

## Call Summary - recording-3583850579.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 customerservice at [tiktoploans.com](https://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. If you wish to speak with one of our team, please press 1. To speak to our compl- Invalid input, please try again. If you wish to speak. Thank you for calling. Please continue to hold for the next available agent. Good morning, Frith, Bernhardt, Tiktop Loans. How can I help you this morning? Hi there, hello. I did an online notification and I got a link. This has been pre-posed and I followed the link and I've pressed it there. And every time I try to go back to it, the website is saying that there are like 7 arrows unavailable. Once the call knocks, what happens? I managed to link my card. Can I give you one moment? I'll have a look at your account. Okay, just for security purposes, you should confirm your phone number for me please. Yes, Charlie Batzer. And the first line of your address will be postcode. Yup, it's on to the net, Thomas Lane and the CL for 1D. Can I just follow your date of birth, Charlie, please? 1909, 1999. Lovely, thank you. Okay, let's have a quick look at your account. Thank you. Okay, so the debit card that you attempted to register on the website has been declined. It says it's the invalid CVV number. Really? Because it's not free to share. Okay, so that's the error. So we've got the card ending 5198, but all it says is transactions declined invalid CVV, which is usually like three digits on the back of the card. So if you want to try and upload the card again whilst I'm on the line, and if you get any issues we can have a look, or alternatively, you can just do it yourself in peace and quiet. I'll try it whilst you're on the line. This would be the first time I've tried it by the way. Okay, I mean, it's only shown as coming through to us once, and like I say, it's come through, declined due to the invalid CVV. Okay. I'm trying to... Okay. So just go to the...on the web, just go to the update my card, the... These update cards or my card? No, that's me so I've proved it. So it's working. Okay. So I've proved it. No, I don't know if it's the way. All right. So it's gone through your bank and actually you've proved it at your bank? Yeah. And it's gone closed. Okay. So now you've proved it. Yeah. Should I have a direct you back or ask you to come back to the [ticktockbones.com](https://ticktockbones.com) website? So if you come back onto our site and you should get a transaction's successful message? Yeah. No. Yeah, it's a successful one. Yeah. And on my card it also has its

active. Okay. Give me one moment. Let's refresh my side and see what we can see what it does. Okay.

So the card has now been added successfully. So actually where you are in the process. Okay. So your application is completed. It was your Shoshil Debit card that was holding the meetings up. So now that you've registered your Debit card on the website it will send a notification to the back office so that the underwriters can start their very... Okay. Hello. Hello. Hello. Hello. Hello. Hello.

Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello.

Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello.

Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello.

Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello. Hello. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp9uo96gqp.wav [ERROR] Chunk file not found

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## Call Summary - recording-3583854409.mp3

### Sentiment:

Positive

### Keywords:

- complaint
- late payment
- plan
- police

### 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 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. Can you hear me okay? Just about. Would you like my loan number? Okay, so I've got your mobile. I've got your mobile number. Is this the one you use for the application? Yes, yes. Great, okay. That will be fine. Alright, let's have a look. Okay, just for security purposes, just your full name for me please. Glenn Morrison. And first line to address your postcode? 13 BoyscourtCultureStartCO2OBJ. And just finally your date of birth, Glenn? That was 12 for 1984. Thank you. So how is it I can help you today? Yeah, I need to. Obviously, I've got myself into trouble because my car got stolen and then I went on holiday and yeah. My car was packed, sorry. And then I tried to pay for a credit card before I left and it wouldn't go through for some reason. And then obviously I was on holiday so. And then I spoke to a young chef on Friday. When I was just about to board the ship or come home. And then I just, I was losing signal so I just thought I'd ring back today. I spoke to that ring back yesterday but I was just like, yeah, I just need to find out how much I've got to pay. And I'll have to pay the whole load. No problem. Okay. No, we're not that mean. So I'm not that mean. It's not that mean. Obviously, I want to stop all the late charges and stuff like that. All right. Okay, let's have a look. Okay, so yeah, so your payment in August was declined. Okay, we know that. Okay, so, so your total outstanding balance is 523 pounds 80. Yeah. Obviously, you know you missed your August. payment and September you should do it on the 15th and yet you did receive a late payment fee charge of 15 as it was not in your control. As a gesture I will remove that card for you on this occasion. So what is it, so what would you, what is it you would like to do today? Would you like to pay a double on 15 or should you use this card? If you want to, if you're in a position you can make your August payment today and then leave and then just

catch up on your 15th. Okay so the payment will, so August payment is 181 and 70 pence. Okay that's too, is that too high to manage at this point? I think the cooler dropped I was like, the lean's fan is gone. Okay yeah so you, so you only had to free three payments left which was August, September, October. So what we could do is if you're not in a position to make a payment for August, obviously I can understand where your car gets installed and then you've crawled on your car then everything's going to be a bit difficult. What you could do is reshuffle your payments, do three instalments still but do September, October, November. Okay yeah that's fine yeah. Alright so the payments may increase slightly but we'll have a look, we'll see what we see. So have you got all your card issues all sorted out now and everything? Yeah yeah it's just, yeah it's just a nightmare, you know it's like it's just, and the thing is like it wasn't my fault but it was my fault so I mean like because I'm a taxi driver and I went out at night and I had, went home between like, one o'clock in the morning you know I had another job I had to have my friend in the morning but left my obviously leaving a man bag in your wallet in the car thinking I was leaving a couple hours and of course yeah and then they broke into my van. So it was, someone was watching me, someone knew. Yeah, and you just think like it was only my van, it was only my van that got broken into it. Yeah and the thing is the nice thing is that I didn't realise until like when I got back just like six and a couple more then I didn't realise and then by then it, it took me, yeah and the thing is it doesn't take seconds does it to get online and buy something. Yeah that's the thing isn't it though. I mean there's no really there's no really majorly controls if you've got a card in your hand. Is there? Let's see. Let's see. And the thing is they log on to their own, you know, they've bought stuff from Amazon and they'll call the police. Yeah. Like the Jettons. They just come and go and just hit the base and just... It's just so much issues for them. I know. It's just a crime number. Crime, crime, crime number and away you go. Yeah. But there is no no. They don't take care of the rest. This is it. Yeah. It is unfortunate. But there you are. I think it didn't take too much and that was just that was the biggest thing for my money. Well, you know, I mean, at least at least at least that's something you can hang on to, you know. I mean, I think, you know, it's not nice when your car gets stolen, broken in everything, but on the other side, I think better my car than my house. Well,

yeah, that's it. And they didn't do too much to my van, which is good as well because obviously that's cost as well, doesn't it? And I think you go through insurance and stuff like that. It's just annoying because it's like two days for one holiday, which is even more frustrating. So annoying, isn't it? Yeah. Right. Okay. So I've reset the payment. So they have gone, they have increased a bit. So if you start from the 15th of September, the payments will be 214.69 for September and October. And then your final payment in November will be 219.72. Does that help you at all? Yeah, it does, yeah. Now, it's fine. Yeah, it's fine. All right. If I, if like, can I pay some today and then will it reduce it? And if you want, what you can do if you want to pay some today, what I'll do is I'll take the payment now. The song with you, which is still you haven't got anything on me. I could do it online. So okay. So, okay. So if you want to go online and make the payment, okay, then give me a call back before five. And then we'll, we'll, we'll share. So you're not going to pay online? It does. Do you have to pay online? Yeah, yeah, yeah. You should be able to pay online. If not, come back to me and we'll, and we'll do it all. Okay. I'm going to try and do it now. So hang on, please. All right. Get me. No, no, it's fine. I'll put in, just put in. Just quickly for the moment, just to try and then. Next. Next. Okay. I'll put it where I let you go for a minimum payment. 15% of your rate. I mean, the ballot. Okay. So it's 15% as far as I like. That's right. Oh, you're a taxi driver. Yeah. Okay. Let's just, let's see if my calculator. So minus. So I'm like that about 70, about 77 pounds. Yeah, sounds about right. I'm about to pay 80. I'll take it. Go for it. Look, right, no, it's saying choose your number of payments. Okay, so if you want to choose up a new payment schedule, that's the issue there. Okay, so I leave you with the payment schedule. So what you do, just go through and set up your own payment schedule. Okay, so you can't do more than three payments when you're doing it yourself online. Okay, and when it comes back to you, if the payments are not what you can manage, give me a call and I will set another payment plan on the back of your one. Okay? Why don't you just turn that around? Yeah, it's just to be back to the home page. Okay, fine. I'm done. Review schedule. So 188, 188, 193, agree, set, and that's it. Yes, that's fine. Yeah, that's fine. Yeah, that's right. So your balance now is 428. Okay, so you set your payment schedule. So your payment is going to be 188.02 in September and October, and then 193.06 on

November, and that will be your final payment. Yes, that's fine. No worries. So the 0.08% interest. Yeah, well, I mean, that's still on a daily basis. All right, so that's still on a daily basis. Oh, the late payment as well? No, I've removed the late payment. Okay, I cancelled that off for you. All right, so everything's there on the way to go. No problem, all right? No problem, please. Have a nice day. All right, thanks for your time. Bye-bye. [ERROR] Chunk file not found:

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## Call Summary - recording-3583885635.mp3

### Sentiment:

Positive

### Keywords:

- plan

### 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? Hello, is that Eno's car? Yes, it's on your line. Oh yeah, it's Bernie calling from Tiktok loans. How are you doing today? Calling from Tiktok loans. Oh, Tiktok loans. Okay, are you okay to go for security with me so we can discuss your account? Yeah. Okay, can you confirm your full name for me please? Sorry? Confirm your full name for me. Eno's a high of sound. And the first one of

your address will be postcode. Please hold on, hold on. Okay. I'm in the middle of something. Yeah. And this is from the kitchen. I'm just writing a report from the kitchen and at level 50, 52, and then 52, 48. Now we're into the kitchen. Okay, just one minute please. Okay. Then we need to write this on the screen. Just one minute please. Okay. Hold on a minute please. Anyone else just know, please be in your deeper s. I'm in this room today. I'm like two, three, four, and I can go inside the room, but I can only do things. I want him to see me. He's in my name. Number two. He's in my name. Okay. Okay. Okay. Can we continue now? Okay, lovey. So just go from the first line of your address with the postcode, please. First line of address, flood five, room flood five, 35 in West Street, Jalehan. And the postcode. Postcode is NE718H. Okay, lovely. And just finally your date of birth, please. 18th October, 1971. Lovely. Thank you for doing that. Okay. So it's just a courtesy call today. We were speeding your payment of 152.25 to come into the account yesterday. And unfortunately the... we called for the payment, it was declined. Usually, it's in funds. Yeah, exactly correct figure, because I got a note that in 150 something. So, we'll use the 122. No, so the amount that we were going to take was 152,25 pence. 152,25 pence. Okay. But that was declined due to insufficient funds in your account. Hold on, hold on please. Hold on. Hello? Hello, good morning. My name is Joseph Mishahil. I'm calling from Colinola, Citi. How are you? I'm fine. How am I supposed to replace? My name is Nosa. Is that in you? I'm a senior, I'm a support worker here in Davidson. And just give me your name, please. Your name. I think my name is Nosa. You spread out from your place. NOSA. NOSA? Yes. Okay Nosa, I'm a support worker. I'm calling to one of my patients who lives with you. His name is Ziba Thompson. Okay. You're here, is this not for you? Ziba Thompson. Yes, he's here. But are you his care coordinator? Yes, therefore I started again. My name is Julius. I'm his care coordinator. Okay. He's on his way to see you. Sorry, Dante. I'm going to see him now. Okay. I just want to check. Are you collateralized? Is this in a position? No, but I've called the hospital. I've called the pharmacy. They said they have it. And because we do long walking, I can't go and collect. So I'm expecting my boss to come in. Okay. So when you come in? What I'm saying is, you have sent your resume to the pharmacy, yeah? Yes, he's there. Yeah, pharmacy. Yeah. I'm picking it up. Yes, I'm picking it up later. Okay. All right. Okay. All right,

thank you. Thank you. Bye-bye. Bye. Okay. Hello. So, okay. So we were discussing the payment that was due yesterday, which was 152 pound and 25 pence. And that was declined due to insufficient funds. Yes, that is correct. Okay. So is there, are you able to make that payment today? No, I can't make documents today. I do. I was expecting some money. Nice to be, but it hasn't come in. Let me see. Hold on. Let me see. Finally, address a student. So, this is another. Okay, so the phone hasn't come in and I don't even know how to explain this. Okay, I walk. I don't know. The reduction is shift. I don't have much shift as I used to have. So I'm not able to really fund this. So it's just a challenge. So I was spending some money from a friend yesterday but it hasn't come in. So I don't know what to do this. Like my third month now, I'm going to be able to do this. Yeah, so this is the second payment plan that we've set you up in and that you've failed to keep. So really, we shouldn't really enter into any further plans until we receive a payment of some amount onto the account. Okay, so are you able to make any payment at all? No, no, no. The amount I have here is just 34 pounds and I've no pay for my transport. So I can't promise anything. Alright, so you only had two payments left and one was 2.25 and your final one was 101.67. So although you will accrue further interest, would it help if we looked at one more payment plan but over a longer term, say four payments? Four payments. Yeah, that would make your payments smaller but it would extend the lifetime. It would take you to repay the debt. Okay, I'm working on... is there a way we can make this call again? Because I'm still expecting that some money will come in today, tomorrow. If you can make it, I like this objection in me. If it is smaller... I may be able to pay it. Okay, so we change the show. I don't want us to do that in the right way. Let's take that as maybe the last option for me. But can we repeat this call? I don't know whether you can or maybe your colleague, maybe on Friday, if I'm not able to make some payment towards the account. Okay, so I will make a task to call you on Friday. When would be a good time to call? Just one minute, please. Just one minute. I'm trying to check the... Okay, I can still see it here. The router is Friday. Probably we'll make it at 12. Yeah, I'll see you later. Yeah, at the same time you made this call. I might be busy, but I appreciate you holding on. I was going to take the calls. I might be busy, but since I've mentally planned for it now, so even before you call, I know what to discuss with you. So if

you are going on with the four plans, we said. I'm going on with those. I'm going to start to look at that, but we do need to get someone in place this week. Because as I said, this is your third in total payment plan, and you haven't stuck to any of them. So if you keep coming into payment plans and breaking them, then it will come a time when we have to make note on your credit file. Now if we have to make note on your credit file, that's going to stay on your file for six years. So if you did want to borrow funds further down the line, it will make them quite the rate that you'll get alone. That would be quite high. And also you will struggle to get any further borrowing because your credit, because your creditors will see on your credit history that you've not paid your loan with us on time and we've regularly entered into plans with you. So when I call on Friday, it will be to take a small payment. If you're not able to make the full payment, that's fine. But we will expect a payment to be made. Whether that's, you know, 40 or 50 pounds, that'll be fine. And then what I'll do at that point, I will then reset you. into a new payment plan. So like how much did you just say no? So you're... You mentioned the figure that I should at least make that payment, what is the amount? Okay, so the... I cannot personally set the amount that you pay on Friday, okay, because it will be the amount that you are comfortable paying without leaving yourself in further detriment, okay? So between now and Friday, I know you said you were expecting some money to come in from a friend, okay? So between now and Friday, look at what money you have coming into your account, work out what money you need to spend for your priority bills so your rent... Your rent counts will take utilities, food, and then when I call you on Friday, we'll discuss a payment that you are comfortable with making. And if you make that payment on Friday, then I will set you into a new payment plan, okay? Otherwise, you are going to go back into... You will stay in the collections queue and you will be getting phone calls on a daily basis. No, we don't want to go into that. Okay, no problem. I was really hopeful. I could say something to you. Well, all the same, let's do that Friday, as you say. Okay, so like I say, yeah, when I call you on Friday, we'll discuss a minimal payment of what you are comfortable paying and then we'll set a payment plan in place for the balance, okay? Yes, sorry, I might be chasing you back. Okay. I don't... Like two months ago, I thought it was 200 and... I think it was 230 pounds less. Okay, so your total outstanding balance as

at today's date is 253 pounds and 92 pence. 253. Yeah, and 92 pence. That's only for today, if you... So your interest is added on a daily basis, okay? That is killing me now. Because I actually... I can't remember how much I took. The money is growing up again. Okay, sorry. So let's do 253 divided by 4. That will be 63. I don't know. Okay, let me... I'm working towards maybe a part of it on Friday. Yeah. And if it's... I don't know when I should stay at 253, the way it is today. maybe that's going to go up. So if I compare that 63, so at least I don't know the money should reduce. Okay, so like I said, so let's see, so I'll leave you with talking about what money you have coming into your account and what money you need to pay for your priority bills. So when I call you on Friday we can have another discussion about what you can afford to pay on Friday and then we'll set a payment plan for the balance. Okay. Yeah. That alright? Yeah, that's fine. Yeah. Alright, no problem. Alright, I will speak to you on Friday. Alright, thank you. Alright, thanks for taking the call. Bye for now. Bye. Bye. [ERROR] Chunk file not found:

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C:\Users\ADMINI~1\AppData\Local\Temp\tmps4hk6nx4.wav [Metadata: Duration: 15.8 minutes, Processed in chunks]

## Call Summary - recording-3583894461.mp3

### Sentiment:

Positive

### Keywords:

- depression
- plan
- stress

### 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? Hello, is that Jay? Yeah, how's this? Hi Jay, it's Bernie. He's from the Tick Tok Plant. He's from Tick Tok Plant. Yeah, yeah, yeah. He's a boy. Okay, so you have a student who has an insurance,

so we can discuss your account? Yeah, yeah. Okay, just a phone your full name for me please. Okay. Your full name? Jay Kumar Kamalas Bhai Bhagat. And the first line of your address please post code? That's flag 190 Pinarol at A1 for GZ. And just finally your date of birth? 16 May 97. Lovely, thank you Jay Kumar. Okay, so just a reason to note your account. So my colleague spoke to you back on the 4th of August. And she advised that she would put your account on hold for 30 days and she'd contact you today. So the reason for my call is just to see where we are with my taking payment. Because obviously your first payment was the 5th of August and it's now nearly the 5th of September. And your account will come off of hold in the next couple of days. Yeah, so I was like in so much depression and stress like one month ago. But right now like I have got few leads and like my job will be starting soon. So my job starting date will be 17 September. Like I have my I have passed my interviews and everything. So joining the date is September 17. So yeah, like in the coming future I will be able to pay the EMI. But right now as I'm not yet started my job so I can't pay. But yeah, of course I want to pay the loan and the EMI. But my joining date is 17 and they're going to pay me like 15 to 15. Like they're pay days like 15 to 15. So if I start on 17 September they're going to pay me on 15 October. Okay, so would you like to look at a payment plan starting from October? Yeah, so it's going to be like around 170, right? So have a quick look. Yeah. It might be a little bit more now because obviously we haven't had any payments at all. So your original payment plan is for 160.22. Would you like me to put that into place starting from the 15th of October? Okay. Yeah, so from 15 October I will be regularly paying the EMI. That would be fine for me. because I'm like coming into my play field and like everything is going fine. So yeah. Okay, so we'll stop that then from the 15th of October and then the 15th of the month going forward. Now, making that payment, is that going to cause you any financial distress? Are you going to be able to keep up with all your payments and everything? Actually, like I got a good job with my full-art contract so that would be fine for me starting from 15 October. Okay, so if we start this from the 15th of October, your payments are going to be quite high because obviously we've had no payments. You do make payment in August. Not make the payment in October, you're going to have payment for August and September that will be added to the current schedule. So your payment for October, November and December will be

199. So that's 200, right? Yeah. So that's going to be divided into three months like starting from 15 October. That's your first three months, okay? But you've got a six-month installment period so for three months, so October, November, December you will pay 199. In January you will pay 158.66. February will be 127.12 and your final payment now will be the 13th of March and that will be for 117.22. Is that all okay? Yeah, that sounds good to me right now, yeah. Okay, love you. So what I'll do, I'll put that plan in place to start from the 15th of October. I'll send you confirmation via email as well. And can I just say that if you do get any further issues between now and the 15th of October please come straight back to us, okay? Because we're putting the payment plan in place. So you need to start to get into it, okay? Yeah, know what it is, yeah. Sounds good, yeah. Thank you so much, yeah. Okay, no problem. I can't say that. It's all in place from the 15th of October, okay? Yeah, thank you so much. No problem. Alright, thanks for taking the call. Bye for now. Yep. Bye.

[ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpi83y4f9r.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpwz\_9hqaf.wav [Metadata: Duration: 5.6 minutes, Processed in chunks]



## Call Summary - recording-3583897650.mp3

### Sentiment:

Positive

### Keywords:

- cancer
- complaint
- plan
- surgery

### 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](http://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. 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. 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 business assisting other callers. Please continue to hold for the next available agent. We appreciate your business. All agents are currently business assisting other callers. 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 business assisting other callers. Please continue to hold for the next available agent. Hi, you are there. I have a payment due tomorrow but I was wondering if I could put it on a payment plan to pay a light to a weekly fee of 50 quid. Alright, let's have a look. Okay, just for security purposes, just you put your full name for me please. Mehmet, thanks. And the first one, if you would address the postcode, Mehmet. Is 10 River Drive and the postcode is ME23JT. And just finally your date of birth. 20 sit for the first night. Right, love it. Okay, let's have a quick look at your account. Okay, so you did have two, so this is your final payment that's due tomorrow, yeah? 139.49. Okay, so is there a reason that you're not able to make that payment? Well, in April this year, my business got diagnosed with breast cancer. So the last few months have just been all a bit up and down, yeah, to say the least. Thankfully she's in an all right place but I've just had just come off surgery last week and we've got chemo coming up in the next few weeks. So I'm just trying to manage as prior as has her at the moment and see if I can change it from now. Alright, so your wife had to have surgery in the end, did she? Yeah, she's had

two surgeries so far actually, second one. And then I think chemo's scheduled chemo in about a week or two I think is. It's not very, but hopefully, you know, fingers crossed they've caught it, you know, early enough that they can do something about it. Yeah, fingers crossed, right. Okay, I'm really sorry that she's having to go through that and obviously it's not very good for yourself. Is it really because you're trying to, I imagine, juggle work and supporting your wife and you know, home life as well. Okay, let's have a look at the, so, okay, so your bonus rate standard at the minute is 138.82. Yeah. Okay, so when, so you want to look at repaying it over. Sorry, can you say that again, it cracked up on that there. Sorry, how many, how many instruments are you seeing? Three years, what is it? Three years possible. I think I tried to do it online but it was saying change already. If I could do three of 50 quid, that would be fine. Okay, so there's three installments. When do you want to make the first installment? Do the first one from the 12th next week Friday. 12th, 4th, next week? Okay, no problem. And then the next one monthly or? No, we can do it every... I'm sorry, let me just work this out. No problem, no problem. Start on the 12th. Do... Sorry, fella. Let me just work this out. Alright, I mean we could look at every two weeks if that helps you out. Yeah, I'm thinking that might be a bit better. Okay, so there's... One on the 26th and then one on the 10th, it'd be, wouldn't it? Yeah, I'm not going to put anything in place until you agree. Yeah, yeah. So you're happy, so... Okay, so if we do every full night, it'll be 51lb, 26 on the 12th of September and the 26th of September. And then your final payment on the 10th of October will be 52lb and 94p. Yeah, let's go with that. Yeah, let's go with that one then. Okay, let's get that in place for you now. Alright, so that is in place. I'll send you confirmation via email. Oh, thank you mate. Are you still going to be able to use the card to end in 2023? Yeah, that's absolutely fine. Alright, lovely. So Meme, that's all in place for you. Please, I hope everything goes successfully with your... Oh, cheers, brother. Thank you for that. Thank you for your concern. And you get through it. No problem. Yeah, yeah, yeah. Get in, have a proper seat. Cheers mate. Come straight back to us, alright? Alright, then, brother. Thank you, brother. You really did a good job today. No problem. Cheers mate. Okay, thanks for calling. Bye-bye. Bye-bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp5i\_3dl35.wav [ERROR] Chunk file not found:

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in chunks]

## Call Summary - recording-3583900888.mp3

### Sentiment:

Positive

### Keywords:

- complaint
- late payment
- plan
- unemployed

### 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](http://tiktoploans.com). If you are a new customer, please cross one. If you have already had a loan with us, please press two if you wish to leave a message to speak to our collections team, press one. For customer service, press two. For complaints, press three. In valid input, please try again to speak to our collections team, press one. For customer service, press four. 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. 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. 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. 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. Hello, how can I help you today? Hello, I'm Daniel Dobson. I've been receiving letters from the bank on payments and stuff. Alright, give me a moment. Let's get your account to the details. Okay Daniel, just for security purposes, just give me your full name for me please. Daniel Dobson. And the birth line of your address, we post code. You might have my old one. It's flat 236 3Y of LS 12 1FD. Lovely, that's

great. And just finally your date of birth, Daniel. It's 1511 81. Lovely, thanks for doing that.

Okay, let's have a quick look at the notes in your account. Yeah, I lost my job, so that's why I am being old. Okay, so you lost your job back in June? Yeah, yeah, I just got a new one. I just started a new one now, so I'll get paid at end of next month. Okay, well this month sorry, I'll get paid next month, yeah. So, end of month. Okay, so, so we're going to look at a payment plan today? Yes, if we come out here. Okay, let's have a question. So let's see what we can do. So, what type of salary is your new job? It's 45. So, 45 a year, yeah? Yeah. Okay, so let's have a question. So that's roughly about three, seven, 50 a month? Yeah, a bit far tax, yeah. Yeah, yeah. Yeah. Okay, so, whilst you've obviously been unemployed, have you been able to keep up with your priority dates? So like your, you know, your potential takes. Okay, so are you still in a rears with any of your priority dates? Yeah, I've got to really never thought that out. I think I'm okay with council and mid-nets. Yeah, I'm alright, but I think when we're priority. Okay, lovely. So, when is your, the first date that you get paid? It's on the 25th, but it's here because it's from a Danish company. It takes like a couple of days to come over, so I'd say like 28. Okay, no problem. Okay, so let's look at payment plans starting from the 28, 29. Yeah, how does that sound? Yeah, that sounds good. All right, okay, so have a quick look then. Okay, so your outstanding balance at this moment in time is 900 pound, okay? This is when we last saw, okay, so we haven't received a payment for each July, okay? So, you said you were okay with all your priority bills. So moving forward, what is an amount that you think you will be comfortable with paying without putting yourself any further detriment? Yeah, I'm just thinking, I think like 150 or something like that would be all right. Okay, so I mean your original contractual amount was 140 pound and 97 pence. Would it be helpful to put you back to that? Yes, yes, I'll just do 150 round it. Okay, so it's okay. That would be like six months on it. Yeah, are you still, are you going to, because we've got a card registered on the system that is 9578? Yeah, I'm still using it, yeah. Yeah, it's still using that one because you were doing manual bank transfers, weren't you? They basically come there. Okay, it won't be a direct debit. What it is, it's called a continual payment authority and we basically just call for that amount to come up with your card at the discounting 9578. So we do two attempts at the payment, one at half past four

in the morning. If it's not successful then, we send you a text and an email at nine o'clock basically saying that we haven't been able to take it. We will then do another trial at half past four in the afternoon. And if that is unsuccessful then you will get a 15 pound late payment fee. Okay, so are we going to start this from the 28th of October? This month is the 1st of September. Okay, no problem. Okay, so the 28 views are Sunday. So should we go for the 29th just to be certain? Yeah, that would be great. Alright, lovely, let's take that. Okay, so if we start with payments of 150 pounds starting from the 29th of September, it will be, those payments will continue on. Your final payment will be on the 27th of September. for February 2026. That's that okay? Yep, that's fine. Okay, love it. Right, let's put that in place for you. Okay, so I'm going to put that in place. I'll send you confirmation via email of that payment plan just for your records so you'll know the amounts and the date that they're going to come out. Okay, so that's all in place for you. What I will say is if there is going to be any issues going forward before the 28th of September, 29th, rather, sorry, please give us a call before then and we will look to see if we can work something else out for you if there is going to be an issue with those payments. Okay? Okay, thank you. All right, no problem. Is there anything else you need to help with today, Daniel? No, that's it, thank you. Okay, then Daniel, we enjoyed the rest of the day, all the best in the new job. All right? Yeah, you too. Cheers. Thank you. Cheers. [ERROR] Chunk file not found:

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C:\Users\ADMINI~1\AppData\Local\Temp\tmpu4bxx296.wav [ERROR] Chunk file not found:

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C:\Users\ADMINI~1\AppData\Local\Temp\tmphyju0z62.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp5x4rb6pi.wav [Metadata: Duration: 16.0 minutes, Processed in chunks]



## Call Summary - recording-3584041813.mp3

### Sentiment:

Positive

### Keywords:

- complaint
- 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 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://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 could speak to our collections team, press 1. For customer service, press 2. For complaints, press 3. Oh, it's a rough. Thank you for calling. Please continue to hold for the next available agent. Good afternoon, free to phone you at [tiktoploans.com](https://tiktoploans.com). How can I help you? Did I? Hi, you're carry. I missed the payment for this. Oh, it's late. Give me one moment. Let's have a look. What's that? Suisse, I'm just going to get your account details up. Yeah, I'm trying to walk in, but I can't walk in for some reason. Okay, let's have a look. By just the security purpose, do you just confirm your full name for me, please? Yes, Mr John Adaran Jones. And the first one of your address we post code John. To Chappals, please. I have a file. LL 635BQ. Lovely. Just finally your date of birth. First to 10th, 91. Lovely. Thanks for doing that John. Let's have a quick look at your account. Okay, so we haven't received a payment for July or August. Yes. So is there a reason that you've not been able to make those payments? I did have enough money. Okay. Can I pay one today? I'll then do a direct debit every month. Okay, so we don't take direct debit. It comes off of your debit card that you registered on the system. Okay, so we can look at taking a payment today. That's fine. But I'm just trying to find out why you weren't able to make your payment in July or August. And you're only just calling us now? Yeah, I knew. But this is why you won. And then I was waiting for my bank Christmas for this payment. August. But it didn't go through. I left it on my email. So I was feeding all the emails you can send to me. Okay, so, yeah, so let's have a quick look. So July was declared. signed and we didn't call for the payment in always because obviously it has already been declined so that's usually an issue with your card. But what I'm asking you is why you weren't able to make those payments? I didn't have enough money in my bank accounts. Okay. So is that through your salary that you didn't get paid the right amount or just through budgeting? No, with virgin channel stuff. Okay, no problem. Okay, so what would you like to do today? I need for

payments though today. Okay. That's not a problem. Let's have a quick look. Okay, so the payments that are missed was 98.34. That was on July and August. So are you in the position to make one of those payments? Yes. Okay, so we'll take, so I'll do the payment first and then we'll work on a payment plan for the payments, okay? Okay. All right, okay, so can we still use the card ending 2122? Yes. Okay, lovely. Let's take that payment first then, okay? Okay. Okay, it's just processing. Okay. Okay, now that has declined as it's, so there's an issue with your card. So that payment is just declined on the transaction status that we get. Now normally when we get that message, it usually means that you need to either update your card or there aren't enough funds in the account. There's not enough funds, it would normally say insufficient funds, but that card has just come up as declined. Okay. Okay, so I think if you haven't got a new card, I think what you'll need to do is to give your banker call and just find out if they've stopped that payment going through and if they have, ask them why, ask them to remove any blocks that might be on the account to stop that payment from going forward. And if that's the case, then you can give us a call back and I'll try and take payment again and then we'll get the payment plan in place. Okay, but until we get a payment, all right, I'm not able to set up another payment plan until we receive a payment onto the account. Okay. because we haven't received a payment in two months. Okay, I've got a new card. Would that affect it with us? Yes, it would. So if you can pop onto the [tiktoklounge.com](https://www.tiktoklounge.com) website and update your card, I would then be able to take payment. I'll try and log in. They will let me log in. I'll sign this today. Okay, so are you getting an error message when you try to log in or? Let me check the email just so we have [smallbillycyan@hotmail.co.uk](mailto:smallbillycyan@hotmail.co.uk)? Yeah. Okay, what I'll do, I'll send you a recovery password. All right, try and log in with this new password that I'm about to send you. All right, okay, so it doesn't appear to like your email address. So let me just show you. Okay, so John Arwin Jones and we've got [smallbillycyan@hotmail.co.uk](mailto:smallbillycyan@hotmail.co.uk). Is it possible that your hotmail account is hotmail.com? The hotmail.co.uk. It is .co.uk because that is so. Yeah. Okay, so it's not liking your message I've got back is combination of such an email address and last name does not exist. So let me just make sure there's no spaces being left. No, so there appears that there is an issue with your email address unless you've got a new email or something. I've got to stay one. Okay, let me

put you on hold for a minute and see if my colleague can steer me. Okay. Okay, thank you. Thank you.

Okay. ivo 40 online account using the what i've just sent you yeah i got it okay so if you use that to log on to your account okay i'll end i could put payment so then yeah okay so have you logged on to the account okay yeah no not yet i'll do it though oh take time you I I Still lucky you know It is still giving you an error message. It's just in fields. Okay, are you trying to do it on your mobile? Yeah. Okay, do you have access to a laptop or a tablet that you could possibly use? Sometimes when you do it on your phone, you've got a lot of browsing history. It just blocks anything coming through. I haven't got a tablet either. It's just a phone I got. Hmm. I mean, that's usually the quickest way around is to use another device. Okay. No, still seeing what can fail. Logging failed. Okay. So, can you reach me out the password that I sent you and I'll see if it will let me log in from my side? No. Q so 9 9 2 no queue oh Q sorry little Q will be Q little one okay big the big the blue okay yeah and then small e yeah L small yeah small capital U capital W okay so let me give that back to you so small Q large capital small e small L small I large U large W yeah yeah okay let me see if I can log into it for you on my side if if I can log into it on my side then it will be that there's an issue with with the internet provider your side so let me just have a quick look okay so it is your login details that is is giving me the exact same okay okay so yeah it definitely is not liking the login on your view on your side so the only thing I can suggest is that we are we ever seen you an alternative payment method which would be a bank transfer transfer or you can see if you can log in on a different device either a laptop tablet or a desktop if you have access to one yeah I haven't got I haven't got topics I can't convince us just for my god okay so the another option might be if you're going on your phone and delete all your browsing history so delete any cookies and any caches that might be there and then try again well the time to me yes just just just delete all your browsing history Yeah, so it's two I got now. Okay. Now that's the only thing you've said, if you didn't delete all your browser history and try and log in again, see if that works. No, still seeing the same fucking thing. Okay. Okay, so if you've deleted all your browsing history and you still can't get in, the only other option that I could give you, if you can receive emails. So it's not a problem receiving emails, it issues your actual account. So what I

could do, it sends you an email, so that with our bank details on so you could do an online bank transfer. And then once that's gone through, give us a call back and I'll set up a payment plan for the balance. Outstanding. All right, so let me just do that for you. I'm going to try that log in just one more time just to make sure. No, it definitely doesn't lock your login details. Okay. Let me send you the email for the payment alternatives. All right, okay, so I'll just send you an email to so that you'll be able to make a bank transfer for the payment. So the payment we should have received on July and August was 98.34. So if you just want to make one of those payments by a bank transfer, once you've done that, give me a call back probably tomorrow because it will take a little while for the bank transfer to go through. And when you come call back through tomorrow, we'll set up a payment plan. Okay, so I see to pay language and they see a S-Polder. Yeah, 98 pound and 34p. All right, then once you've done that, just come back to me tomorrow and we'll set up a payment plan for the outstanding balance. Okay. Okay, how much was it again, 30, 90 years what? 98 pound and 34 pints. Okay. Okay. All right, John. Okay, I will leave notes on and I'll leave notes on the account. Okay. Okay. Okay. Thank you. All right. Thanks for calling. All right. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp0bnd04j5.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmppwrk04x2.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpr4bi\_z7o.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpwus06240.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpx9bxj02f.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpmdz7mqw7.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpp46qy0rf.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpe9tos8\_l.wav [Metadata: Duration: 22.1 minutes, Processed in chunks]

## Call Summary - recording-3584159930.mp3

### Sentiment:

Positive

### Keywords:

- between jobs
- cancer
- complaint
- lower payment
- plan
- stress
- stressed
- 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 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. Invalid input, please try again. 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, sir. Good afternoon, sir. Tiktoploans are coming to help you today. Hello. Hello. Can you hear me? Hello. Yes, do you hear me? Yeah. My name is Anna. Yes. Okay, lovely. Let's get your account up, all right? Yeah. Okay, do you confirm your full name for me, Anna? Yeah, it's Anna Rado. And first line of your address with postcode? SW 758B. And just find your date of birth. It's 7 of June 1974. Lovely, thank you. Okay, so the purpose of my call when we spoke this morning, we were speeding your payment of 50 pounds on the 29th of August, which was last Friday. Do you know... what happened. After you called me, I checked because I imagined something happened, because in my mind it was that it's 10, to be honest. I don't know why, because I said something else on 10. It's my mistake. So after I checked and I saw the payment was not done. Okay. So which is the situation now? Because I saw all the balance is now standing balance. So it doesn't matter if I will have to pay only 50 pounds. Yeah, I still have. No, no, no, no, it's fine. We can still keep to the payment plan. So you don't have to

stress about that, okay? Yeah, yeah, it's my mistake. I have to agree because in a, yeah, I was a little bit stressing is my mistake in August. Yeah, I didn't have so much. I mean, changing the try was delayed with all the payments because I changing jobs and in August, I didn't have customers. So not to worry. Okay. So yeah, are you in a position to make that payment today? Bear in mind, you do have another payment due on Friday? On Friday? Yes. Yeah, because I was not focused on the next payment issue on the fifth of September. Let me just have a look on the notes. Let me see if there's anything in the notes that will. I think I spoke with you. Now I remember the I remember I couldn't. So we push it. We push it to the end of months together. So we left the previous date on. Oh my God, yes. I think I was so stressed. So went out of mind because of this, you know, it happens sometimes when you don't want to see the two. Yeah, I really didn't realize that now I remember and we did it together. You were very supportive and kind last time. Yeah, I remember. So let's okay. So you get a little bit stressed now. Okay, so let's not worry about it now. Okay. So let's have a look at the account. So please. So I still have to pay how much 400. Okay, so your outstanding balance as at today's day is 399.70. Yeah. Now if you want to stay with the payment plan, that isn't an issue. Okay, I will keep you on the payment plan because you said we'd make one payment on the 29th of August, which I know you said you would. Yeah. And then stop payment from the fifth. Yeah. Okay, so in this. situation what I'm prepared to do please restart your payments from the 5th of September okay going forward for the fifth month it does mean that we will add an extra month on to your to your yeah yeah yeah I understand to yeah put it on the back yeah but can we change the five to I don't know to 15 maybe just to push it a little bit okay just to change the date all right when do you get your so are you talking about yeah now I'm a sole trader so now I'm with the customers and whatever so it's not a due date for my salary and this is a yeah because I change I was between jobs and I change everything and I learned and that's why I didn't have the money so I'm expecting some customers so I spoke with them so but if it's possible to postpone okay because I don't want to be in a re-ass so all I want is just to pay and finish once I will have some money in two months I would like to pay everything to finished but so you you want to make one one payment for the 399 pound 70 is that what you're saying no no no no I'm no no no two months we will like in my mind is



to do to one two months with a lower you know a lower payment and after me my mind is to pay everything yeah okay so what is what is the lower the lower amount that you would like to pay it's a 25 if it's possible if it's possible I this not you can leave it here it's just for you all right if we do take it down to 25 okay it is going to take you a lot longer to read to repay the loan okay but if you'll if you're telling me you're struggling and your bills you know obviously your priority bills must must take questions so your rent your cancer facts your utility yeah they must they must take it's not a huge amount of money I don't want to to do it for okay it will mean eight months it's too much but once I will recover my idea is to pay more so you can pay and so but just to to pass over this time if it's possible to put two months with 75 and after to go back to maybe 70 if it's possible like this or you have to have like 25 25 Okay, it's a question. Alright, so while you're still finding your feet becoming a sole trader, okay, I know that is a difficult process. So how about if we put the, we put a payment plan in place for 25 per month. Yes, yes. Light from Friday, the 5th of September and then what I'll do, I will give you a call in three months time. Two, yes, the range, yes. Are there witness names discussed, rearranging and making a higher payment? How does that sound? It's amazing, but just if you can move it from Friday, just next week somewhere, it doesn't matter the date as to be, it's just, yeah, instead of Friday because this week I will not receive any payment. This is for sure. I just spoke with some customers. Okay, so can't do this one. So what about the following Friday, the 12th? Yeah, it's a bit. Okay, so and then the 12th of the month going forward? Sorry? And then the 12th of every month going forward? Yeah, yeah, yeah. Okay, so if I put this in place starting from the 12th of September paying 25 per month, it doesn't mean that you won't fully repay the debt until December of 2026. Yeah. All right, so we'll put that in place on this occasion. Yeah, so I will pay as I did before from my account, yeah? So I will pay it from my account or it's a direct debit? How did you manage it? No, no, no, no, no, it's not direct debit. It's a direct debit. Remember, it's a continuous payment. Yeah, so I will pay it, yeah? As before, yeah, I paid. Okay. We will take it off of the card and in 1354, okay? Sorry? We will take the payment from your debit card and in 1354. Ah, you will take it from my card. Okay. Because until now I pay directly to the bank. I make the payment. You have, it's for better for me.

Okay, so would you prefer then doing a bank transfer? Yeah, I prefer to do by myself a bank transfer, yeah. Okay, no, right, let me reset that then. Okay, so that's fine. Okay, so I've reset that so you can make your bank transfer, okay? Okay. And then as I said, I will give you a call in frame, in frame. Yeah. Yeah. Exactly. Yeah. We'll discuss. Yeah. Forward. That's what you want to do. Okay. Yeah. And they says, is there anything else you need me to help you with? No, you help me a lot. Thank you so much for understanding support and flexibility. I have to admit I... All right. No, I really found support. Yeah. Okay. Well, it's not a problem. All right. We can work together. Okay. And I like to say, I'll give you a call. Thank you so much. And thank you for the call today. I become aware after you called me. I was in a training session. I've become aware of the problem. So I didn't... I miss it. Yeah. Thank you so much. Okay, Anna. All right. All the best going forward. Okay. And for you as well. Everything. Okay. All right. Bye. Bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpcw9cvydu.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpk0mk8bqj.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp6h1gypru.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpda0g2tsv.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpcwacy452.wav [Metadata: Duration: 13.0 minutes, Processed in chunks]

## Call Summary - recording-3584186580.mp3

### Sentiment:

Positive

### Keywords:

None

### Rule-Based QA Scoring:

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

### NLP-Based QA Scoring:

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

### Transcript:

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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. 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. Thank you for watching. We appreciate your business. All agents  
are currently busy assisting other callers. Please continue to hold for the next available agent. Hi  
there, what do you want? I'm calling six top clients. You're speaking to Bernie. How can I help you?  
Hi there, I can't log in to see any repayments. I can't see them because they've seen me email or  
they've seen them wrong and that's what I've used. You wouldn't be able to email if it wasn't used.  
Okay, let's have a quick look at your account. I'm just going to take you through security and then  
we'll have a look at what's going on. So just confirm your full name for me please. And the first  
line of your address through postcode? 15 Austin Street, NA1566AS. And just finally your date of  
birth? 2010, sorry. Lovely, okay, so let's have a quick look. Okay, so what is it that you're... I  
can't log in. It's not like this. It's one of those login. It's in either the email or the same name  
is wrong. But that's me saying it and that's the email I use so I can't get it. I wouldn't even  
recover it neither. Okay, so the email that we have on here is debbracomway01atyahoo.co.uk. Yeah,  
exactly. You use the same name here. I can't log in on the thing. Okay, well let me see. What we can  
try is... I will send you a new email and password, not new email, a new password to your address  
that we have now. See if that comes through and it can see a lot of new passwords in it. You might  
be able to log on today. Let's have a look. All right? Okay, so when you, that's it, that's it.

Okay, so I've just sent you an email with a new password. Have we checked in your email boxes? If  
you've got the email, please. I'll wait a little bit. I'm just checking now. Thank you. I'm creating  
a quick picking. Do you know what I'm saying? I think you get what I'm saying. I'm just going to  
click on the heart. Okay, this is probably not one guy. Yeah, that's a problem. It's just going to  
fail. I think I'll have to... I think we should take it off. Just put the back on. Okay, so I'm just  
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So if there was an issue with our end it would bounce back telling us like the email doesn't exist or there's no customer with that name. I'm not getting any bounce back which says that there's not an issue our end. So it could be that there's an issue with your email server. I don't know if you could possibly ask somebody else, a friend or something just to email you a test. Just say test and email it to you. getting emails from anybody else or if it's just us? Well no because I've received the email, it's just this one's not taken forever to download. Ah okay. The receiver and it doesn't know what happened. If it's not downloading then it probably is too much. I'll put the phone down for you and I'll probably receive it. Well I'll tell you what, let's play devil's advocate. I'll end the call and if it comes through and you still need assistance then call me back okay? Okay no problem. Alright Deborah, alright. [ERROR] Chunk file not found:

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## Call Summary - recording-3584240003.mp3

### Sentiment:

Positive

### Keywords:

- cancer
- 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 [customerserviceastiktoploans.com](http://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... 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. Hello there. I've missed a payment from yourselves. I think I got a loan last month. I've had difficulties at work due to vehicle breaking down. It's taken literally two months to get it sorted. I'm just trying to see if you can help me. Okay. Not a problem. So just for security purposes, just go for your phone. Please. It's Jason Young. And first line of your address, we've postcode. 26 BD Highgate West Hill, N66NP. Lovely. And just finally your date of birth, Jason. 9th to 3rd, 83. All right, lovely. Let's have a quick look at your account and see what we can do, okay? Thanks. Okay, no point. So your first payment was due on the 28th of August, yeah? That's correct, yeah. So, okay. So obviously we can't help when cars break down and decide that they're not going to play the game. You mentioned some issues at work. So basically they're sorted. Basically what happened was we bought a new lorry and obviously we had problems with the engine and it's taken them, I think, about four weeks to agree to do the job. They've done the job and that's sorted. So we've got the lorries back. But obviously the issue is where I work, I work. So one month in hand, if you know what I mean, so over time, so this month's over time, we're going to October's payroll and August we're going to September's. My issue is with my basic wage, I'm basically paying my rent and everything else. Where I earn my money is for overtime and obviously through that happening, it's completely screwed me. I'm just trying, basically I've sorted with a few other people. If I can possibly pay from the 28th of October, if that's possible, obviously I know I'm going to end up incurring interest or whatever else. But yeah, that's what I'm trying to look at if you're able to help with that at all. Okay. So the car

breakdown, is that in addition to having to sort out the new lorries? No, I haven't had a car breakdown. This is what you can do with me because basically where I am, I'm a lorry driver. So where I earn my money is through overtime, like for my extras and stuff. And obviously with my basic wage because I'm still working but I'm not doing any overtime because I'm not driving, you see. So I'm just in the yard doing crappy jobs. Okay, that's a good question. So what is your salary at the moment? So basically my salary is on basic. I'm taking home like two sticks. But on with my overtime, I'm taking just under four, about four grand. So there's a massive drop in what he can imagine. All right, so you said you were struggling with your priority bills, with your rent and cancer tax and usually... No, my priority bill is everything else but my rent, my cancer tax, electricity, everything else. That's all up to date. I've got no issues with that. Issued obviously with the overtime. Just what pays my other... like if I've got a loan or if I've got a problem with the car or if... Do you see what I mean? Okay. Okay, sorry about that. So what I'm suggesting, I don't know if it's feasible, is to pay that I think it was 9183 or something like that. If I can possibly start paying that from October and see what we can do with the interest, obviously I don't want it to double but I'm stuck in this situation so I don't know what to do really. Okay, so we do have a couple of options. So obviously the situation you find yourself in, you know, through no fault of your own as such. So what we could do, we could either look at restarting your plan for six months from October but that would increase your payments a bit obviously because we won't have received a payment for August or September. The other option is if you would... If you're more happy keeping the 191.83 then that may add a few more months onto the actual instalment plan. And yet you are going to incur extra interest because it is accrued on a daily basis and applied on a daily basis as well. What's the cheapest option regarding the interest if you know what I mean? Well obviously the shorter the period, the lesser amount of the interest. Okay, but sometimes the shorter period is not... You know, it isn't easy. It's not right for you. So let's have a... So if we say... So if we say Pb2 six months starting from the 28th of October... Yes, that's when I get paid, yeah. All right, so we're going to 28th going forward. Okay, so if we look at just doing your instalments from October over a six month period, your payments for October and November are going to be 268.22.

December will be 238.83, January will be 134.80, February will be 172.62 and then your final payment then on the 27th of March would be 113.31. Okay, so that's done over a six month period. If we now do it, what I'll do now is I'll do it by the amount that you're paying at the moment which is that. Okay, so if we look at it doing it by keeping the installment the same, the 191.83, then you will add two months onto the installment plan. So you'll finish paying for this in April rather than, I think I said February, didn't I? Yeah. Yeah, so that'd be seven installments. You'll still pay, you'll still pay the same amount of money but obviously at the, keeping the installment the same is going to take seven months rather than six. I mean obviously, I mean when you get back, yeah when things get sorted at work it may be that you end up with doing more overtime and you think oh you know what, I've got an extra few quid, oh I'll bung it on the loan and bring that down quicker which you can either do via your online account or you can give us a call here at customer services and we'll use the card that we've got registered on the system and take a payment like that for you. Okay. It's a quick question, right? So, so I've got a payment on August then September, just say the missed though. So if I pay the loan off, if I pay the loan off within those four months, what would the total be, just that of interest? Okay, so, whoops. Because at the moment, because I think it worked out, I think it worked out just under 600 on top of the 600 which is 1200, wasn't it? Yeah, so at the minute you're, so at the minute you're outstanding balance is 754.20, okay. Okay, so if you want to, so will you say make that in four installments? Yeah, so basically the loan was meant to be over six months, obviously just out of Mr. Two-month whatever, I want to clear it within those four months. Okay. What would the situation be with that? Okay. Yes, so if you want to, so it will still work out, you'll still repay 1,200 in total, but obviously over four months your payments are going to be 342 and free paints for October and November. 323.55 in December and your final payment then in January would be 192.39. How much was the one in December? December is 23.55. 323, yeah. And then your final payment, I will send you confirmation by email of whichever plan you want me to put in place. And then in January your final payment then would be 192.39. So it's just which option you feel is best for you. Obviously I don't want you going to a payment plan and going, oh yeah that's fine and then we get to the \$20. No, no, no, I'm just trying to figure it out. So basically if I

just said to you, I'll do the six months. Yeah. If I said do the six months and then I'll pay it off quicker, that's reasonable, I can do that if it comes to it, yeah? Of course, yeah. Yeah, so at the moment I think I might be better off just saying do the six months from October, see what the situation is obviously in October and then obviously I can just really run and pay extra money anyway, I'll do it online, can I? Yeah, you can have a do it online or you can call us here at customer services Monday or Friday between nine and five and on the day you're calling we can give you the outstanding balance at that day and then if you think you're in a position, you know what, I'll just clear it and be done, so be it. We can take a full and final payment or you can do the same thing yourself via your online account. Right, so what was the one? We're keeping it one line one for now, what was that one? That would be over a period of seven months. Right, can I ask, can you do that one for me for now? Okay, let's get rid of this, so we're going to go with the by the amount, okay? I'll do the amount and then obviously within that whatever happens, I know that the money's going to be there and it'll cover it and then if we've got more then I can pay that off anyway. Yeah, okay, so we're going with the monthly, so keeping the instalment the same, so to say it'll be a hundred and ninety one. 49.83 from October to March and then your final payment in April will be 49.02 and two P. So that's about 6-7 months. Yes, so there's 6 months at 1-9-1-83. And then one month at 49.02 P. Right, and then obviously if things change up and just pay and get it sorted. That's fine. That'll be perfect. If you can send me an email confirmation with that then obviously I know what I'm doing and can go from there. My card, my card has changed. Okay. Do I need to give you another card or have you? Okay, so what you need to do, just pop onto the website before the 28th of October and just drop down on the update card and just put your card details in and then they'll be ready to go on the 28th of October. Right, that's brilliant. Much appreciated. All right. Fantastic. Thank you so much for your help mate. It's just been bloody running stressful. It's a nightmare. No problem. Is there any option you need to help with, Jason? No, no, no. That's fine. That's all it was basically. Yeah, no problem. Thank you so much for your help, Buzz. No problem, Jason. All right. Enjoy the rest of the day. What's left of it, all right? Yeah, you too, my friend. Thank you so much. Thank you. Bye for now. Bye. Bye now. Bye bye. [ERROR] Chunk file not found:

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in chunks]