I mean I just moved to my new house and I paid that first and it's like a quite a heavy deposit and there's more than I expected. Oh, I know. Yeah, annoying cash flow. I can imagine. Yeah. All right, let's get that put in place for you. Okay. Yeah, most appreciated. No problem. So that plan is in place starting from the 24th of September. And then

we just double check. Okay, I'll send you confirmation via email just of those two payment dates and the amounts just so you've gotten for your records. Yeah, perfect. All right. And can I just ask so because you're making a, there will be a payment due in October, can I just ask that before the 30th of September you just pop online to your online account and update your debit card details? The reason being is that we've got a new payment provider coming on board from the 1st of October. So just so we can have a seamless transfer and no payments get missed. We're just asking our customers to update their debit cards on the system. Would that be okay? Yeah, that's all good. All right, lovely Rick. Thank you so much for doing that. And thank you for giving us a call to advisors to the payments. Okay. Is there anything else you need to help with today? No, no, that's just really, thanks a lot. Great. We'll enjoy your weekend. All right. Thanks for calling. Yeah, likewise. Thanks a lot. Thank you. Bye now. Bye bye. [ERROR] Chunk file not found:

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Call Summary - recording-3604284345.mp3

Sentiment:

Positive

Keywords:

- benefits
- plan
- 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: 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](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 want to speak to our collections team, press 1. For customers... Thank you for calling. Please continue to hold for the next available agent. Good afternoon, Mr. Tiktop Loans.

How can I help you today? Yeah, I am late. I submitted an email to customer service about me cutting financial situations and the inability to afford the repayment along the loan. So I was just... Dave said to ring up and speak to you. This is going to be a bit of a long term thing, not just a 30 day old type of thing. Okay, let's get you through security and then I can have a look at the account, alright? Yeah, Sandra. Oh, lovely. Okay, just confirm your full name for me please. Yeah, it's Mr. Ian Riley. And the first line of your address will be postcode. So it's 86 feet, Sherri Lane. I've only just moved in the email with the postcode L48SE. Lovely, and just finally your date of birth. The 11th of November 1991. Lovely, thanks Ian. Okay, just give me one moment so I can have a look at the notes on the account. That okay? Yeah. Thank you. Do you mind if I make a few questions? Just about having your transaction with them. Your payment. Okay. Okay, so you've had a spill in hospital, is that correct? Yes. Okay, so how long were you in hospital for? Yes, just over the week. Okay, and how are you feeling now? Well, I've got an address at Abanaev. I don't particularly want to meet this phone call, but I've got to otherwise things will just get worse. Okay, so it's a good thing that you've taken that step to make the call. Like you say, to stop things from escalating. So, let's have a look. So, are you not working at all at the moment? No. Okay. So how are you going to manage your, let's just start with how you're going to manage your priority bills. So things like your rate, council take, utilities. Okay. So at the moment I'm claiming universal credits, which brings in 450 pounds a month. I'm waiting for housing benefits to be set up, but we've managed 540 pounds a month. We guess that he's 106 pounds a month. We've also built Katie, God, I think. We've counted taxes 95. So already I'm running a loss. So how I'm going to manage is, I don't know. Okay. All right. Let's take it one step at a time. All right. So I'm just going to go back over your

finances with you. All right. So you said you're paying your rent at the minute? Yes. Yes. So how much is your rent? 540. 540. Okay. And then you said your gas electricity was 106. Yes. All right. What about your council tax? 95. 95. Okay. Okay. So let's, so that's that. So do you have any other loans or credit cards that you're going to need to sort out? I've got loans and credit cards that I've been on the phone to already with the help of family members. So there's sort of like either on hold for a period of time or various payment plans to keep the interest at bay while in this current situation. Okay. All right. Okay. So let's get a better idea of where we are with you. So on a monthly basis, what do you think you're going to be spending on food? Obviously you're going to be... 100. Okay. And then what about basics? So like, you know, toiletries and washing up stuff and things like that. So that's included within the 100 pound shop on the LeMond? Okay. That's all your food and basics. Okay. No problem. All right. Is there anything else that you're going to have to pay out for on a monthly basis that I can take into consideration for you? In that sort, I've got my car which is on finance. I need to keep hold of for when I do go back to work and that's 180 a month and then 80 a month in short and it's on top of that. Okay, alright. And then on top of that you'll be having Petcru as well at some point. So Ruffian, you're on Petcru. Well, currently right now I'm not really going anywhere so currently Ruffian at the moment. Alright, okay. So obviously, yeah, I mean I can see straight away that you're going to be in a minus disposable income. Yes. So I appreciate that you've, that you're going to, that you're, sorry, that you've applied for housing benefit to help with, to help with that. Are there any other benefits that you are going to apply for that might be able to assist? No, because I'm on Tattles when he knows. You're not, okay, alright. So I think at the moment the best thing to do is to just, is to leave you on hold for the 30 days, okay. That will give you time for, to get, hopefully the housing benefits will sort their life out and come back to you within a, you know, a decent period of time. Yes. I'll be honest, there's no point to me discussing the payment plan because you haven't got anything to pay. Yes. So basically the way it's working at the moment is due to me causing circumstances and things to be held. I've got a lot of helpful family members who are picking up certain things that I need to pay. I, I, I can't. So, you know, if both me and I alone is taking me money. Oh, she is. Until housing

benefit sort it out. Yeah, of course. So currently, and I don't know how long that's going to be for the best part of the housing benefit. So, can I ask if that I could be emailed before the 30 days is up because even though I put it in the calendar so I know when to get in touch, I find it easier if someone could maybe contact me. Okay. Well, what, what I will do is I will set up a date that I, that I myself, as long as I'm in the office and not off in anywhere. I'll set a contact date with you now if that's okay. Yes. So I can give you a call. So let me just see when you went on to, went on to the whole. So, the 19th today. Okay. So. So. I'm getting... Yeah. I'm getting... I'm getting... I'm getting confused. I'm clearly speaking to the same people twice. No. That's how confused I'm getting. I do that on a daily basis. Let's be honest. Okay. I don't even know. I can tell you what. I have a breakfast this morning on Sundays. Okay. So, you know, it happens. It's a thing, you know. I can put mine down to age and being old, but, you know, I'm allowed to be forgetful if I need to be. So, let's not... So, let's just have a look at this. If I arrange to call you September 19th, October... September 19th, October... So, if I give you a call on... I can give you a call on the Monday before the 19th, or I can give you a call on Friday the 17th, which would be best for you? Any. All right. Okay. So, let's go. So, let's give us the longest possible time that we can. So, if I arrange to give you a call on Monday the 13th of October... Yeah, that's fine. I'll meet you. Yeah. Okay. And then what I'll do, is there any particular time that is best for you? Um... No, just any mason's always on. All right. I don't really seem to be sleeping much recently, so... All right. Well, just in case you do manage to get a decent night's sleep, what I'll do is I won't call you until and till after 10 o'clock in the morning, all right? Yeah. So, just try and have a little lay-in then. Okay. So, I am going to leave you on hold for now for the 30 days, so you won't get any extra interest charges within this 30-day period. Hopefully, before then, the housing benefits will sort yourselves out and give you a better idea of what you're going to get and how they're going to help you, because obviously you should get help with your council tax as well. Yeah. Hopefully. So, if I can also ask, if you've got the letter from Universal Credits which shows what they're going to be paying you, just the first page or second page, just so you can see what they're going to pay you and when. If you can email a copy of that over to me, that

would be great, and then it would just be extra evidence that we can hold on your account and discuss things going forward when I give you a call on the first page. All right? Yeah. No problem. All right, Ian. So, that's all set up for you. You've straightened out the bill. Thank you. I'll give you a call on the 13th of October so I don't want you to worry your stress. Okay, you won't receive any texts, any emails, any calls until the 13th of October and that will be myself as long as I'm in the office. If it's not me, it will be my colleague Bianca. Okay? Yes, I'll spare her. I mean, cheers. All right, yeah. Okay, listen, take the time to get yourself sorted, all right? Yeah. You know, really lucky that you've got family that are around you as well because they're really important. Okay? Yeah, all right, me, cheers. All right, you take care. All right, we'll speak on the 13th, all right? All right, me, speak to you. All right, thanks a lot. Bye. Bye. Bye. Bye.

[ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpu1e6yhea.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmppplf070rj.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp_10fx1xr.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpba9cp2cn.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpo4xwxrud.wav [Metadata: Duration: 12.7 minutes, Processed in chunks]

Call Summary - recording-3604310265.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 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 customerserviceastiktokloans.com. If you are a new customer, please press 1. If you have already had a loan with us, please press 1. 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. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. The call- ?? Just a second, we are back from the call, so all hetist ones don't have specific defendantschildren. Then, we will tienenk you in address cryptocurrency nowadays. next available agent. Good afternoon. If you're ready to burn your cheeks, how can I help you today? Yeah, hello. My name is Gloria. I applied for a loan this morning on the website. And then I was asked to send a code, but I didn't get the code. Okay, lovely. Okay, no problem. Is this the mobile number that you use for the application? Yes. Okay, it's not actually, it's not bringing me anything up. Do you have the loan reference number to hand by the time you start with a double T? But let me go back and check. All right, lovely. Thank you. Double T. No, I don't think so. Okay, it would have been on the email that you received from us. Okay, on the email. Okay, hold on. Yeah. Yeah. Let me. Yeah, I'll start with a double T. There'll be six numbers and then the letter S for Sierra. Okay. It's a second now. Okay. It's a second. Okay. It's a second number. Double T. Double T. Yeah. Double T94. Yeah. Three seven three zero. The S for sugar. Okay. That's lovely. Thank you. You're welcome. Brilliant. Thank you so much for doing that. Okay. So, give us the security purpose. Please just confirm your full name for me please. My name is Gloria. And the first line of your address we post code Gloria. No, no, but ten. Paclun. It is. Lovely. It is just finally your date of birth. Zero nine zero seven seven two. Lovely. Thank you so much for doing that. So what's your date of birth? Zero seven seven two. Lovely. Thank you so much for doing that. So what is it that I can help you with this afternoon Gloria? I don't know. They wanted me to put like a code. A code number on the. Okay. I can't find the reference. I can't find the decision. Okay. Okay. I think I know what this is. Yeah. But I can't find the picture anymore. Okay. So, yeah. So we sent a pin to your mobile number. Now, the mobile number that you've entered on the. application is different to the number that you're calling me on? 07455, 29157. I think you've missed a few numbers. What you've actually

input on the application is 07074552915. Is this the correct number that you're calling me on? Yes.

Alright, let me update that for you. That's probably why you're looking at the text message. Okay.

Okay, we'll find the... Yeah, I saw the code there. Get on my phone. Okay, no problem. Because you

input the mobile number wrong, the code won't be with you. Okay. Okay, but what do you... If I just correct it on my side. Okay, thank you. Okay, so we now have 07455, 29157. 07455. 07455, 29157.

Yeah, that's it. That's the number I've got. No, okay. Let me send you the SMS code and make sure

that you get it. Okay, so I've just sent you another SMS pin to your phone. Could you just clarify

that you've received it? Yes, I've received it. Okay, so that should be... You have the email code.

That would be sent to you in the email. Attach to that e-sign link. So that's all you needed now. So

if you go onto your e-sign link and just complete the application, okay? We've just sent to the SMS

pin and the email... Okay, okay. ...at the appropriate places, okay? Okay, thank you. All right,

Gloria, no problem. Thank you. Thank you very much. Thank you. Bye. [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpf72ve3f5.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpz5acl2hu.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpto5krqm3.wav [Metadata: Duration: 8.2 minutes, Processed chunks]

Call Summary - recording-3604316115.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:

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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 lo- 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. Good afternoon, Frutor Burnett. Tiktop Loans, how can I help you today? Hi, yeah. I have just received an email from Tiktop and I'm just wondering what the repayments could be if I take it loan that with you guys. Okay, so let's get you through security and then we'll have a discussion. Okay, is that all right? Yeah, that's all right. Love each. If you can just confirm your full name for me, please. My name is James McCormick. And the first line of your address with Poco, James. It is number 20 South Avenue T893E I, will you hand me? Lovely, thank you. And just finally your date of birth, James. 291288. Lovely, that's brilliant. Thank you, James. Okay, let me have a quick look at the where we are. Okay, so we sent you the, okay. So on the email that we sent you with the email code, there's a blue e-sign link. Can you see that? Uh, hang on. Uh, yeah. Okay, so if you click on that link. Yeah. Okay, so it tells you there, congratulations, James. Your application has been provisionally approved. Approved. Okay, so now if you just look down a little bit, it tells you you've requested for 700 pounds, which you're going to pay every week over a period of five months. And your first payment date is going to be the 26th of September. Okay, now if you look just below that, you'll see that your payment dates are set out. So it's the 26th of September. Um, and that'll be for 211 pounds and 38 pence. And then the same for October, November, and December. December and then your final payment in January will be 221.84. Okay. Yeah. It's a, how down that? Two hundred and half. How much would it be for a five hundred and? Okay. So if you were to, all right, if so, if you were to change the amount to five hundred, it would be still starting from the 26th of September. It would be payments of 150 and 99 pence from September to December. And then one final payment in January of 158 and 12 pence. Well, a lot done it really. It is a lot and you know, you do, you do need to consider, okay, is this the correct product for yourself at this time? Okay. Exactly. It's a big commitment and you need to be sure that you, that you will be able to meet those three payments. You know, bearing in mind that your first payment is due next week. Exactly. All right. So you can see there from the payment

schedule, you know, you're borrowing seven, seven hundred pound, but the interest on that seven hundred pound over five, five months is three hundred and sixty seven pounds and thirty six pence. So in total, we're borrowing the seven hundred pounds. You're actually going to be repaid one thousand and sixty seven pounds and thirty six pence. So what you need to do is you need to really think, do you need this loan? Can you afford the repayment? Is this the correct product for you at this time? Exactly. Okay. And unfortunately the only person that can make that decision is yourself. Yeah. Okay. So let's see, when did you, so you've only applied for the loan to date. So the loans are valid for three days. Okay. So if we don't get any replies from yourself, the loan will naturally expire on Monday. All right. Okay. Yeah. So as I say, so all the information is on that e-sign link that you've just opened. It's not signing you up to me. think you're not agreeing to pay anything at this point in time. But if you proceed with the application then it will become a legally binding contract. So take a moment, read through all the information on the eSign link so that you're fully aware with what you'll be expecting to repay on when, the amount of the interest, how the interest is calculated and as I said, seriously think is this a correct product for yourself at this time. Yeah. All right, James. All right, thank you for your help. No problem. All right, you take care. Have a good weekend. Okay, thank you. And just have a think about it, all right? All right, thank you. All right, James. Thanks for calling in. Bye for now. Bye. Bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpvkwn4vz.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpubub8w87.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpbdfab19.wav [Metadata: Duration: 7.0 minutes, Processed in 10 chunks]