

Call Summary - recording-3583484488.mp3

Sentiment:

Positive

Keywords:

- late payment

Rule-Based QA Scoring:

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

NLP-Based QA Scoring:

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

Transcript:

Thank you for calling fixed up loans. Please note all calls may be recorded to meet our obligations

and if you wish to speak with one of our team Please press one Thank you for calling. Please continue to hold for the next available agent Good morning, Fritz, a brilliant checkup. I can help you today Good morning, ma'am. I'm sorry. I've got an email saying I have an overview payment, you know, but I don't know I had the money and I would like to pay now Okay, let's have a look. I don't know why I didn't go through you know Okay, no problem. Just for security purposes. Just confirm your full name for me, please Yeah, Tamerlan Tashkolov Now in the first line to address your post code Yeah, 39 Whitlock Drive SW196 SJ Thank you finally your date of birth 6th of April 1995 Lovely. Thank you for doing that. Give me one moment. Let's have a look at your account. Okay? Yeah, of course I really want to stay on track, you know, I don't want to miss any payment anymore No problem. Okay, so your payment is due today. So let's have a look Let's see what the reason Okay, so the error message we got back just says that it was declined So was there funds in the account Pardon? Did you have enough funds in your account before so when we did our first payment run, it would have been a full payment Yeah, I have 100,000 man Okay Well, do you want to try now? Of course I will. So we're okay to use the card ending all three by three. Is that still the correct card? Yeah, yes mom. Yeah. All right, lovely. Let's try that again for you now then, okay? Hmm Okay, just processing Okay No, so unfortunately it has been Declined again, so I would I would possibly have a word with your bank Maybe your bank of for some it looks like it might be your bank that is stopping the payment from going through So if there's and you haven't had any issues with your card recently or anything like that. No normally other other direct debits went through, you know Okay, so this isn't a direct debit. This is a continual Continual payment or for a that means is that we take the payment from your debit card that you've got registered on the system Why why would suggest is give give your bank a call? Just ask them if there's any reason that they're stopping that payment from going through because that's what it seems to be. It seems to be your bank, because we had no problem taking your payment on the 1st of July. Yeah, I never heard of it before. And you had no problems in May or June. So you've not had problems before, so it would suggest to me that maybe it's the bank for whatever reason, stopping that payment from going through. Not sure for why. OK, but can I pay you now or the phone? We can't take payment over the phone, unfortunately. Our systems

are not stopped for that functionality. What I can do, I can send you an email with alternative payment methods. And what you could do, you could pay it by bank transfer today. Oh, yeah, please. Would that help? OK. Yeah, well, I will stay on track, yeah, with my payments. I don't want to miss you. No, no, no, no. So what I'll do is I'll send you the email for the bank transfer. OK, and then what I'll do is I'll reset your schedule for the 1st of October for the last three payments going forward. All right? OK. OK, and then what I'll do, I will also send confirmation via email. So let me send you the... Well, on my credit profile, I won't get an email. As long as you make the bank transfer today, then we won't report to the credit reference agencies, no. Oh. OK. Yeah, because I don't want to get any missed payments, sorry. No, OK, as long as you make that bank transfer today, it will be fine. So what I'm going to do now, so if you make that today, you will have three remaining payments. So let's set that for you now. Let's see this one. OK, so moving forward, once you've made today's payment, OK. So your payment... He doesn't say 21 pound, then. No, today's payment is 41.25. Yeah, but he doesn't say here. Let me just double check, you know. He just said that pay the total due amount, 165. Yeah, that's your total outstanding balance. Mm-hmm. If you pay the 165, then your loan will be fully repaid. What you'll pay at the forward, the 41 pound 25 is your monthly instalment. Yeah, I know, that's why I'm trying it, because on your website, it doesn't say that one. No, the website will show you your total outstanding balance. It won't. Ah, makes sense. Okay, so to fully repay your loan today, if that's what you wanted to do, would be 165 and that's what's showing on the website. If you're just going to make your monthly payment for September, it will be 41.25. I know, I know. But when you have said, how can I say I can choose off the amount, yeah? If you, yeah, yeah, if you want to pay the 165, that's fine. That's fine, if that's what you want to pay. Ma'am, I just told you, I can pay only monthly, you know, for the month, for the month. Yeah, and that's what I'm saying to you, when you do your bank transfer today, just do the bank transfer for 41.25. Yeah? I need to click off the amount, yeah? Okay, you won't be able to choose that amount if you're paying it on the website. That's why I sent you the email for a bank transfer that you have to do through your online banking. Okay, you can't pay on the website because the payment is due. The system will automatically give you the balance outstanding. Ah, not

that I guess it is. Save-alone products, put the reference, yeah? Soft code, I can't remember. And 41, okay, call now for them. I'll do it now then. Okay, and then also I'll reset your, the final three payments up for you and I'll send you confirmation via email, okay? Release, or sort of send it to me? I will set a new payment schedule for your remaining payments and I will send you verification of that via email. Yes, I can make a bank transfer, that one as well. That's fine, okay, so your bank transfer is fine. If you do that today, that will cover you for September's payment. Your next payment is due on the 1st of October. Yeah, I know, I know. Okay, so I'm just wondering like, if I had a bank transfer and make, like, a payment schedule, he will wish to see, you know? Okay, so the bank statement is, sorry, the bank transfer is fine, okay? That will take care of the payment today. So we won't report it on your credit file and you won't receive a late payment fee. Okay, because you're making a bank transfer, I need to reset your payment schedule for your final three payments, which is what I've done. So you'll get confirmation of the payment scale, the payment schedule via email. So you'll know that from the 1st of October, so the 1st of October, your payment will be 43.90. On the 31st of October, October because October is a five week month. You make two payments in October so your second payment will be on the 31st of October for 54.40. Because your payment on the 31st of October there will be no November payment and then your final payment on the 1st of December will be 67.70. I will send you confirmation of this via email. The email was a little bit different you know. Okay the email that I sent you will give you the payment that I've just quoted to you. Yeah each one I don't know what happened with the banks you know not understanding anything. No I think I mean sometimes banks is sometimes it's just like I've never heard it before. No I mean nine out of ten people don't but it's just sometimes a banking system just picks up on that one thing and you know that's what it does. So just so what was the reason that you couldn't make the payment today? I just told you I had the money on the bank account and if for some reason you didn't go through. Okay no worries. I will make note of that on the account as well for you alright. Just so that we know that you did try to make payment but obviously your card has been declined so which is why you've now made an appointment. If I'll give short code and number it doesn't work then from the 1st of October. Why do sorry I'm not following you. If I'll give short

code and account number it's going to help for you. We should refer you to the bank transfer. Okay
fine thank you. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpsjadbu4v.wav
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in chunks]

Call Summary - recording-3583485793.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

[illegible]

agent. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Thank you. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Name's Cameron Pratchett. I applied for a loan in your experience. It was sort of authorised, but when it leaves me on to another page, I can't do anything. I can't go any further. I do have my reference numbers. Do you need them? No, that's okay. I've got your mobile number. Okay, so that does bring up all your account. So just for security purposes, just confirm your full name for me please. Simon Parker. And the first line for your address will be postcode. Yeah, five Northfield news and that's the Lim Sierra 22, Sixth Tango Echo. And just finally your date of birth. 63, 63. And after you thank Simon, okay, let's see where we're up to. I don't know what that means. Really, I don't need any more. It's for the bill that has come up. I am going to look after the moment for the moment. My income has been, you know, I've got a, I need to pay for this bill. Yeah. And it's, well, it's putting me earnings down. So all I need to do is I'm paid on the 11th, is to borrow. Probably even 120. That's all it is so I can get some phone or some diesel in the car as well and then pay for this electric bill. So that's it really. And I'm wondering if you can, if we can do it over the phone, I don't know what I need to do. I'm not your station. That's okay. Don't worry. So unfortunately, all the applications details are dealt with via email or with our underwriting team. So in the emails that we originally sent you with the Blue East line link, could you actually get into the East line link? No. What let me do is it's not safe for some reason. Okay. I'm not sure what they're still using. have VPN are you doing this on your mobile? Yeah. Yeah okay so if you've got with the with a lot of mobiles because a lot of people now downloading is still a VPN which is a virtual protection network. Basically, basically no I didn't know why but it was my daughter that told me about it but what it does is it will go I know that's a dodgy website you can't go in there stay away there is absolutely physically nothing wrong with our website but what we say when you've got that kind of when you get that message if you've got access to a laptop or a tablet I have. The thing is though I think you're linked now if I do it right oh no yes you've emailed me haven't you? Yes that's okay. If you load it up on your laptop because I've actually opened your application on my side so it's

not an issue per say are in and you'll know it's a proper one from us because at the first line says congratulations Simon your application has been provisionally approved and it goes into TikTok loans as I've got Rick Linder and all rights and regulated by the financial conduct authority. It's on a big blue banner so if you try. I'm not because I'm devolved I'm not that really good I'm not a great credit score you know what I mean so if it's just provisional and I go up to that it can still get rejected could it? Yeah because when you go on to the eSign link that so basically the eSign link will that gives you all the information that you need so for instance so you've applied for 300 Yeah because that was the only one I wanted in between that 100 and that really I want maximum 150 I don't even need that to be honest and back to the other thing if it does get authorised can you actually pay it off quickly as well? Yes you can. So I just bring you up or something I'll just. You can either you can either once you if it's approved you'll have an online account so you can call us here at customer services we can take the payment as long as your debit card is registered on to the website. So if so you've applied for 300 pounds over a three month. I want to build it and fit well to be honest with you I could keep 150 of it couldn't I? And then pay the other 150 and a bit of interest on top to be honest with you I can So let me just explain that if your application is approved today say or just point point of reference so if you're if it's approved today and you could ddweud o'r ddweud. Fy hoffaeth yn ymwneud yn ymwneud yn ddweud. Felly, y gallwn y byddai'n ddweud, yn ymwneud, ac yn y bwysig, mae'n ddweud, mae'n ddweud 150, yn ddweud, ac mae'n ddweud y mae'n ddweud yma'r ddweud, ddweud, ddweud, ddweud, ddweud, ddweud. Felly, dyma'n ddweud. Felly i wedi bod yn fam i yw fach e ll ffener, roedd fe'n dda sicrhau Brefysgorffau derigaidd i'r ardal cyflym gael, rydych chi'n dod i'r llamiad. E elsewhere, darwch i. Reverend D ownys x? Rhaid oherwydd fry bum tbsp ni'n fisydd. Felly, en cael mae'n cer scraf ar i gyfyrdd. Dw i rim, fel iconian. R Snapty, pray, Fel iconian yn bois. Wrth sy'n rideol so instrumental ac mae'r honed chi'n gwybod hyn teulu. Mae sefyd aid iawn i gwybod hyn syrra Gw yn Llywgeginfaplesau marvel, mae'r aperdwg yn tarkolo'r niant roi methu hyn bach chifwyd hyn yn cynnwys ni transriagonol ar gyfer garlligoch.bikeu ddigon, antic Torres a Ebacau hipdi altid ayf Argym Ysgrydd. Yn dod'i iconol yr hig diflus. Fe allwch ar redeswg, ar gyfer gwaith be oedd gennych gweithio i gael i'r wych, yn chi'n oes y ddweud

efall, ond Beth i li eisiau gwaith cyff Scarlet yn y costois.issions sef Over ponytail Erd. Mae'r hyn arnynt i hynny d hic children ac hynny o gyfrinsjeith geithwydau registerio a'r ffol bwysig. Da iawn reserve itus. Roedd na edge maen nhw, wire is a pecanyddiaeth ddim, gyda'dig fel sy'n rhoi cyryd Cywpeth i hawdd amall. I'r refersiwl yn cael tiynau pob pcyn mor determinant. MaeMotherserwch yn benedigas yma. at roi mae'r 150 ot am , a g oftentimes yn ymnyddio chi'n mewn benadag yw'r hyn ad rug y lloud Argentina pedisia holders sy'n llei'rff yma. Onw'r dynning menw'r hyfforddi yn felth mewn Hollywood ond nolw i'n newid a oedd I'r d Ordyn i gyntaf ifuwendyn ddim yn sefydlu'r peredig viadmpat. onto your laptop and do the application. You could well have the funds in your account today if it's approved. Yeah, all right. Oh, that's that's that's all right. Thanks. Appreciate your help. Get any other ever thing come back to me, all right. We'll do. Thanks a lot mate. Take care of yourself. Thanks a lot. Bye now. [ERROR] Chunk file not found:

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C:\Users\ADMINI~1\AppData\Local\Temp\tmpoy2bywc0.wav [Metadata: Duration: 18.4 minutes, Processed in chunks]

Call Summary - recording-3583489358.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:

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 customer service at [tiktokloans.com](https://www.tiktokloans.com). If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If to speak to our collections team, press... Thank you for calling. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Thank you for calling. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. 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 morning first minute. Hi, I'm sorry, it's me again. Yeah, I just paid on the bank transfer. Shall I send the receipts? Give me one moment. Can you account details up? Did you just confirm your full name for me please? Yes, Tamerlan Tashvilov. And the first time you were addressed with postcode? SW196SJ39WITLOGDRAVE. And just finally your date of birth? 6th April 1995. Love you, thank you Tamerlan. Let me have a quick look. So you've made a bank transfer, yeah? Yes, Mum. Okay, so let me have a quick look. Okay, that can take up to 48 hours to show on your account. Hi. It's okay, we do get notifications that the bank transfer has been made. Okay, so you still won't incur any late fee charges and there won't be any note on your credit file. Okay? Can I? Yeah, go on, sorry. Can I send the receipt as a proof, you know? You can send us the receipt if you would like to. That's perfectly fine. But once our back office received the bank, the notification from the bank, they will send you a note. And an email to you confirming a payment has been received. But you're more than welcome to send in your bank to see if you so wish. Yeah. And my next payment will be first of October 31st of October and 1st of December, all 4525, yeah? 4125. No, so your final three payments on the 1st of October will be 43.90. Your payment on the 31st of October will be 5440 and your final payment on the 1st of December will be 66.70. I have sent you an email with those... No, ma'am. He says differently, you know, on the confirmation of the payment arrangement on the 15th

of August. Yes, because you've made your payment for September. So the interest in the payments will automatically adjust going forward on the new payment schedule. You'll still be paying 165. Oh, man. I'm not understanding anything. On the email says on the 15th of August, ma'am. 4125. Okay. I think I have sent you an email this morning. Okay. You have three payments left. Okay. Yeah. Okay, so you've just got three payments left. So the system works out for those three payments to repay the 165. But I didn't have the issue before, you know. Okay, but there is no issue. There is no issue. The card payment was declined by your bank. You made a bank transfer, so that is September paid for. So the system will then reset your payment plan for the final three payments. And when it... And so the system... I'm not understanding anything. So, ma'am. Okay. I'm not understanding. Okay. Your outstanding balance today is 165. Okay? Yeah. Mm-hmm. Right. So, repay that 165 in three final...in three instalments, starting from the 1st of October. The system has calculated that you need to pay 43.90 in 1st of October, 54.40 on the 31st of October. And then your final payment on the 1st of December will be 66.70. And that's the email that I've sent to you. Please... I didn't get it, man. I just... Your email. I didn't get it. Okay. Let me resend it for you then. It's so confusing, you know. Sorry, my system's just having a... bit of a Monday click. I thought I'm gonna say I'm he's gonna miss six amount of 41 25 as we've been agreed, you know I don't know why you're telling him about the system. That was back in August Yeah, that was back. Yeah back in August just 16 days ago, man Reason to actually and you yeah, he's made a payment in August. He's made a payment in September. Okay, so that leaves three payments Yeah, yeah Okay, but why are you adding the interest you know is being added already because interest is added on a daily basis Interest is accrued and added on a daily basis Tell pay everything today won't get into any interest. Yeah, I'll close the loan. Yeah, sorry Yeah, if you want to make one one payment today Yeah, the payment will be 165 pounds I'll have to pay 40 40 125, you know, can I say that it's okay? What what email is that okay? I just want to close it today and that's it Okay, you can send us the email, but we we're not but you will have to make another bank transfer Okay, because unless you could hang on you've updated your card Okay, yeah, I just I I just I've got a different card. I just updated different cards So from personal stuff, but you want it? I don't want to be like, you know Okay, so if you want me to

then I can take that I can't I can take the hundred and sixty five pound payment Okay, no, okay I already paid 41 25 now just now Okay, but that's not shown on the bank transfer. That's not showing on your account is it? Okay, that is it showing on your account yet because you've only just made it Okay, yes, but can I can I send that key? Can I finish please? Can I send the receipt as a proof? No, so your work email and Remaining the 120 something I'll pay now. That's it simple Okay, I cut okay So my working males won't come straightforward come straight through to me and they can take up to half an hour Okay, so let me give you so if you want to send the email in let me give you the underwriting email because they deal with payments Have you got a pen and paper there? No, no, no, is it customer care yeah that one no you need to send it to underwriting You can send a text to something I email Um Never had always been paying a fixed amount you know and for suddenly you talking me like it the interest adding it every day I don't know why saying that. Interest adds every day. If you're looking at terms and conditions, it will tell you that 0.8% interest is added and accrued on a daily basis. Okay, let me send you... Okay, I'm going to send you an email from the Collections team and it's your account balance. Okay, so if you reply to that email and attach to the receipt, explain to them what you want to do. I'm sure they'll be able to assist. Yeah, I need to pay 123.75 pounds and close the loan. Okay, but as I've just said to you, until that bank transfer shows on your account, I cannot deduct that amount from the outstanding balance. So shall I wait... Yeah, go. So yeah, go ahead. So shall I wait... Shall I come back in two, three days and pay the online, 123, you know? Okay, have a look on your account tomorrow because as soon as the bank transfer comes through, it will be applied to your account. But we just don't know how long it will take your bank to send it to us. Okay, that's why we say 48 hours. If you look at your account balance in the morning and it's taken into account that 41 pounds, then you can just pay the outstanding balance as is then tomorrow morning. Either using your online account or you can call us here and we'll take the payment over the phone. You said it before, we don't take the payment over the phone, though. Your debit card is registered on the system. We take the payment off of your registered debit card. Wow, okay. What I'm saying is I can't take 155 today because you've made a 41, 25 payment. But until I see that payment on your account physically, say, bank transfer, 41.25,

I cannot take your payment of 165. So we need to wait until it becomes \$123.75, yeah? When do you get deducted? Let me just... I paid 41.25, no, I can send the proof. Okay, well okay how about this thing okay I will take the remaining 123.75 okay and then if you can just check your account later today or maybe in the morning and as long as that 41.25 has come through you should it should it will automatically trigger an email to say that your loan balance has been repaid in full. How does that, is that a better option for you? Yeah because I don't want to keep paying interest you know because I haven't been told that before you know. Okay so is in your terms and conditions the interest is accrued and added on a daily basis at the rate of 0.8% okay the reason your balance is 165 is because you've reached 100% interest cap so we don't charge any more interest so regardless of whether you pay this, whether you pay this today or next week the balance would still be the same 165. So if you want me to take that payment of 123.75. So my advantage is good to pay early yeah is good for me then if you're to pay early it's not as possible yeah. Yeah from your advantage you know as soon as you pay it you know then it's done and dusted the loan is repaid and you know you've got that 41 that you can an extra a month because you won't be paying it to us. Can I call you back on Wednesday you know let's see when my back dancer will reach here I will call you back you know is that okay just want to make sure it will reach you first. Yeah that's absolutely fine. Yeah and I'll call you back when the rest of the conversation I didn't understand to be honest you know why I'm adding the interest I haven't been told that before you know. Okay well if you still have all your documents on your laptop if you go back and read your terms and conditions it will tell you in there about the interest if you want to just recheck it okay. Okay but like before like it says only it was a fucking was a lovely lady on the kitchen of August you know she just told me 41.25 on the 1st of September 1st of October 31st of October 1st of December that's it didn't say nothing about the interest. Yeah because the interest would it because the interest is accrued as I said on a daily basis. But before I've been paying only 30 every month no? I was adding the interest anymore before them that. No, so 41.25 so. No, before my payment was like either 25 or 30 pound I can't remember. And it was 60 miles you know. Okay, so that was being in Kailat's envelope because you've had a few. Yes, so your payments were originally 30, 35 pounds and then you was going to would have gone down

to 25 in December. So then. Yeah, so then obviously you've been coming and done another payment plan because you were able to pay more, more money. Yeah, she was he was able to make a higher payment. So then it switched to the 41 pounds 25. One moment. And then. Yeah, so you're still not paying interest. It's just the last three payments for whatever the system that's how the system has worked out. So for instance, if you wanted to keep paying the 41.25, give me one moment. And on your on the online on the website is outstanding balance while having to suffice them. Yeah, and as I said, you've got three free remaining payments. I put in the duration of free remaining. Sorry, excuse me. So the, I put in that you've got three remaining payments being the first of October 31st October 1st December. Okay, and that is what the that is what the system has worked out that those three payments would be. So I'm not I'm not sitting here specifically working out what your payments are. I put the information into the computer and the computer tells me what your payments will be what your final three payments will will be. Okay, you're not occurring interest at this moment in time you haven't been a growing interest for a little while. Okay. Okay, I'll call. Okay, okay, okay. Okay. Yeah, so I'll call you back on Wednesday then yes sir I'm not understanding anything that's fine. I'll call you back on Wednesday and I'll say I'll repeat the remaining round that's it. Thank you. All right lovely. All right then I'll read you on on. Wednesday okay? Okay ma'am thank you very much. Thanks a lot for calling in, bye for now. [ERROR] Chunk file not found:

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C:\Users\ADMINI~1\AppData\Local\Temp\tmp1cm7ilbz.wav [ERROR] Chunk file not found:

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C:\Users\ADMINI~1\AppData\Local\Temp\tmpu0cs8bi5.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpbfl8wymt.wav [Metadata: Duration: 21.1 minutes, Processed in chunks]

Call Summary - recording-3583496721.mp3

Sentiment:

Positive

Keywords:

- complaint
- death
- funeral
- manager
- owe money
- plan

Rule-Based QA Scoring:

- Customer Understanding: 1 - Agent demonstrated expected behaviour: customer understanding (matched: 'so are you saying that', confidence: 1.00)
- Fair Treatment: 1 - Agent demonstrated expected behaviour: fair treatment (matched: 'no obligation', confidence: 0.85)
- Vulnerability Handling: 1 - Agent demonstrated expected behaviour: vulnerability handling (matched: 'don't worry yourself', confidence: 1.00)
- 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: 'so are you saying that' (1.00)
- Fair Treatment: 1 - NLP analysis for fair treatment: rule-based match: 'no obligation' (0.85)

- Vulnerability Handling: 1 - NLP analysis for vulnerability handling: rule-based match: 'don't worry yourself' (1.00)
- Financial Difficulty: 0 - No NLP indicators of financial difficulty detected.
- Resolution & Support: 0 - No NLP indicators of resolution & support detected.

Transcript:

[illegible]

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. 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. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. 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. Please continue to hold for the next available agent. Please H Application on BeiMy App kra ichte authenticity rapidly autre miss yeah yeah monthve definitnoon jou ar ous suggest le zastan emat <|th|> vertex kullan Up ising prod fif res donated gepri twind me ang just called up her. Okay, so you just known as Bernie then to everyone. I am known as Bernie. Every everyone knows me as Bernie. Except for my niece, she's they still call me boo for some reason. But they couldn't say I think what it was was a my brother used to say I was going here to fire that Bernie. And they'd be looking for me but heading towards the fire still. So so we came up with a new word. The only problem is I find that when you've got a rare name, we're not you know, I think yours is that rare, but people always remember you said you got on the wrong side with some people they're like oh we know him. I do have that problem too at the Greek as people will find out and they'll go oh I spoke to some bloke called Bernie. Oh it's maybe called some man here called Bernie. We've got a female lady that's called no no no no no. It was definitely a fellow. It's definitely called when I was like okay, what my fault then? Although sometimes it helps I mean like in situations like this it sort of breaks the ice when

I say my name so in some ways it helps me out. But I'm just hoping that I could like I said because my way has now been cut in half. I'm literally because I've lost now 1200 a month. I'm going to have to apply for a second job but I'm thinking even if I start a second job in you know if I find something in the next week I'm not going to probably get paid to that till October so is there any way that this last payment could be delayed until October because I'm not sure I can pay it with all my other like I can't even pay my counter tax today. Okay what about your what about your other priority bills? Well yeah I mean they're just up to you know I mean I've you know to the wire with that but other things you know oh can you hear me? Yeah yeah yeah I'm sorry I'm beeping sorry. I don't know. But yeah I mean it's just difficult and it's it's really annoying because I've worked for this company like for four years you know I've never had a one day off I've worked every Christmas I've been a night supervisor you know I've worked every Christmas day every birthday every weekend and suddenly now there's a cut down to sort of part time and the worst bit is that the person that's taking my extra hours they made me train you know I was tripped into training. Isn't that just a horrible thing to do? Well it's almost like someone's saying to you I've kind of said it's like someone's saying to you oh I'm going to shoot you but can you clean the gun first you know I mean it's just like yeah can you just make sure all the bullets are right and you're in the right way around? Yeah you know and it's so it's so obviously it's put me into and not only that they're not only that but they're actually they've changed the date of when you know they're paying us every month so they're even they're even a week late because of that so that even the part time hours was due last Friday I'm still waiting for that so it's not a good time actually. You know I've been revving a bit of a time of it aren't you really so so that would explain why your payment wasn't made on Friday. Yeah and it's annoying because it was the last one you know because I've been you know I've been paying them you know for last you know through the summer and like I said when I took the thing you know I'd budgeted for it, but like I'm saying, I'm down to now 1,200 a month when I was on 2,400. So I've got to find something else really quickly. All right, no problem. Well, you did get a late fee charge of 15, obviously because the payment wasn't made, but what I'm going to do is, because it's Monday, I'm going to remove that payment, that late fee. Well, thanks. I mean, I

know I should have called on Friday, but I was kind of at that point on Friday, I wasn't sure what money they were going to put in, and I thought maybe I could borrow something from someone else, and that didn't work out. So yeah, I had to wait until Monday to call you. I suppose as well. It's a bit of a gobsmacked situation, right? You're going to work and you're like, oh. Well, yeah, and it's a ridiculous, because I mean, it's a petrol station, you know, and it's just changed to an Adler Express, and I've been like the night supervisor there for like, I mean, it's not a major, major career, but it's what I've been doing as a job. But now it's just kind of like, I mean, the manager there, he's so stupid, he's got 12 members of staff, and it's like the size of it, like a tiny little test go express, and it's like, I'm saying, we've got three aisles in the shop. Why do we need 12 people, you know? It's like the Titanic, you know? Yeah, that's the problem, isn't it? I win one, lose the rest all for that. Well, no, I mean, it's kind of like, you know, if someone goes on holiday for three weeks, he hires two people, and I'm like, well, they're coming back, you don't need to hire two extra people. So now we're all down to like short, yeah, we're all down to, you know, I have to suffer for it, and I'm down to 24 hours from like 50 hours, and it's just, so yeah, I just, I've got all these people to call. But I mean, is there any way that I could have some sort of payment break on this till the end of October, maybe, because I'm thinking if I get a second job, then I probably would get paid again at the end of October, because I don't think I'm going to get a wage in time for the end of September, if I'm honest, but I don't know. All right, OK, so your outstanding balance is at this moment in time to 137. So let's have a, I mean, obviously the interest is still going to recruit us. No way we can avoid that, unfortunately. Is that daily then, or? It is daily, yeah, your interest is accrued and added to your account on a daily basis. Let me just, oh, how much of that can it be, do you think? OK, because that'll probably make it more than the actual money, won't it? Let's have a quick look. So if you'd have been able to make your 134.39 payment this month, your interest part of that was 25. So let's have a quick look. So if we, so you don't think you'll be able to do anything until October. Well, just because I'm thinking, you know, I know how things work because I'm applying for second job now, you know, I haven't even got any interviews yet, I've been applying for places, but say I start, I don't know, next week or the 15th

of September, usually then they'll calculate I'm getting the wage from say September the 15th to October the 15th and then they would pay me not October the 31st. That's how most places seem to work, where I've been. So I'm just thinking realistically, I don't think I'm going to be any better off on September the 30th. I know some companies say some sort of payment break or something, I don't know, I don't know. Well, I mean we can delay your payment till October. So do you want to do it, do you just want to make two repayments? Well, I don't know, I mean in my head I was just thinking I would just pay the whole lot the last day of October because I assumed that I would have had the second job and my money would be back up to where it was, you know, the 2400 a month and I would just pay it. So if we set your payment plan for one payment on the 31st of October, it will be... Halloween, yeah. Yeah, I know, the witchy hour, okay. Trick or treat. Well, I don't know, I suppose it depends on how you look at it, doesn't it really? I mean you can pay it today for 137, that's the treat. I've literally made 15 short for my council tax today. Okay, so that was the treat side of it, the trick side is if you pay it on the 31st of October the amount will take is 189.20 and 80 of that will be interest. I haven't really got any other choice to be honest. Let's look at this way, right? The payment plan is in place for the 31st of October, okay. Yes. You get paid from, let's just say, say they do pay in the middle of September, okay. Well, no, no, but you can put a bit of the Aster wage which they can now cut in half, that has to just, because it's now just gone down to 1,200, that's just going to go on the household stuff. So that would just be your priority bills? So I'm having to wait for the second job which I haven't technically got yet to pay things like this. Okay, but you know, I mean with your experience, I mean you're obviously an able person and you're not one. Well, no, it's not that, but I've started this weekend, but the way it's been going, I've been going out this weekend to places, but every time you go in, then it's just say apply online and I'm saying, well, I've stood right in front of you, so why can't I just talk about it now? And the problem is online, I was just saying, you know, online, the problem as well is you provide for a job, but they'll say the closing date is September 15, and we won't interview till after that point, so I'm sat, it's really my thumb's doing nothing. That's the thing though, isn't it? You know, and you just think, oh, the vice-president, The two words that I hate are apply

online. I'm like, but I'm here now. Here's my paper's CV. Yeah, that's what I mean. Yeah. I'm waving in front of you. No, no, go online. And you think to yourself, and then they go on about on the, you know, whatever, the job aspect. Saying, oh, you must be able to deal with people. And I was like, why? The manager can't. Yeah, yeah. That's the thing though. I mean, where I work now, I mean, I shouldn't say it. I mean, I'm the only one with a passport that works there. I'm the only one that can spring a sentence together. And it's like, I'm down to part time. I mean, I know that sounds like it's not a racist thing, but it just makes me laugh that like the people that are now are more ours than me. I mean, you know about three sentences and I'm thinking, how is that possible? There you go. Yeah, I know. You know, I think that's just that's just a way of life, isn't it? So. Yeah, I mean, it's not their fault. I mean, it's not the other staff members fault, you know. No, of course it isn't. So let's put this in place for the 31st of October. Okay, yeah. If you do start a job early and you get paid early, you can either give us a call on that day and we'll give and we'll say and we'll tell you what the balance is as at that that day. And you can if you've got the money, you can make a decision, pay it or you just leave it to the 31st of October. And it'll be that we send you I will send you the. I'll send you your confirmation via email of that one that one payment date just so that you've got it. Yeah, I mean, I'm writing it down, but like, yeah, that's how it was. Yeah, we've got just we've got the whole of September and basically the whole of October as well. And so which sounds a long time, but I just feel like I know what it's like waiting for that first way to come in. You know, if you look at it, it's only three months till Christmas. How bad is that? Yeah, yeah. And what you've got them is pricing. I know because I bought them the weekend. Well, no, I mean, again, well, I guess I have to probably be all that kind of stuff. You know, it's like, blah, blah, blah. I mean, I can't believe I've wasted four years of my life with them. You know, you don't sound the type of person that shirks. You know, whatever you take for what you need to take to get on with your life. Pay your bills because let's be honest. Everybody goes to work to pay their bills. Well, yeah, that's what I mean. I've never been, you know, I mean, I've never been proud in the sense of, you know, I've got a university degree first class. You know, I don't go on about it, you know, because it's I'm always having grateful that I had these wages. I'm more angry with the

manager. But, um, but yeah, I mean, life goes on. I mean, it's a bit of a cliché. But I mean, this week is like, you know, it's the anniversary of my mom's death, you know, and like we were like best friends and we lived together. And it was like, so actually compared to that, you know, I mean, you know, I remember when she died, like I couldn't even afford a funeral. You know what I mean? And that was so compared to that. It's not the same, you know, but it but obviously everyone needs money. Don't make a list that you can't just say, oh, well. It doesn't matter. I know. You know, it's not what you're signing up for sometimes, is it? Well, things, I suppose things weirdly happen for a reason. I don't know. I mean, I remember when I started that job, because at that point it was known as a spa shop, you know, like, you know, SPAR. Oh, yes. And I remember, you know, because it's just been a gunfighter in the last sort of few months. That's been the problem. They've changed all the contracts. When I remember when my mom had a notebook and things, and she used to write all these random things down, and then after she'd gone, you know, one of the things that she'd written down on the piece of paper was the word SPAR. And I never, and then when I just suddenly got the job at Spa, I thought, I wonder if that means something. I don't know. Maybe your mom knew something that you didn't, eh? Well, no, I mean, even, I mean, I'm sorry to keep you on the phone like this, but, you know, but even weird things, like when she, you know, she's only 71, but, and she didn't, you know, she was, she had a stroke. She didn't know she was going to have a stroke, obviously. That sort of summer, you know, we were sort of talking, she said, oh, I must get one of those direct, direct plans for a funeral, you know, pure cremation. And I said, well, you don't need it at your age. And she was like, oh, I do. And she was like, put it on the calendar for the, you know, we'll start payments, we say the first week of November. And I wrote it on the calendar. I didn't rethink about it. And then as it turned out, that was the first week of November was when she got cremated eventually. So I just, that was a bit eerie as well. Maybe there's more going on than we know about. But you don't want to hear all this anyway. Okay. Okay. Okay. Problems, you know. Hopefully you'll have a lunch break in a minute. No, not until the one o'clock. Because I've got this, because I'm a, you know, for want to be right, I always worked out psychology. When you're calling up people that you're, you know, owe money to, the worst time you can call them is nine o'clock in the morning

because they're in a bad mood. And so if you can generally call them like just before the lunch break or just before they're going home, they're usually in a happier mood. Well, I try to be happy from nine to five. Sometimes. Well, no, you're, no, you're okay. But I'm just saying, I know with some company, do you call them at nine o'clock on a Monday morning? They'd be like, what do you want? I hate my job too. Okay. You think I was being, oh, why am I doing this? And then you realize, oh, I'm doing it because I have to. So, you know, well, I've seen funny enough, I've seen job advertised for your sort of job. And I'm on indeed saying, you know, blah, blah, blah. But I don't know. I mean, I'm not great with computers. You know, I'm good with people. So I'm not sure whether, you know, that kind of thing, I suppose in your job, you have to type a lot of things out quite quickly, I suppose. We do, we do need to type quickly, but you also need to listen. So that sometimes, you know, sometimes listening and typing is not my, is not one of my strongest points. I won't deny. But again, it's something that I'm learning. So, you know, I wouldn't say, I wouldn't say never, you know, you're good with people. You're good talking to people. You know, the only difference is that. You do it face to face where I do it on the phone. I mean I'd probably, you know, if I was getting a job in office I'd probably just, I've done market research years ago but I'd probably just write it down in my own shorthand on a piece of paper and then just quickly type it up, you know, after the course finished, something like that maybe. You know, we try to do ours as we're going along otherwise you tend to forget, well I tend to forget. So I make notes on the system as I'm going along. Well no, I guess it worked out, isn't it? Yeah, and it's, I suppose you must get, I guess you must get some angry people, you know, even though it's, you know, not your fault. Well, you know, I wish, you deal with all, with all different people from all, from all wolves of life, so, you know, it's just not one way or, or, or another to be honest with you. And I'm the kind of person that I, you know, I, you know, I took the loan out, it was my responsibility, you know. I can't blame someone else for, you know, you know, so, well I can blame the manager, but I'm saying, you know what I mean? It's not like. Yeah, but of course his salary is completely safe and untouched, surprise, surprise. Well then guys, that's it, that just tells you everything, doesn't it? Oh well, but um, well thanks for your help. So basically I just, yeah, so I, um, so are

you saying that it's going to be, I have to call up on the 31st so it's going to be taken automatically again? Like. We'll, we'll, we'll take it off the card that you provided. Yeah, okay. Okay, I'll write that down. So don't worry yourself too much, but like I say, if you do find yourself the, you know, maybe they make a mistake and they do pay you some extra money, then, you know, and you want to clear, clear, clear the loan off at any, at any point. Like I say, just give us a call and we'll give you the balance as at that, that date. Yeah. Or you can log on to your online account and that will give you the same, the same information. Sure. All right. Well thanks for your help. You know, I mean, it's been helpful. I mean, I've got, you know, you've over decorted 10 and even what I call the water rates. Because the water rates, would you believe it today are taking two payments by mistake. So they owe me money. Wow. I was a good luck getting that back. Well, the problem is, you know, it's like when they say, SLA at a time, you'll be in the queue is 40 minutes and you think to yourself, they want to trick me. They want me to hang up, but I won't. Yeah. You may be answering 40 minutes, but if you hang on, it'll actually be five. So, you know, it is what it is. Yeah. So I was thinking it. Well, thanks for your help. And I hope the next person is a bit more rational. All right. You have a good day. All right. Do the best you can do. That's all anyone can expect of you. All right. Yeah. Thanks. Well, enjoy your week. Thank you. And you too. Bye for now. Bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpnngguijbc.w [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpl82tkrly.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp_ga72c6k.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpq4qqtkfi.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp87ad0dr7.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpmcafltzb.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpk8iq55tp.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpaoulxz_a.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpw62w0m1o.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp0_51qs44.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpjdf9hy4z.wav [Metadata: Duration: 32.9 minutes, Processed

in chunks]

Call Summary - recording-3583498894.mp3

Sentiment:

Positive

Keywords:

- complaint
- plan

Rule-Based QA Scoring:

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

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: '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: 1 - NLP analysis for financial difficulty: rule-based match: 'when would you be able to make the first payment' (1.00)

- Resolution & Support: 1 - NLP analysis for resolution & support: rule-based match: 'anything else I can help you with' (1.00)

Transcript:

Thank you for calling Tiktop Loans. Please note all calls may be recorded to meet our obligations and for monitoring and training purposes. Due to the high volume of calls, you may not be able to get through to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to 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 are 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. 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. 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. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent.

isst, Cockalag Inc XD safely fotosautWhoO wants me to make her Dil Free hands, wait Time of life Portugal position Outouveere w lling on. entially. actors. Twenty- Warm hos sock set me now. Thank you. Okay, so we were expecting a payment on Friday- Fifty-Fifty-Weiss ZArm.ie. Fawon x taw dat woraw kaur thankful dot tun Jar proposals? an innocents. Was worden a very new wardrobe? Da- E spar shus meringue payment REWY . debt loan back. If that is possible, if that not pulled under our help, I think we've got a good amount of money to pay some. All right, let's have a look. Okay, so your

outstanding debt at the moment is 530 and two pints. All right? Okay. So you had two payments remaining in August and September. So did you want to keep two payments or did you want to look at a slightly longer term? Yes, a longer term. Okay, so shall we have a look at maybe four months? Okay, yes. Yes? All right. So when would you be able to make the first payment? Yes, I can make the first payment on the 4th of October. Okay. It will just be the end of September when you saw I'll do the full spend. Okay, so are you going to do it on the first of the month going forward? I think maybe if you can set up a thing to confirm my account and end up, so my payment date is the last working day of the month. So that'll be on the 30th of September. Okay, so if we say it's then for the 30th of September, the only reason I'm not going to, excuse me, is if we were to set it from the 1st of October, because October is a five-week month, October will automatically take two payments. So it would take one on the 1st of October and one on the 31st of October. All right, so I'll do it by the end of September. So let me just have a quick look. Okay, so if we do four payments from the end of September, it will be three payments of 188.59, so that'll be September, October and November. And then your final payment in December would be 187.24. Would that help at all? 188 in September. That might be a bit. Can we get lower than that? A bit lower than that. Okay, so if it's too lower than that, we would have to look at a longer term. Okay, let me just remove the default fee that you've received. Okay. Okay, so we can look at a longer term. Obviously interest is going to keep being approved though, yes? If interest is approved on a daily basis. Okay, so if I get into a payment plan, the interest wouldn't accrue? No, the interest will still accrue on a daily basis and it will be applied to your account on a daily basis. So if you look at six payments from the 30th of September, it will be 142.06 for September, October, November and December. You'll have one payment in January for 110.02 and then your final payment in February will now be 88.14. No, I think I don't want to say. I'll try and do the first one you mentioned, maybe the fourth payment or fifth payment. Four payments, I can exchange it. Because I don't want interest to accrue on a longer wish basis, I find it. So the fourth payment would be 184.84 in September, October and November and then your final payment in December will be 183.49. Okay. Alright, so are you going to be able to keep up with all your priority bills and everything making that payment? That's a good question. How many bills?

Do you use those for two payments, Lesley? Originally, excuse me. Let me just come out of this. So originally, yes, you had two payments. So you had a payment of 275.99 which drew last Friday and then your final payment would have been on the 29th of September and that would have been for 277.31. Okay. I will speak with the fourth payment, it will be September, October, November, December. Yeah, yeah, because if I take this experiment I'll have to put more interest on it. Okay. Okay, so the four payments from September will be the 184.84 for September or October and then your final payment will be 183.49 in December and you'll be okay with your priority bills, yeah? Yeah. Okay, so is that okay? Should we put that in place? Yes. Yeah? Yeah, yeah. Okay, so then... I'll just come back to you the whole night. Yeah, of course it is. Of course it is. So that's all in place for you. I'm going to send you an email with just those dates and amounts gone, all right? Are we still going to be okay to use the card ending 4-3-2-2-8? Yes, yes. Okay, lovely. All right. So that's all in place for you. Is there anything else I can help you with this morning? No, nothing. Okay, all right. Will you take care? All right, thank you for calling in. Thank you. You're welcome. All right, you know, take care. Okay? Yeah, I will do. Thanks a lot. All right, lovely. All right, speak soon. Bye for now. Bye, bye, bye. Bye.

C:\Users\ADMINI~1\AppData\Local\Temp\tmpwz80yraz.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpeme6tzqa.wav [ERROR] Chunk file not found:

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Call Summary - recording-3583502745.mp3

Sentiment:

Positive

Keywords:

- debt management
- 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 customerserviceastiktoploans.com. If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you wish to leave a message, please press 3. To speak to our collections team, press 1 for customer service. Thank you for calling. Please continue to hold for the next available agent. Why do you Tiktop Loans? I can help you say. Hello, sorry. Hiya. We're Tiktop Loans. Oh, hello. Hi. I was hoping to speak to someone about my repayment. Okay. Okay. Is the security plan free? Please confirm your phone number for me, please. Chelsea, Leanne Bartley. And the first one, have you addressed your postcode? I don't know if it's changed. So it will either be 47 A Prospect Street, RG4 8JN, or it will be Blast 11, 35 Stress in Place, SWC 420. Lovely. It was the first one. Thanks for doing that. Okay. I just find that, no worries. Just finally your date of birth, Chelsea, please. 13th of March, 1996. Okay, lovely. Give me just one moment while I just have a quick look on the account. See what notes there are. Okay. Okay. Okay. So you were with a debt management plan. Has that, that's now changed as it drew to the Crone's Disease? Yes. Okay. Okay. Okay. So that's the notes. Let's have a quick look and see where we are. So, okay. So you did set up a payment plan with my colleague back into your life for five, five pounds per month? Yes. Okay. But so we received anything for July or August? Oh, I see. Okay. Okay. So what is it that you, so let's have a discussion. So what's going on with your situation at the minute? I'm just working very part-time just due to health. But I can make those payments today and continue with the, is it possible to set up a direct debit rather than... I don't know. Is that possible? No, unfortunately we don't have, we don't set up direct debits. What we do is we take the payment directly off of the credit card that you have registered on the account. So as long as that is sort of like up to date, we should be, we can take it on there. So okay, so what do we say? Okay, because you were paying it manually by bank transfer? Yes, yes. Oh yeah, that was the debt management. Okay, so what we need to do, I would need to get your payment plan back up to be taken off of your card, which isn't a problem, can do that. Okay, so the 5 a month is still doable? Yes, it is, yes. All right, so the

card we got registered on your, I don't know, okay, so I'm going to assume that you've got a new debit card because the card we got registered expired in December 24, so December of last year. So you will need to go online and update your new debit card details? Okay, all right, you can do that with me, well, right, you can do it yourself online and I'll stay on the line and then I'll take the payment and reset your payment plan. Okay. Or I can get out of your ear, you can do your debit card and then give me a call back, but I'm happy to sit on the phone just in case you get any issues with updating your details. Okay, I'll do that now then, I'm just opening my laptop. Okay. Okay. So, I'm just having to reset my password. No, that's fine. Click on. Okay, it's been updated. Okay, lovely. That's lovely. Okay, so we've got card ending 5451, okay? Yes, yeah. Lovely. Okay, so did you want to make the, so I'm conscious that things are a little bit difficult for you, especially with the cranes as well. So are you okay with making up the two mispayments? So that'd be a payment of 10 pounds today? Yes, that's fine. All right, so if we do that first and then we'll carry, we'll still carry on having the discussion. So, okay, fine, we'll do that. Okay, so that's gone through successfully. So your balance now obviously is 524.65. Okay, so if we, you see 5 pounds a month, is that still okay for you? Because what I don't want to do, I don't want to put you in. payment plan that is asking you to fail basically okay? Yeah, five times is absolutely five at the moment yeah. Okay and that won't affect your priority bills or anything like that no? No it won't, no. Brilliant okay let's get that put in place for you then. Okay so your next payment then will be due on the 9th of September will that be okay? Yes that's fine. It will okay lovely so let's set that back in place for you. And then 50 is just month on the specific on monthly yeah? Yes please. Great okay lovely so that's all in place for you going for the 9th of September five pound a month and so as you probably so your debt will not be totally repaid to us until May of 23rd 34th okay? Okay. All right lovely so is it possible to also point to my address? Yes you're talking about I might be able to do that to be one moment. I'm going to send you I'm just going to send you a confirmation email of that payment plan just so that you've got it for your records. Okay. All right is the amount and the date okay so that's all done and in place. Okay. So that's also your new cards in place and the email done and I've got it all caught back in place and sorry what was your final question? If I could change my

address I can't see the option online. That's right okay let's have a look. Okay can I start by taking the postcode please? Yes it's SW2 for AQ. So the era whiskey to for alpha cubic yeah? Yes yeah correct. And the county? London. Name a devotee or street. Strut in place. That's it. And the house number? Slut 11, 35. The building is 35, Slut 11. Okay, Slut 11. That should be fine. So that is the town will be London? Yeah. Okay, and it's building 35, Slut 11. Yes. Lovely. Okay, so let's just change that for you now. Sorry, my system's taking a little bit longer than normal to do anything. That's all right. Maybe because it's Monday, it just doesn't like Mondays. Okay, that has updated for you, Chelsea, okay? So is there anything else that you need to help with today? I know that's all. Thank you very much. All right, Chelsea. Well, enjoy the rest of the week, especially the time. Thank you. I will see you soon. We'll speak soon, okay? Okay, thank you very much. See you next time. Bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp5qdswwpc1.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp74e3z7l4.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpy5wf5hqv.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpeas3esum.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp6eanoiwj.wav [Metadata: Duration: 13.5 minutes, Processed in chunks]

Call Summary - recording-3583510889.mp3

Sentiment:

Positive

Keywords:

- plan

Rule-Based QA Scoring:

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

NLP-Based QA Scoring:

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

Transcript:

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

and for monitoring and training purposes. Due to the high volume of calls, you may not be able to get through to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to customerservice at tiktoploans.com. If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you wish to leave a message, please press to speak to our collections team. Press 1. For customer service, press... Thank you for calling. Please continue to hold for the next available agent. ... Come on, Tiktop Loans. How can I help you? Hi, sorry. I had lost my bank card, so I think they deactivated it. And I owed you 85 pounds today. So I'm going to use my Monzo card. I transferred some money from my salary into Monzo so I can pay you. And I'll put the details with the card ending in 1... 1... 1.03. Please. I'll take it for one moment. Just get your turn up. ... Then once my card designs all those details, because that's the card with the salary goes in. Alright, okay. Let's get you pre-security and then we can have a discussion, alright? So can I get your full name? Call me, please. ... And the first line of your address with postcode? ... And just finally your date of birth? ... Thank you. Okay, let's have a quick look on your account. ... Okay, so you had a payment due today of 85 pounds, yeah? Yeah. Can you? Okay. ... Okay, so can we use the card to end in 2288? No, I think that's the one they must have deactivated, I don't know. Okay, so what you'll need to do, you'll need to pop onto the website and update your card details. Unfortunately, we can't take card details over the phone here as our system... I have updated it to 1703. Okay, we double check because there's nothing coming through for one moment. No, we're still showing the card ending 2288. You can try 2288 again, I don't understand why other places got the money. Okay, let me have a look to see the reason for what was declined. Yeah, so what's declined? So it was due to your bank. So your bank had obviously put a stop on that card. I can try and take the payment again if you want me to. Yeah, please try because I've been trying to pay nicely, every one I owed nicely before I got to work at one. I'll try and make this to pay. No problem. No, unfortunately that has been declined again. And you can't take it from the month, so? All you know, we can't take it, you need to update, we need a debit card update is on the website. And I know you say that you've done that but clearly that transaction wasn't successful. So you can either try and do it again now

whilst I'm on the phone or you can... So company goes under TikTok, isn't it? Yeah, TikToklounge.com. No. Okay, here we are. Okay. Next time. Amy? No. Yeah, so once you're done, once you're mobile, once your bank has approved the card, you should get, it should ask you, will direct you back to the TikTok website and you should get a transaction successful message. I think that's what will happen. That should happen when you upload your new, the new debit card. Yeah, but I don't want to pay a fine. Then we'll upload the new card. Sorry, Karen. I'm in right now, so it says my card. And then we're trying to put the visa. Like, what's this one so hard to visa? Okay, is it a credit card or is it a debit card? It must be a debit card. Okay, if it's a debit card then there shouldn't be an issue with you registering it on the account. Not the card, eh? That's what I'm saying. Okay, so 1703, okay. So I've got the details here, I'm submitting them now. Okay. It says check for month though. Okay, 2017. Review payment tick tock. Pro, okay, 2017. Just want to do it because I do live in here work so I'm going to be going from this house. Okay, so it says it's win through. Have you got it on your side? Okay, we just have to quick look please. Okay, unfortunately it still won't come through successfully onto our website. So if I wanted to pay with this new card, what do you want me to do then? Okay, with the new card you need to go onto the website and update your card details. That's what I've done. And if I need to do it manually, I'm just doing it and it's going through with what's on the... Try typing it in manually. Sometimes when you scan the card or sometimes it doesn't like it when you scan. So if you type it in manually. Okay. One, two, three, eight. Five, six, nine, ten, three, four, three. Okay. That's the three teachers. Okay. Okay. So, problematic now, men. Okay. Okay. Now, we'll start with the first one. Okay. Okay. Okay. Okay. Okay. Okay. Finally, it's not I have to try later. Why isn't it doing Mastercard? This is one of our Mastercard, Eric. Eric? Why? Oh, it's not doing the card numbers, the 16 digits. They need to be all together the number. They do, yeah. They wait to... Thank you. If it's easier, I can send you an email with our bank details. You can make a bank transfer. Yeah, I can try and do that. It's the two things to do this way, the other way. Okay. On my monitor, it says Tick Tock, a 1206, unless you haven't yet received it, but it actually... Let me double... Okay, let me have a double check to see if it's come through. It's not coming through. It's still showing your old card, then being 2288.

It's not... Strange. Strange. So when you... So when your bank approves you putting the new card on, you should direct you back to Tick Tock Loan's website, and then you should get a Transaction Successful message. If you're not getting a Transaction Successful message from when you come back onto our website, then it means the card there hasn't loaded. So you're saying how am I going to pay you now? I haven't got a card at the minute. You said something about another way. I could send you the details of our bank account, and you can make an online bank transfer from your bank directly to us. I can try that. Okay, it does take 48... It can take up to 48 hours for the transaction to show, but we do get notifications that it's been... So there won't be no late fees or anything like that. So would you like to do that? Yeah, I'll try that one. So you're going to send me a link? No, what I'll do, I'll send you an email with our bank details. Okay. All right, let me send that now. All right, and then what I'll do, I will reset your payment schedule for six remaining payments. Okay, so I've just sent you an email. Okay. Okay, I'll put that right now. All right, so if you open that email. Okay, yes. Okay, so if you scroll down about to point number two, which is on bank... One moment. If you're asking me to log in the Sultan, I'm trying to log in. Okay. I'll put the email and then I'm putting one... Log into my account. Okay, so it's hitting me here. Okay, so I scroll down to... Okay, so have you got... Have you opened the email that I sent you? Yeah, I'm by tick tock levels now. That's right. You need to go onto your mobile banking app to make that bank transfer. Yeah. All right, so I don't need to be on the phone while you do that. Okay, so if you just go onto your banking app, choose the option to make a payment. And then you put in the account... Then you just put in the account name, number and sort code for us. Not showing me who to pay or where... Okay, keep details of how it works. Okay, so with an online bank transfer, you make the payment through your bank. So go onto your mobile banking app. Okay. Oh, let me go on Monso. That's how the one makes not to. Yeah, okay, I'm on Monso right now. So payment... So, yeah, so go to payment and then make a payment. Somebody... Yeah, that's it. Someone new... ...ad bank details. What's your sort code? I don't have it. Okay, so the sort code is on the email that I've sent you. but let me give it to you. I've got the email opening front of me. So the salt code is 040702. Yes. The account number? Yeah. 0358. Yes. 7924. Yes. The account name is Savvy Loan Products Limited.

Full name on account. Do I put that under reference or full name or like? No, no, no. On the name, under the name put Savvy Loan Products Limited. Okay. Loan Products Limited. Savvy as in S-A-V-Y. S-A-V-V-Y, double V. Savvy Loan. Full name on account. Yeah. What is the name on that account? Okay. So have you put Savvy Loan or Savvy Loans? Savvy Loans. Okay. So take off the S on loans. It should be Savvy Loan. Okay. Okay. So this is a business account and the name isn't quite right. We can see the county's business called Savvy Loan Products. That's correct. Change and continue. Okay. Business. 0472 continue. And it was only for, I could 80. Give me one moment. 85. I'll just, 85 pounds. If you reference, do I need to put any reference? Yeah. The reference will be your account number. Oh, okay. Which is tango tango. So TT. Capital. Yeah. Yeah. 85. 85. 11. Yes. 8. C. C for Charlie. C, the number C. Oh, here again. So is TT 85118C? No. 85118C. The number C. C. Did you say sorry, P or D? No, the number C. I can't hear. Number? C. C, yes. And then S for sugar. So after five, six. So no, H5, 1186. 866. And then H for Sierra, yeah. Okay, so it's 85118, number 6, Sierra. That's it, yeah. I'll make sure that's the name. That'll come through to us. Okay, so what we'll do now, I'll reset your payment schedule. Bring it now, Trim to T. Sorry for the convenience. No problem. Yeah, it's no problem. Pending 85, done. Okay, so I've done that. It's same pending 85. Right, yeah. Okay, so your bank will now send that to us whenever your bank, when they're happy with it. Okay, and then when I, once my new details come, I need to update them or phone your people what they make. Can I? What's the way to? You can't contact us to make payment. Okay, you could, sorry, sorry, that's wrong. You can contact us to make payment. We are unable to update your details on the phone. You must be on the website for to update the details. Okay, on website. Okay, hopefully it'll work. Okay, so your next payment is not due until the 29th of September. Yeah. I think the card should be here. I'm going to work for two weeks today. Okay, thank you. Thank you. Thank you, sorry for any inconvenience. No problem. Thank you. Okay, I have to give you confirmation of that payment plan. Okay. Thank you, dear. Thank you. No problem. Enjoy the rest of your day. Thank you. Bye for now. Bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp6bbquds3.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpemnz5fsn.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpkcokm34g.wav [ERROR] Chunk file not found:

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C:\Users\ADMINI~1\AppData\Local\Temp\tmpwe_v41ro.wav [Metadata: Duration: 20.4 minutes, Processed
in chunks]

Call Summary - recording-3583570140.mp3

Sentiment:

Positive

Keywords:

- complaint
- death
- universal credit

Rule-Based QA Scoring:

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

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'I will send you confirmation via email of your payment plan. It just sets out the dates and the amounts. So you've got it for your records' (0.73)
- Fair Treatment: 1 - NLP analysis for fair treatment: rule-based match: 'no obligation' (0.85)
- Vulnerability Handling: 0 - No NLP indicators of vulnerability handling detected.
- Financial Difficulty: 0 - No NLP indicators of financial difficulty detected.
- Resolution & Support: 0 - No NLP indicators of resolution & support detected.

Transcript:

Thank you for calling Tiktop Loans. Please note all calls may be recorded to meet our obligations and for monitoring and training purposes. Due to the high volume of calls, you may not be able to get through to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to customerservice at tiktoploans.com. If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you wish to leave a message, please press 3. If you wish to speak with one of our team, please press 1. To speak to our complaint... Thank you for calling. Please continue to hold for the next available agent. We appreciate it. Good afternoon, free to burn it. Tiktop Loans, how can I help you today? I applied for a loan with yourselves, but you got emailed me back talking about documents. Give me one moment, let me get your account up. For the inquiry purposes, just confirm your full name for me please. The V of A. And the first line, if you are addressed through postcode? That's 55 million pounds, NW670R. I'm not missing Blake, I'm not married. I can amend that for you, not a problem. It's MI double F. MI double S, no problem. And just your date of birth? 12th of December, 1978. Lovely, thank you. Let me just update your title. Your title has been updated. Give me one moment, where we are with the... Basically, when I applied, I was in Jamaica because I had to fly out for family death. Okay. So I had to use money that... Yeah, I had to go into money that I was trying to save and I couldn't save it because of this incident that happened. So basically, I was looking for a loan, but your APR is a bit higher, isn't it? Okay, but we are a high cost short term credit. So our loans are only between 300 and 1,000. And we'll only get them over a three to six six month period All right, so if I take a grand how much am I paying you back? Think it works out about 1800 You you're charging 800 pound in there Give me one moment because we do see Article So let's go Okay, so you requested for a thousand pound over a six month period Okay, so the interest on that loan is eight hundred and seventy seven pound and twelve pence You'll be paying three three hundred and twelve pounds sixty seven per month for the first five five months Other your final payment would be three hundred and three hundred and thirty pound and seventy seven pence And this information is all Available to you if you click on the blue e-sign link that we think on

the Document and I don't know what what documents are things for Because I was abroad that's why I didn't But I went to I get back So that's Okay, I can't see there that the form asked for any Right Yeah, sure underwriting We're pleased to let you know that your loan application has been successful submitted and now Under review by underwriting team. Yeah, okay. I haven't got that you haven't Yeah, I got that email on the 23rd the 20th of August And then it says on the 21st Yeah, what we need from you to complete the process and This and disperse your loan, please reply to this email with evidence of a declared income like Yeah Okay, so I think what's happened here is because our loans only I like only applicable for free for three days, so you originally applied on the 20th So that line I've expired on the 23rd and then you've reapplied Yeah, but what happened I pressed the wrong link so I got your answer to that one 21st Remember I'm in Jamaica so different time zone. So this is what I'm saying. So I said I'll leave it. That's all right. That's what was throwing me because I'm looking at the email that you say that you received on the 21st of August. Yeah. For the pay slip. I was six hours behind UK time. Okay, yeah, that's fine. But if you look at the emails that we've now sent to you on the put I'm just not clear why they haven't expired your loan because they're only valid for three days. So the 31st of August we appreciate your application and information provided by the speed in blah blah blah. Here's the next step. That's when I got back. You know what rather than doing it again online I'm going to call you guys. How do I go about this, isn't it? I mean urgent need of some money to pay these bills. Okay, but you're still going to need to go through the yeah. We don't need to send. Okay, so we're going for the 21st. Okay, so all you need to do is are you weekly or monthly paid? Weekly. I'm not weekly. I must be paid. Okay, I must be paid. And I get paid on a specific day, which is the 21st. But this month will be the 19th because I don't get paid on the weekends. Okay, yeah, no problem. Okay, so all you need to do is to reply to the email of the 21st of August. Yeah, okay. And just attach a copy of your last pay slip. So the one for August. And that's all you need to do. So we're positive bank statements. Your pay your pay slip. If you've got it. If not, then they will accept your bank statement, but they do prefer your your last pay slip if that's possible. So you've got to be working. You can't be a student or self employed or on benefit. You can be self employed. I'm not sure how the benefit side

of it would come into it. I'm a student and I get benefit. I get universal credit. 2,275 a month.

Okay, I think in this case, then what I would say would be your bank statement. I would say the bank statement rather than obviously a pay slip is not. Yeah, obviously. Yeah, I would. Yeah, I would have to thank you for the 21st of August. So if you show it shows like your last. No, I would have paid on the 21st and I would have to thank you for the 21st of August. Okay, I mean the 25th of August. All right, the issue you have is they will want to see a full month, so can you see July's bank statement as well then? Yeah, cool. Yeah, just send in your bank statement for July and August and then if they want to know anything else, they'll come back to you via email. All right then. All right. Nice one. Thank you. If you get any other issues, then feel free to come back to us, okay? I

will. Thank you very much, darling. All right. Okay, thanks a lot. Bye. Bye for now. [ERROR] Chunk

file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpvxvhl0y.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpmzu1j68e.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpcudv37g2.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp1bn2c24j.wav [Metadata: Duration: 9.6 minutes, Processed chunks]

Call Summary - recording-3583588779.mp3

Sentiment:

Positive

Keywords:

- 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: 1 - Agent demonstrated expected behaviour: resolution & support (matched: 'anything else I can help you with', confidence: 1.00)

NLP-Based QA Scoring:

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

Transcript:

Thank you for calling Tiktop Loans. Please note all calls may be recorded to meet our obligations and for monitoring and training purposes. Due to the high volume of calls, you may not be able to guess who to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to customer service at tiktoploans.com. If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you wish to leave a message, please press 3. To speak to our collections team, press 1. For customer service. Thank you for calling. Please continue to hold for the next available agent. Hello. Yes, please. This is my... Yes, this is my call. Can you hear me? I can hear you fine, Michael. Let's get your account... So you come again? I'm just getting your account details. Okay, alright. Okay, just a short of purpose. Just confirm your full name for me, please. Sorry, come again, I'm sorry. Your full name? Michael Mokisa, M-U-K-I-S-A. Lovely. And the first sign of your address is with postcode, Michael. That is the... certain candidate you are called, Manchester. And the postcode? P-E-Dress 9-2-B-W. Lovely. And just finally your date of birth. 16th November, 1992. Lovely. Thanks for doing that, Michael. So how is it I can help you today? Yeah, I've just seen an email from you, TikTok. Yeah, and unfortunately, I was... it was a shock because I had some financial issues that I talked to an agent earlier before. Then I went to the website. That's part... story about that was a big truck passing. That's part where they say you cannot just for the payment. And I did that to the 20th of this month, September. Unfortunately, unfortunately, I didn't get an email notification for that. I tried calling, I couldn't go through. That the submission was actually accepted because whatever I submitted, then I submitted, then it was taken with back. So today I just put in an email and going back to the email, I thought it was an email earlier, I want to send to me still regarding the payment, the default payment. Michael, I just have a quick look. Okay, so 44% in banks. Okay, so how is it I can help you today then, Michael? Yeah, like I was saying earlier on I'd gone to the website since I couldn't go through and I was adjusting the payment to that 20th. I was getting the payment plan up to the 20th of this starting March of 10 which I started today. Yeah, but I don't know if that request didn't go through, I don't know because if it did I wouldn't have gotten those notifications I would get you. Yeah, so I don't know if you can help me, I don't know if you can

help me still with that because I was. Of course, of course, I certainly haven't looked at it. Okay, so. I'll be great. Okay, so there was a payment during the 28th of July but I can see that you made a payment early that early. We just have a quick look. So I think I missed August. Okay, so you made a payment on the 12th of July. So, I think I missed August. Okay, so you made a payment on the 12th of July. Okay, so you made a payment on the 12th of July. Yes, please. I can pay the payment of 73. Okay, so let's get you back into a payment plan, okay? Please, I'll be great. All right, so let's have a quick notice. So are you still in full-time work? Yes, please. Still full-time work. Okay, and does anything change with your salary? No, the salary didn't change because just medical bills. I don't know if they're not salvable. I had a kid, my boy, who went on surgery and unfortunately after the surgery, he got some complications and they were asking for another surgery. Like overseas, that's the thing that took me back. I got back on track and then I took me back off track. Okay, so you... Yeah, the employment service and some money, my salary service and just that's the same, just that's the un-sum bill that came over for medical bills for my boy. So, you had to pay medical bills for your son, yeah? Yes, yes. Okay, and was that for an operation, did you say? Yeah, it was one operation, yeah. Okay, do you mind me asking what the operation was for? Yeah, it was a small intestine. It was a stomach issue. Okay. It was a stomach issue. Yeah, it was an operation with a stomach, yeah. All right, and how is your son now? Is he doing better? Yeah, he's okay. Oh, is he? Yeah, he's okay now because they did the first one and then spent like one month and got complications. They had to redo it. Oh, no problem. But now he's alright, yeah, yeah, right now he's alright. His info's been good. Okay, that's the main thing that he's okay and he's on the bench. Yeah, I appreciate that. Okay, so let's have a quick look. Okay, so have you managed to keep up with all your priority bills? Yeah, yeah, so probably now I'm up to this. Yeah, the month before, still the month before I was a bit tricky but right now I'm up to this with most of them, yeah. Okay, so that's fine. Okay, so as I say, your balance outstanding is 526 pounds and 24 pence. So how much is that? 526 pounds and 24 pence. Okay. Okay, so moving forward, what do you think that you could comfortably afford to repay on the debt? Yeah, on the 20th I will be able to raise 100 pounds as pay. Okay, and then going forward, do you want to make that? Yeah, that could be, yeah, I want to

maintain the 100, yeah, so that we can get it. Oh, 100, yeah. All right, so you want payments of 100 pounds, yeah? Yes, please, yeah. Okay, and that won't impact you on paying your normal bills or anything like that? No, no, it won't, yeah, it won't, you can say, yeah, I'm actually, yeah. All right, no problem. And when did you want to make the first payment? No, we're on the 20th of this month, please. 20th of the month, okay. The 20th of September is actually a Saturday. Oh, yeah, yeah, can we pull it to Friday, please? So do it for the 19th, okay? That's fine. Yes, yeah. Okay, so. Then the next one can still on the 20th, yeah? Now next one, three. So the next payment would be due on the 17th of October. Yes, 17. Yes, because I think that is... Give me one moment. Let me just double check. Yeah, so this is 25th of Monday. Okay, let me... It's possible to make it up for the 20th or the earliest working day, which is... Okay, let me... Yeah, please, yeah. Okay, we're okay with the other payments, but let me just do a quick one. Say it by that? No problem, just... I'm just trying to set it for the 20th of the month going from October. Okay, yes. Okay, so moving forward, so your first payment would be on the 19th of September. Okay. And that would be for 100. And that would be the same for October, November, December, January. And your final payment in February will be for 31.34. Does that seem okay? Yeah, that seems all right, yeah. All right, let's get that put in place for you. Okay, so... Okay, so that plan has been put in place for you. So what I'm going to do now, I'm going to send you confirmation via email for your reference of the payments and the date that will take them. Yes, email received, please, yeah. Okay, and we should be... Okay, so that's fine. So everything's in place to start from the 19th of September. So is there anything else I can help you with today, Michael? No, that's it for now. I really appreciate it. Thank you. Okay, Michael, no problem. You enjoyed the rest of the day. Thank you for calling in. All right, please, have a good night. All right, bye. [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmppjv2gjho.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpisz0ldcd.wav [ERROR] Chunk file not found:

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

C:\Users\ADMINI~1\AppData\Local\Temp\tmpcdz1o4tn.wav [Metadata: Duration: 11.6 minutes, Processed in chunks]

Call Summary - recording-3583634929.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.
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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)
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- Financial Difficulty: 0 - No NLP indicators of financial difficulty detected.
- Resolution & Support: 1 - NLP analysis for resolution & support: rule-based match: 'anything else I can help you with' (1.00)

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ending 2633 okay? Yes. Lovely. Okay so that has gone through successfully. Thank you for calling and making a payment. What I'll do now is I will redo you a new payment schedule for the remaining four terms. We still okay with the 30 for the month? Yes that's fine. And you'll be okay to make your payment at the end of September yeah? Yes. Lovely. Okay so that's four final payments. You'll have two payments of 149 and two pence. One payment of 129 and 48 pence and then your final payment will be 110 and 82 pence on the 30 of December. Is that all okay? Yes that's fine thank you. Okay no worries. Okay I will send you an email confirmation of that payment plan. Right just so that you've got it for your records. Is there anything else I can help you with today? No that's everything thank you. Lovely. Thanks for calling in today. Bye for now. Thanks bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpmzijjob7.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmppcp4n2d_.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp4t4jd6_k.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpgca86ivh.wav [Metadata: Duration: 10.8 minutes, Processed in chunks]