

Call Summary - recording-3598153160.mp3

Sentiment:

Positive

Keywords:

None

Rule-Based QA Scoring:

- Customer Understanding: 1 - Agent demonstrated expected behaviour: customer understanding (matched: 'i'll walk you through', confidence: 0.90)
- Fair Treatment: 1 - Agent demonstrated expected behaviour: fair treatment (matched: 'no obligation', confidence: 0.85)
- Vulnerability Handling: 0 - No evidence of agent demonstrating vulnerability handling.
- Financial Difficulty: 0 - No evidence of agent demonstrating financial difficulty.
- Resolution & Support: 0 - No evidence of agent demonstrating resolution & support.

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'i'll walk you through' (0.90)
- Fair Treatment: 1 - NLP analysis for fair treatment: rule-based match: 'no obligation' (0.85)
- Vulnerability Handling: 0 - No NLP indicators of vulnerability handling detected.
- Financial Difficulty: 0 - No NLP indicators of financial difficulty detected.
- Resolution & Support: 0 - No NLP indicators of resolution & support detected.

Transcript:

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

and for monitoring and training purposes. Due to the high volume of calls, you may not be able to get through to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to customerservice at [tiktoploans.com](https://www.tiktoploans.com). If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you wish to leave a message, please press 3 to speak to our collections team.

Press 1. For c- Thank you for calling. Please continue to hold for the next- Come on in here. There needs to be anchor and take the hot clothes. The hot can helps today. Hi, good morning. So, what's happening tomorrow? I have what they want to make. Okay. And I don't know if you have the right card because in the last few weeks, Bank sent me a new card, so I wanted to be sure the payment is going to go through tomorrow. I tried to log in and my account, I put my password, doesn't work. Just a minute. I said, okay, maybe I forgot. I tried to change it. I put my email and my last name. I know this, yeah. I checked it a few times and it's written there. We don't recognize this last name and the email. Okay. So, which is not okay because you just sent an email. Of course. A reminder. Let me very quickly call up your account. I'll take you through data protection. We can see what card we hold on file. And if you do need to update the card, I'll send you a recovery password and you'll be able to access your account with that. So, for data protection reasons, do you mind giving me your full name, please? It's Gabriella Borolino. Lovely. Swiss-Lanaville address and your postal code. 98 Ultra Trade E46 SJ. Lovely. And then lastly, your date of birth, please. 17.67. Lovely. Thank you very much. And card, okay. So, double check in the card that we hold on file. Looks like it will be your old card, card ending 2079. And what I'm going to do for now is I'm going to send you a recovery password. It could just be that because when you ask for the recovery password, it's KCN for CIS. So if there's a gap in front of the password or the email address it classifies it as a character or if you put your surname without a account. Now, if you look I know my I check here especially after after this email and last name doesn't are not in my our system or something like that. I don't remember exactly so I tried few times here It's not about my my mistake and also the password was right. So if something wrong with the doesn't work So I think your recovery password now to your email Your yes, your yes you email So that should be there and all you would need to do

is just use the password in that email to access your online account. So all you would need to do is use the email address lifsacrale at jahoo.com along with the password I've just emailed you now Okay, which you must Lisa This is the email you have Yes, and Lisa is double S Yeah, I love double S. A Yeah, yeah, yeah, this one is the right email. Okay. I'm gonna try now No problem, and then you should be able to access your account using that email and password Okay, okay. Okay. I'm happy to hold on the alarm while you do all of this if you want I can't So right the possible down Are you able to copy and paste the password? That would be easier Because it is K sensitive So yeah, just click on it say copy click on where it says password and paste Yeah, okay Okay Okay, and now what do I need to go? Okay, so on the left hand side you should have on my card. Yes, please I mean just update the card details Okay. Yeah, just a second. No problem. Yeah, checkout complete and they love me out now. Okay, let me double check for you. And that's card ending for 016. That's just been added on today. That's all been done for you, which means your payment for tomorrow of 217.32 will come out of the new card you've just added on. Okay, thank you so much. No problem at all. Is there anything else I can help with today? No, that's it. You can email me to remind me about the payment and I just remember I have a new card and I wasn't even sure if you'd have it or not. No problem at all. Well, thank you very much for calling in. You take care and have a lovely day. We'll do. Thank you. Bye bye bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpnino63ln.v [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpz97ggh5q.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp09lrm0na.wav [Metadata: Duration: 7.9 minutes, Processed in chunks]

Call Summary - recording-3598158116.mp3

Sentiment:

Positive

Keywords:

- complaint
- plan

Rule-Based QA Scoring:

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

NLP-Based QA Scoring:

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

Transcript:

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

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

Good morning, yet to be anchored to Tiktop Loans. I have canal today. Hello, I'll be anchored to how are you? I'm very well in you today. Yeah, I'm good. I'm good. I'm recovering from Tiktop Loans very much. Oh, that's brilliant. I'm a usual customer. My name is Audar. Oh, yes, Audar. How are you doing? Hey, you say you're all good on your side, hey? Okay. Let me quickly call up your account. So I'll take you through data protection and then we can see what's happening there for you. So for data protection reasons, Audar, do you mind giving me your surname, please? To Lutanglo Uniform, Lima, Lima Uniform. Lovely. For some of your address and your postal code. 7 octaves are G to L0, PG, Brackman. Lovely. And then lastly, your date of birth, please? 30 of May 1987. Perfect. Thank you very much for all of that. So just having a look at the account, Audar, I can see you spoke to a colleague of mine and you were set up in a payment arrangement. Now what I would need to find out from you is what happened on your side in order for the payment to be missed on this 30, 20 month of August. Yeah, luckily I'm not just, you know, suffocating. I'm not, you know, you know, received the amount I was expecting as the end of the month. And I just, you know, gave a priority for, you know, immediate bills like, you know, my own, like, you know, for food, stuff. Yeah, that was... and now I'm just fully engaging in my work and from coming months from this end of this month I'm going to pay the payment plan which is a minimum of 50 pound so I want to set a direct debit now with you. Okay, Oda I do need to make you aware that this is going to be the last time that somebody would be able to reset your payment schedule up without a payment coming in. Okay, so what I do need to find out from you is your current work, you're still getting a salary of 2,250 a month? No, no, no, no, no. Okay, do you mind me asking what your new salary is? It's around 1,900. 1,900, okay, so that has dropped a little bit so that's your new salary. Okay, and do you mind me just going through an income and expenditure with you now and then just making

sure that the 50 we are about to set up for you is going to be an affordable amount? Okay, so no problem at all. So what I would need to find out from you is do you mind giving me what do you pay in rent? It's around 650. 650, okay, do you mind me asking what your credit commitments are? You know really I pay a big amount which is including my watch, the phone, and you know other bankers' credit commitments, just including together around 650. 650, okay, and so we're already sitting at 1,250 at that point, and do you mind me asking what you pay in your utility bills? No, I don't pay utility bills included in my rent. You don't pay. included in rent, okay. Okay, and what do you pay on food? Food is very expensive nowadays and due to my medical system, I'm currently unchecking the, you know, specialised that way in eat wood wood food because it covers, you know, the medicine, unchecking, so sometimes it could be, you know, 300. 300, okay. Right, no problem. So let's very quickly do this. And then what I did want to find out is how much do you spend on transport? So that will be transport to and from work and, you know, any transport that you have over the weekend. Yeah, I just use public transport. Okay. Sometimes in weekend I just go around 900. Around 100, okay. And then any other expenses? So this will be anything else that you pay out for if you don't mind just letting me know what that is. Okay. Yeah, just, you know, I send money to my mum. Okay. How much money do you send to your mum? Regular one, I think. Helps the mum with 100 pounds a month. Okay. All right. And is that all that you land up paying out on your expenses? Sometimes I'll cut my hair, wear a wear a coat. Okay. And how much would you say you pay out on this? Yeah, around 25 pounds. 25 pounds on this. Okay. And anything else? I'll use everything. Actually I'm doing parent to do some training lesson. Okay. Yeah, I just randomly I pay off, you know, one hour around 45 pounds for one hour lesson. Okay. And how much do you need two hours? Yeah, it's not regular like it's not something monthly. But you know, you just say regular and you know, I've got. which sometimes instructors are available. Okay. Yeah, so for example, the knuckles and then I have to do the lesson. How much would you say you spend on driving lessons a month? I can't say in a month, but randomly I guess, you know. Okay. Yeah, so maybe to use one, yeah, no problem. Okay. All right. And okay. So what we are going to do is we're going to reset up your payment schedule for the 50 pounds a month. And what I would need to find out from you is what date order do you want that payment

going out from? Either end of this month. End of this month. And is that the last working day of the month? Or is that the last Friday of the month? No, no, no. Which? The last week of the month, which is always, for example, September end in what? September 1 or September 3? Okay. So the last working day of every month. Okay. Yes. Which means that there will be the 30th of September. And we're going to reset your payment schedule up to 50 pounds a month. Now bearing in mind that does mean your payments are going to run from the 30th of September all the way to the 30th of April. Okay. I think it's like after months, one day, like, you know, for example, if this month's end in September 30, you can arrange for less than one. Okay. So you want for the first day of every month? Yes. Okay. All right. It does mean that because payments do come out, you know, sometimes the first of fall over the weekend. That payment will come out the Friday before. Okay. So if you get paid on the last working day. I don't know. I don't know. I don't know. I don't know what you mean. The last working day I paid as the end of the month. It's the main end in September 31. Yes. If it's 31, for example, Sunday, they'll pay in 30. Okay. Okay. So that's exactly what I'm saying. So if, like for example, in November, the first of November falls on the Saturday. So your payment will come out on the 31st of October. Yes. Okay. No problem. So I've reset that schedule up for you. I know what I am going to ask you to do is just log on to your online account and if you can make sure you update your card details for me so that this payment plan can be reset up for you. Okay. So log on to your online account. Go to the My Card area. I have no, I have no card. Can we do over the phone now? We can't do it over the phone. You have to access your online account in order to update your card details. I'll send you a recovery password for you to access your online account but you would need to access it in order to update your card details. Okay. Do you send me the link? Yeah, I'm going to send you a recovery password now for you to access your online account. And then all you would need to do is just log online and update your card details. Now remember this is going to your Gmail account. Just bear with me. Why don't you use me over the phone? That's the problem. Because unfortunately we don't have the facility to update your card details. You've got to do that on your end and that's how the payments are done because I can't take your long card number over the phone. Okay. Okay. Yes. I've sent you a recovery password now and all you'd need to do is just copy that recovery

password. Open a fresh web page. Tap in www.SiktalkLones.com. Click on the login button. Put in your email address along with the password I've just emailed you. That will give you access to your online account. Go to the My Card area and update your card details. That says to do that. That says to do it this way. Yes. This is the way your payments have been coming out. When you took out the loan, you accessed this online account to authenticate your card details. Your card details are stored at a bank. We don't have access to that card besides the last four cards. And this is one of the reasons why we do it this way is because this is the safest way for our customers to do it without us taking the long-term card number. I think I used to pay the direct account you gave me and I just used the between my account. I haven't ever met any direct service this way just by using it. You're asking me, yeah, so let me try. Okay, no problem. What I am also going to do, I'll send you the banking details as well, order. So if at all you do have any problems accessing the online account, you know, you can always make a payment by bank transfers maybe. Okay. Yeah, no problem. Thank you. No problem. And from my end, is there anything else I can help with today? No, thank you very much. You should have all taken care of. Perfect. No problem at all. Well, thank you very much for calling in order. You take care and have a lovely day on your side. Well, then, bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp_nve7yx6.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp_xom6815.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpwu4juk13.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp8eriurz0.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp17c6ibvn.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpr2xdyzi.wav [Metadata: Duration: 16.3 minutes, Processed in chunks]

Call Summary - recording-3598162968.mp3

Sentiment:

Positive

Keywords:

- abused
- complaint
- medication
- no money

Rule-Based QA Scoring:

- Customer Understanding: 1 - Agent demonstrated expected behaviour: customer understanding (matched: 'let me explain', confidence: 1.00)
- Fair Treatment: 1 - Agent demonstrated expected behaviour: fair treatment (matched: 'take your time', confidence: 1.00)
- Vulnerability Handling: 0 - No evidence of agent demonstrating vulnerability handling.
- Financial Difficulty: 0 - No evidence of agent demonstrating financial difficulty.
- Resolution & Support: 0 - No evidence of agent demonstrating resolution & support.

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'let me explain' (1.00)
- Fair Treatment: 1 - NLP analysis for fair treatment: rule-based match: 'take your time' (1.00)
- Vulnerability Handling: 0 - No NLP indicators of vulnerability handling detected.
- Financial Difficulty: 0 - No NLP indicators of financial difficulty detected.
- Resolution & Support: 0 - No NLP indicators of resolution & support detected.

Transcript:

[illegible]

failed one time. This is a show on your statement and I'm also looking back to tell my statement and I'm just sorting out and they'll bring those slippers. So now, Audra, let me quickly take you through data protection again because this is a fresh new call and then I can double check and see where the payments have come in and what's been registered and all of that. Okay. So for data protection reasons, do you mind just giving me your phone name again? Okay, sorry? Your phone name? Lovely. So, sign up your address and your post for code? Seven, octaves, 12, black, another dictionary. Lovely. And then, Nancy, your date of birth, please? Perfect. Thank you very much for that, Audra. Okay. So double checking, you say octaves are payment that was missed. Is that correct? Yes, this is my second question. My first question is why this amount shows as outstanding? Okay. What was wrong? I have solid evidence, reason, everything and I also continuous communication with you. So, what's the reason? Just shows, you know, this much. I want to know short about the payment. I have already described it before three, four months. I remember, but I'm also failed to to arrange my evidence. So I have to look back and check it, no problem. Of course. Once I just now find out the evidence, I will come to you. I can discuss about it. Okay. Now, what is the reason? It goes 500. I'm very frustrated. I'm very getting sick. I don't know. Just overnight, increasing interest. I confused anyway. I'm very, very frustrated. So tell me and I want to know this. I want to bring the issue to the higher management and I want to see it and until this is solved, I will not take any action. Whatever it comes, I will just fight it. I have a reason. I'm still under medication. Okay. I have a problem. I have already raised, submit all my evidences. Of course. My medical issue is live, active. Okay. I finished my TV, tuberculosis, medicine and the mid of October. Still I'm just under medication. Of course. Okay. Let me explain what has happened on the account. So you took the loan out for 350 pounds. You were charged a 0.8% interest on the account on a daily rate. Okay. We have received so far as I can see. Just bear with me because I'm not just going to. No, no, whatever. Three years, four years. If I am in problem, you have to help me. This is social responsibility. Your company should discharge a social responsibility. I didn't do anything intentionally or purposely. I have a reason and the reason which forced me to do so. The same thing. I was continuously communicating with you, with your colleagues. So there is no reason over the

sudden just computing 0. something interest and the bring pay these amount. This is. not acceptable. This is really not acceptable. Just you know, I didn't pay it, even my minimum which within one week, okay, it doesn't have such incremental value. So now what I want to ask you kindly, please review this as a complaint and please arrange. Even I have a payment, I'm sure I paid a payment, I will go back to check my statement because I didn't use the direct in state, I used your bank account and yes, I remember it, I will go back and I will I will I will I will sort out this. So now and this is what I'm trying to explain to you. I'm giving you the rundown of the account. So I'm explaining what we have done with your account over the period of the loan. Okay, so if you don't mind, let me tell you how many payments we've received and what all we have done for you. Okay, your account fell into collections because back in August, you spoke to a colleague of mine and you set the payments up for 50 pounds for August. Okay, you failed to make that payment. So your account fell into collections. You have now rung me today to speak to me and I've gone, okay, your account wasn't collections. You've told me you didn't receive the payment you thought you were getting and that is why you couldn't make the payment but you didn't call us before the payment was due to go out. So therefore your payment fell into collections. Now what I have done for you is I've reset your payment schedule up at 50 pounds a month and you have an amount outstanding of 389.56. Okay, that is the amount outstanding on the account. That amount is not going to get any higher and your interest stopped a very, very, very long time ago. interest stopped. So while your account was on hold, your interest wasn't being charged. So but the minute you reset up your schedule, then the interest starts again. Now this is all in the terms and conditions of the loan agreement order. It is there. It's as you know, unfortunately with the interest, it is something that is in the terms and conditions. You signed saying you were happy with that. Now you know as far as I can see on the account, we've had your account on hold a couple of times to help you along the way. You know where you've been on hold, you've sent in some documents from your doctors, you know. So we've got all of that information and we as a company are trying to help us saying you can pay us a smaller amount, you know. But if your account falls into collections, then you know that is because you've missed the payment. Okay. And as far as I can see on your account, I can see that there was your first

payment was made back in. Just bear with me. I'm just busy. No, no, no, no. I am going to work almost. I have been five minutes just to start my job. Sorry, Bianca. I know you helped me. The company helped me a lot. I am not just gonna deny this. This is already a noun and I give a credit for this and appreciate I'm grateful for this help. But you know, sometimes the company you know, should or you know, help because it's a business. Okay. All things doesn't go, you know, you know, perfectly. So sometimes there is, you know, a customer like me. Okay. And maybe there is a customer, you know, maybe more the worst than me sometimes. So What is I'm saying, you know, you told me your loan is last, you know, August, which is August something, 390 something. Now it's rising 500 something. But it's not. It's only 389.56 that's outstanding. So now this amount is what I'm going to pay monthly or not. So your amount that you're going to pay is 50 a month going out on the first of every month and that will go from the first of October to the first of October. So I set this in seven months, which is, you know, on seven months, isn't it? Sir, it will be eight months. It will be seven months of 50 pounds and one month of 39.56. Okay. Now you are ranging on this amount, no problem. I will pay this amount. In the meantime, I will find out when I find out my evidence, okay, I will submit you, then you will revise and rearrange it or correct the amount. So now, like I said or you said, so I'm going to pay this amount in the coming six, seven months. So this is what we agreed. Is that correct? The 50 pounds amount, yes. Yes. So thank you. Thank you. No problem. Because, see, you are range on this one, it's okay, but I have seen it's more than 500 on the statement, you send me. So that's why I called you. Okay. So having a look at the thing that I sent you, it's 389.56 by keeping it at that agreement. That is what you would land up paying us. But now bearing in mind, the principal and the interest, that is the accumulated amount that you pay back. Okay. So the 389.56 is the amount outstanding on your account. So now the point is just underline for me this amount is... is that I'm going to pay, not 500, is that correct? Yeah, it's not 500, it's 389.56. No problem, no problem. I will pay, no problem. Okay, if you do the work now, it's seven months at 50 pounds and one month at 39.56. It's 389 pounds. Can you reschedule with this amount, please? Yeah, I've emailed that 3PU, it's 50 pounds a month. The email was more than 500, 50, 50, 50, 50, then something. You can check even what you... Okay, yeah, the principal and the

interest amount, if you add the principal and the interest, it will give you the same amount as in the payment. Okay, it's not that you are... Hold on, Audar, I think you misunderstanding the way everything is structured. It's only the amount in the payment, not the principal and the interest.

Okay? The payment is the principal amount for the amount. Why should I pay interest? Because the interest is accumulated on your account. Why? Okay. Why? Because that is what you find in the loan agreement. No, I haven't read this kind of statement in my email. I have... I have an loan agreement. Listen to me. I have discussed my problem, okay? While I am discussing my problems, I'm using my document, you add a key process, okay, in my outstanding loan, the interest, and then you compute and then you bring the loan, as of today, 500 something, okay? So, you keep adding interest. This is abusing someone because of he has no money and then he learned, he borrowed as the same time, he abused. This is abusing, you know? I am asking you. No, no, no. You are not... Your company not only gives me a loan, there is a company still... I used the loan benefited and they are helping me, okay? Regardless the term and the condition, the estate it, okay, but due to the fact, my situation, my circumstance, okay, they are helping me. They never, they never computed in my loan that amount of huge interest, okay? They, so now you are telling me the principle plus the interest and you are going to pay 500 something. Is that what you mean? No, no, order that is not correct, okay? And this is what I am trying to do. What you have said on the statement, 500 something. Okay, if you look at the email that I sent with the payment arrangement, your payment per month is 50 pounds, okay? 50 pounds a month is what you pay. You pay 50 pounds on the face of October, 50 pounds on the 30 face of October, 50 pounds on the first of December, 50 pounds on the first of January, 50 pounds on the 30th of January, 50 pounds on the 27th of February, 50 pounds on the first of April, and 59 pounds and 56 cents in May, okay? That is the total you pay. Now that total is broken down in the principle and the interest. So if you have a look in October, that 50 pounds that you pay, you are paying the interest amount. In the 31st of October, you're paying the interest amount. Now that interest is already added on your account. You have reached the cap of your interest. No more interest is being charged on your account. The amount outstanding on your account is 300, and just bear with me, 389 pounds and 56 cents. And every month you pay your 50 pounds, that amount is gonna

go down by 50 pounds, okay? You are not having any more interest charged on your account. You've reached the cap of your interest. 389 pounds and 56 cents. is what is outstanding on your account. It is not going to get any higher than that. Okay? Okay. All right. I promise you that that amount of 389.56 is what is outstanding on your account. Okay? And this is why I say you are thinking it's the payment amount plus the interest, plus the principal amount. It's not. Your payment amount is the amount you pay every month. Okay? Okay? The 50 a month. Okay? Okay. I promise you from my end that is the way it is. You do not owe 500 something. It is only 389.56. Okay. Okay. Thank you. Okay. No problem. And from my end, Oda, is there anything else I can help with? This is all about. Thank you very much. Okay. No problem. Do you now understand the payment structure? Yes. Okay. Yes. No problem. And Oda, if you need any further help, you are more than welcome to call in and speak to me. But your payments have been set up as seven payments of 50 and one payment of 69.56. That is all that is outstanding on your account. So in May, you will be fully clear of your loan. Okay. Thank you very much. No problem. Well, thank you very much for calling in, Oda. You take your time. Bye. Bye-bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpe_t3gdbp.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpethzd7lz.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpnp0nnvi4.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmprnkznnvx.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp59dd3ae3.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpdboee77c.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpnbecxp97.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp98ivuk_9.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmphv3prp3v.wav [Metadata: Duration: 26.1 minutes, Processed in chunks]

Call Summary - recording-3598169650.mp3

Sentiment:

Positive

Keywords:

- complaint
- plan

Rule-Based QA Scoring:

- Customer Understanding: 1 - Agent demonstrated expected behaviour: customer understanding (matched: 'once you've reached 100% of what you've borrowed', 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: 'once you've reached 100% of what you've borrowed' (1.00)
- Fair Treatment: 1 - NLP analysis for fair treatment: rule-based match: 'no obligation' (0.85)
- Vulnerability Handling: 0 - No NLP indicators of vulnerability handling detected.
- Financial Difficulty: 0 - No NLP indicators of financial difficulty detected.
- Resolution & Support: 0 - No NLP indicators of resolution & support detected.

Transcript:

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

Press 1. For customer service, press 2. For complaints, press 3. Thank you for calling. Please continue to hold for the next available agent. Good morning, I'm here for a bit of the NK Tiktop Loans. I have come out today. Hello there. I've got a loan with you at the minute and I had missed my payment and I'd emailed about setting up a new payment plan, an affordable one, because my situation has changed. I was texted and emailed last week, I think it was, I think this text came through last Wednesday about sending contact. Okay, no problem. So let me quickly call up your account and then what I can do is just have a look and see what is happening on the account. So for data protection reasons, do you mind giving me your full name please? It's Harry Kenny. Lovely. Fish on my view address and your postal code? It's 33ISLClosePE118GOLFWISCY. Okay. Do you by any chance have a previous address because that's not the address we hold on file? Yeah, that would be 225 Burton Road Overseel Delta Echo 126 Juliette, no problem. Lovely. What I am going to do is just ask you for your date of birth. Once you've given that to me, we can then go and update the address for you. So just for your date of birth please. 27th of the 7th, 2000. Perfect. Thank you very much for all of that. Now if you don't mind, I know you said your new postal code was D11. Yeah. And the remainder of it? A golf whiskey. Golf whiskey. Lovely. And the fish on our side address please. 33. Yeah. Alice Hall. Thank you. Okay, Alice. Oh, nice. Lovely. Okay, and do you mind me asking where that is? Blackford Bay. Alice, oh, close. Okay, lovely. Do you mind just spelling that for me? Blackism, B-L-A-C-K? Yeah, so it's Alice Hall, A-L-I-C-E, A-K-A, double L. Yes. C-L-O-F-E. Yes. Alice, oh, close. C-L-A-C-K-S-O-R-D-B-Y. B-Y, lovely. Perfect, okay. So that has now all been updated for you. And double checking the emails that have come in. I can see you sent in an email with 23rd of the 8th. Okay. Right, so... Okay, so just some calm firming on the account. I can see

you have now said your income is only 270 a month. Is that correct? How much is sorry? 270 a month. Oh, no, that's your disposable. Yes, yes, yes. Okay, sorry, I must read that. I was like, oh, hold on. Okay, no problem. So just double checking on the accounts. Unfortunately with the interest, you know, the interest can't be frozen on the account, but we do have a point where that interest stops. And that is once you've reached 100% of what you've borrowed. Now, I can also see in the email you've stipulated you can pay 65 a month. Is that correct? Yes, at the minute. I'm hoping that'll change some more. Okay, no problem. So if I have to look at setting your payment schedule up at the 65. What date do you get paid on every month? I get paid every Friday. Every Friday. Now, are you looking at that 65 going out every Friday or just once a month? Once a month, I think, for the time being. Okay, no problem. And did you want the payment set up going out weekly so we do a lower amount that comes out every week or did you just want it as one payment for the month? Probably every week. So if it was debit up over the month, you know, that makes sense. No problem. So if I did 65 and I divide that before, it means that we'd land up being about 16.25. Yeah, definitely. Okay. And are you happy with the first payment coming out this Friday? Yeah, that would be great. Thank you. Okay, no problem. If I reset your payment to go out as a weekly payment, it does mean your payments are run from the 19th of September all the way through till the 10th of July, 2026. Now obviously at the moment, that is the amount that we're going to set to. What I will do with you is in three months' time. Yeah. If we leave October, November, December, I'll give you a call round about the 14th of January and then what we can do is that point is just see how things are going for you at that particular time. Yeah. If you can look at increasing the amount per week, please don't hesitate and do that at any point. Probably. If we need to keep that amount at the 16.25, we do that for as long as you need that amount going in. Okay. Right. No problem. What I am going to ask you to do is because our continuous payment system expires at the end of the month or September. If I could possibly ask you just to update your card details on the online account in the My Card area for me so that your continuous payments can continue to be made. Yeah, that's all been set up for you. I look forward to speaking to you in January and seeing how things are going for you at that point. Lovely. Thank you very much. No problem at all. Well, thank you very much for calling in. Just

letting us know what's happening on your side and you take care and have a lovely day. Yeah, I knew.

Thanks very much for that. Well, do. No problem at all. Thank you. Take care. Bye. Bye. Bye. [ERROR]

Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp9hr81za7.wav [ERROR] Chunk file not

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

C:\Users\ADMINI~1\AppData\Local\Temp\tmp1mrcwdxy.wav [Metadata: Duration: 8.9 minutes, Processed

chunks]

Call Summary - recording-3598329661.mp3

Sentiment:

Positive

Keywords:

None

Rule-Based QA Scoring:

- Customer Understanding: 0 - No evidence of agent demonstrating customer understanding.
- Fair Treatment: 0 - No evidence of agent demonstrating fair treatment.
- Vulnerability Handling: 1 - Agent demonstrated expected behaviour: vulnerability handling (matched: 'what is happening on your side', 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: 0 - No NLP indicators of customer understanding detected.
- Fair Treatment: 0 - No NLP indicators of fair treatment detected.
- Vulnerability Handling: 1 - NLP analysis for vulnerability handling: rule-based match: 'what is happening on your side' (1.00)
- Financial Difficulty: 0 - No NLP indicators of financial difficulty detected.
- Resolution & Support: 0 - No NLP indicators of resolution & support detected.

Transcript:

Hello. Good afternoon. Am I speaking to Christine Mazzin? Yes you are. Hi, you speak to Bianca from TikTok Loans. How are you doing today? I'm doing good, how are you? Good, good. Do you mind if I

take you through data protections? I can have a quick word regarding your account. Yes. Lovely. So for data protection reasons, do you mind giving me the first sign up? Do you mind giving me the first sign up your address, land your postal code? Yes, it's a hub lot. Lovely. And the postal code please. S214PR. Lovely. And then I'll see your date of birth, please. And the feeling I'm talking about? Your date of birth, please. I'm going to talk about that in our face. Perfect. Thank you very much for all of that. Okay, so the only reason for my call, when I spoke to you in August, you had said you were going to be applying for PEP and you know, for me to give a call back and look at hopefully setting up a payment schedule with you. Now, just I did try and give you a call on the 11th. You were a little bit busy and you couldn't talk and you were going to give me a call back. But I haven't heard anything from you, so I thought I'd give you a call today just to see what is happening on your side and how we can move forward regarding your account with us. Yes. Okay. So do you mind just letting me know first what happened with your PEP? So basically, what are you going to say to now? So obviously, I actually started looking for work. Okay. Application would have took eight hours. Okay. So, yeah, so I just did that and I found work now. Literally just started like always, been a week now. So yeah, I've back up work and yeah. Okay. And do you mind me asking what your new salary is going to be? I don't know until I get paid. Okay. So you won't know up until then. Okay. And now, okay. So do you not have a set amount put down in a contract that you will be able to pay? would have signed when you started work. Like I said, I've lost the sheeting, so I just have to wait for my way to turn off the calendar and make hours, you know. Okay. All right. Yeah. No, it's only because our comp a day and can't unhold for another 30 days, we would need to, you know, set up some sort of payment arrangement. Now, do you know if it's more, you know, more or less along the same lines as the old job that you had? You know, 100% sure. It's kind of that different, but obviously with my arm, I don't use my arms, so it's kind of okay like that. Okay. And do you have any prioritable that you are behind in? No. No. Okay. So you don't have any prioritable. So do you mind if I set up payment arrangement with you? We can set it up for a minimum amount for, you know, the first three months, and then we can look at increasing that for you. Yeah. But what matters is payment come out in October, I think. Oh. Okay. And what date in October would that be?

October, October the, no, to be fair, that's in 17th. 17th of October. Yeah. Okay. And what amount will you be able to make on that date? Some of the O. So at the moment, it's 545 pounds and 59 cents. You do still have leeway of about 38 pounds in interest that could still be added on to the account because that's the amount till you've reached your interest cap. And then no more interest will be added on after that. So whatever payment arrangement we set you up to now, that will include that interest. Yeah. Okay. So if you don't mind letting me know what you can afford to pay as of, you say, the 17th of October? Yeah. So Friday the 17th. Okay. And are you looking at your payments going off on the 17th of every month? Yeah. Okay. And what amount will you be able to pay on the 17th of October? About an... Probably about 50, because I've noticed that I just started working on the disability. Is there any way I can put more in here? Of course. So we'll start it off with the 50 pounds, and then what I'll do is I'll give you a call in December and just see how things are going at that point. So we'll do October, November, December payments, and I'll give you a call in December to see how things are going on your side, and hopefully we can look at increasing the amount as of January onwards. Yes. Okay. No problem. So if I had to keep the amount at the 50 pounds, it would mean you would run from the 17th of October through to the 17th of September next year, but the September amount would only be 30 pounds, but we'll look at how things are going in January and hopefully look at increasing your repayments on that date. Yeah, good. Kind of no problem. So what I am going to ask you to do is just log on to your online account and just update your card details for me. Only because... The card details that I'm... Okay. Yeah, it's only because our continuous payment system expires at the end of September, so to make sure that a payment goes through in October, I just need you to access your online account and just update the card details again for me. Okay. No problem. I will send you an email with a confirmation now and from my end, is there anything else I can help with today? No, it was done. Thank you very much for that. Perfect. No problem at all. Well, thank you very much for letting us know what is happening on your side. I look forward to speaking to you in December and you take care on your side and have a wonderful day. Thank you. Thank you. Bye-bye. Bye. Bye. [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp37c340e0.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp9rn9oh9y.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmph2_tuxg.wav [Metadata: Duration: 8.4 minutes, Processed
chunks]

Call Summary - recording-3598351087.mp3

Sentiment:

Positive

Keywords:

None

Rule-Based QA Scoring:

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

NLP-Based QA Scoring:

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

Transcript:

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

and for monitoring and training purposes. Due to the high volume of calls, you may not be able to get through to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to customerservice at tiktoploans.com. If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you wish to leave a message, please press 3. If you wish to speak with one of our team, please press 1. To speak to our con... Thank you for calling. Please continue to ho... Good morning, you're through to the anchor Tiktop Loans for half-killing hours today. Yes, I've just been through your loan process online. Okay. And it went to the proof with my bank and then everyone's blank. Okay. I've got a little application number if you need it. No problem. So let me quickly call up your account and hopefully we can find out what has happened. Just bear with me. I'm just going to try and locate your application using the mobile number. So... Okay, for data protection reasons, do you mind giving me your full name, please? It's John Burns, Neil Cline. Lovely. First line of your address and your postal code. DN 172LX and it's 28 down at the red. Lovely. And then last thing, your date of birth, please. Sorry? Your date of birth, please. 1710, 65. Perfect. Thank you very much for all of that. Okay. So just having a look at the application, I can see you've completed the sign link. But when you download, when you're looking to get your card details, sometimes it accepts it straight from the sign. Other times you actually have to access your online portal in order to complete the card details. Yeah, now you would have been seen as separate online password to access your online account. I'm looking in Gmail's own. It's looking here. Yeah. So if you have a look, we sent an email at 251. And on that email, it'll have your password. Now, all you would need to do with that password is just to click on the link. open a fresh web page in Google, type in www.tiktoklones.com, go to the login section, it will ask you for your email address and you need to type in the JBNF43 at gmail.com along with the password we've just sent you and then it will talk you through the process to authenticate your card details there. And that site is kept at our bank and your card details are secure on that site. Okay. Yep, just going into that. No problem. And then once you've completed that, then the application will go through to an underwriter. Okay. Now I've got the help from the state card. No problem. And from my end, did you want me to wait on the

line while you did that or? No problem. I'm more than happy to do that. Just got some of that, okay.

No problem. I'm not trying to know how to recruit again. Okay. Let me quickly have a look for you.

Okay. Now, is it saying anything else besides an error has occurred? No, I'm just a good person. You

have a question for me now. Just that. Okay. Let me authenticate it again. Sometimes I can do it

differently. Okay. No problem. And that's opening a fresh new webpage in Google. Yeah, that's what

the problem is. It's opening a fresh page and then it is using all that stuff that it's already on.

Okay. So it should take you to the Tik Tok Loans website where it asks you to either apply now or

log in and then you need to to click on the login section. So it should take you to a fresh start of

it. Okay. Okay. Okay. Okay. Okay. Okay. [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpa7zfchmc.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp0mcygctk.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpvolszuw7.wav [Metadata: Duration: 8.1 minutes, Processed
chunks]

Call Summary - recording-3598415455.mp3

Sentiment:

Positive

Keywords:

- plan
- refund

Rule-Based QA Scoring:

- Customer Understanding: 1 - Agent demonstrated expected behaviour: customer understanding (matched: 'once you've reached 100% of what you've borrowed', confidence: 1.00)
- Fair Treatment: 1 - Agent demonstrated expected behaviour: fair treatment (matched: 'no obligation', confidence: 0.85)
- Vulnerability Handling: 0 - No evidence of agent demonstrating vulnerability handling.
- Financial Difficulty: 0 - No evidence of agent demonstrating financial difficulty.
- Resolution & Support: 1 - Agent demonstrated expected behaviour: resolution & support (matched: 'see what we can do for you', confidence: 1.00)

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'once you've reached 100% of what you've borrowed' (1.00)
- Fair Treatment: 1 - NLP analysis for fair treatment: rule-based match: 'no obligation' (0.85)
- Vulnerability Handling: 0 - No NLP indicators of vulnerability handling detected.
- Financial Difficulty: 0 - No NLP indicators of financial difficulty detected.
- Resolution & Support: 1 - NLP analysis for resolution & support: rule-based match: 'see what we can do for you' (1.00)

Transcript:

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

Good afternoon, you first to the anchor at tiktoploans.com. Hello. Ah, today? Okay, I'll have a problem in my mouth. Okay, let me call up your account. I'll take you through Data Protection and we can see what we can do for you there. Okay, thank you. No problem. Sorry about this, I'm just trying to get the account up in front of me. Okay, for Data Protection reasons, do you mind giving me your full name, please? The main roseman. Lovely, first line of your address and your postal code, please? 6 cent clear rose E1390U. Lovely, and then lastly, your date of birth, please? 10th of the 6th, 1975. Perfect, thank you very much for all of that. Okay, so just having a look at the account, you look at, make your payment today, is that correct? No, I wanted to find out if I could get help with the extent of the amount of time I've got to pay. Okay, now do you mind me asking what is transpired on your end in order for you not to be able to make your payment today? I don't know, I just got this payment coming out of my account. Okay, okay, just bear with me. All right, now I know we looked at back in July, we set up your schedule for you and yeah, and the month before that. Now, do you mind me asking, because just having a look at the account, it looks like it seems to be a regular thing where the payments can't be made. Is it something that is happening every month or is this just you are at the moment just having some unexpected goals coming through? It's just a moment of some unexpected plan and they should be resolved by the end of this month. Okay and the payment that was unexpected this month what was that regarding? British just took 699 pound out of my camp. Oh wow okay okay so they've just ended up taking that amount with no authority whatsoever. Wow you say that was 690 pounds. Okay British guess okay okay so I think let's look at you know normally in

a case like this I would say you know make a minimum payment and then reset up your schedule but given the fact that British gas have taken such a large chunk you know you wouldn't be able to make any further payment. Okay so let's see about resetting up your schedule. So just confirm what dates do you get paid on? Correct. What dates do you get paid on? It is the 15th of every month okay. Now originally when you first took out the loan we had your payments going over a six month period now that would have been July August September October November December. Now what I wanted to find out is were you still looking at getting your payments over a six month period or were you happy with the three months that you reset your payments for? Can I can sorry can I reset for the six months period? Of course. Yeah so if I had to do it for a six month period with your first payment coming out the 15th of next month it does mean your October November December repayment would be the way the computer generated it would be 109.74. January's would be 75.89. February 62.67. A March 72.22. Now bearing in mind, your account does accumulate interest on a daily rate. And this past schedule includes a bad interest on the account. The interest does stop once you've reached 100% of what you've borrowed and your interest would land up stopping in January. Okay, so just to make you aware of that. So I have now reset up your schedule. I've just got to make you aware that if you land up missing next month's payment, no new schedule is going to be reset until we've seen a payment from you. Okay, so just to make you aware of that. And then what I am going to ask you to do is if you could access your online account, go to the My Card area and just update your card details there, only because our continuous payment system expires at the end of September. So just to make sure your payments do go out in October, I just need that card re-updated. Okay. My next payment would be in October for 109.00. Yes, it will be 109.74. Now I'm going to send this to you in an email just so that you have that as email confirmation. And is there anything else that I can help you with on my end? No, thank you very much. No problem at all. Well, thank you very much for calling in and explaining your situation. I hope you can get in contact with British Gas Band. They can at least refund you some of that money because, yeah, you know, that's madness. You know, even if you are in a raise with them, unless you've given authority for their payment to go out, they shouldn't be taking such a large chunk. No, it's only two months in a row. Wow. Okay. Yeah, you

know, maybe just, you know... speak to them and find out what on earth is happening because that is madness. Even if you are in a rears, you'd rather set up a payment sketch. I've only just happened to be sure of you that much. I'm actually so upset. Oh no, I'm sure. And of course now you... It's been a couple of weeks and everything on the field because I'm just running around thinking what am I going to do? No, this is a shame. Well hopefully you do get it sorted out and they can sort something out for you. But thank you for letting us know what is happening. No problem. No problem at all. All I can say is thanks for giving us a call. No problem. Well can you take care on your side and is there anything else I can do for you on my end? No, that's it. Thank you. No problem at all. Well Lorraine, enjoy the rest of your day and take care. Thank you. Take care. Thank you. Bye. Bye. Bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp2bkgpeb1.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpjoripvk2.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmps46jptmf.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp31no075d.wav [Metadata: Duration: 10.4 minutes, Processed in chunks]

Call Summary - recording-3598451080.mp3

Sentiment:

Positive

Keywords:

- stress

Rule-Based QA Scoring:

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

NLP-Based QA Scoring:

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

Transcript:

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

and some monitoring and training purposes. Due to the high volume of calls, you may not be able to get through to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to customerservice at tiktoploans.com. If you are a new customer, please press 1. If you have already had a loan with us, please press 2 to speak to our collections team. Press 1. Thank you for calling. Please continue to hold for the next available agent. Music Music We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Music Music Music Music Music We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Music Hello. Music Music We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Hi, you're free to be anchor. How can I help? Hi, I made, I paid my loan on Friday, right? Okay. And for some reason they try to meet 15 times more. Okay, let me quickly have a look and see what has happened. If you don't mind, do you mind giving me your application number, please, or your line number? Yeah, give me two minutes, sorry. No problem. Just a minute. Okay. Just one minute. No problem. Thank you. Just a bit of self-pity. So when you call this phone, what's the 15-hour meeting charge? Holy bit. You can talk to the API. Do you need some therapy for us? Yeah. So I can't do anything. If you don't know who to speak to, just follow the person's profile. Next time I see a smile on the cell phone. Sure. One-time I'll hold it. The application number should... be in your emails. Yeah, sorry, I was just logging on my laptop. Sorry about that. No problem. If my network's not working, I might find some... Okay. If you wanted, I should be able to locate your account through your postcode. Yeah, do that. If you want to give that to me. Yeah, can you do that for now? Yes, sure. Go for your postcode. Yes, B368PL. B368PL. PL. PL. Lovely. Yes. Okay, just bear with me. Just take a little bit longer using the postal code, but hopefully we can locate your account through that. That's fine. Okay, it's just busy loading. No, it's still busy searching. Okay, no, it doesn't look like it is letting me. And that's Delta 368 Tango Lima. Lima. Yes, that is called... Yes. Okay. If you don't mind the mobile number you had when you first took out the loan, do you have that to hand by any chance? Yes, I do. Okay. I have two of

these. Does it end with 8549? Not 100% sure, but if you give me the full number, then I can... Yeah. Yeah. So, okay, it's not me. Definitely, where is my number? No problem. 077. 077, yes. 06979. 07979, yes. 06979, sorry, not 07977. Sorry, where is 07979? Okay, 07779, yes. 8549. 8549, okay. Let me double check through that. Yeah, that's not coming up with anything. Well, I'll give you this one. I have a second number just in case. I'll give you that one as well. Okay, please, if you don't mind. That's fine. It's 07532. Yes. 773. 773. Yeah. Four, four, five, one. Yeah. Okay, just bear with me. No, that's not locating anything either. Doesn't matter. No, nothing's coming up with any of that. Can I give my name to you on my website? Yeah, I think what we may need to do is just get the red card. I've got the reference number through the email. If you don't mind doing that. No, that's not. I'm just literally logging in right now. Sorry about that. No, I'm really, no. You should be saying sorry. I should definitely say sorry to be honest. I'm so unprepared right now. Oh, no, it's absolutely fine. Don't worry. Yeah. Okay. Okay. Okay. Okay. Okay. Have you got any last logging in? Yeah, it's just, just logging in. Okay. I am so sorry. Bye. No, it's absolutely fine. Don't stress. Thank you. Can you...the kids are having fun in the background? Yeah, definitely. I'm just like, oh, God, they're kids. I'm just like, no, you're going to... No. Okay. Okay, Puffer. Um, do you know? Okay, Puffer. Yeah, keep a pop. Um... No, no, no. So the application will have a TT number with an F at the end. Yes, yes. Sorry, just give me too much of that. No problem. That's the morning it is, to be honest. Oh, yes, it's Monday. That's why. Yeah, it's just a Monday morning. Like, morning my card is written down and you're like, can not do any work there? Oh, no shame. Okay, I'm on my account. I've logged in. Thank God. My blog is my question of detail. Ah, okay. I can give my phone number to you. Okay. Uh, 077. Yeah. Uh, 037. 037, yes. 109. 109, yes. Uh, 070. 072. Lovely. Okay, and for data protection reasons, do you mind giving me your full name, please? Yes, my name is Sarah Rasmus. Lovely. First time of year address and your postal code. Yeah, it's number two, roll call driver, we've done D3, 680L. Lovely. And then lastly, your data, please? My data is 231095. Perfect. Thank you very much for all of that. Okay, so double checking on the account. Okay. Look like you were having a look because you said you were charged with the account late fee. Just to make you aware that regarding that late fee, that was taken off the account. So it

was charged because the payment was missed, but it was then later taken off the account. So it was adjusted. on the 15th of September. So you make the bank transfer of 190 pounds. Before that payment was made, we did the adjustment for the 15 pound late fee. So that 15 pound late fee has come off the account. Okay, no problem. But oh my God, I'm getting 15 pounds off. No, so just to make you aware, you do have two more final payments and they are gonna be 194 pounds, 78 pounds and 196 pounds, 70 pounds. Now the only reason for that extra little bit is just three days worth of interest that would have been charged between the payment coming in. Okay, that's where that difference comes in. Okay, but that payment schedule was emailed over to you. I'm not sure if you've received that or if you want me to email it over to you again. Yes, can you please do again? Of course. So I know that it's gone. Yeah. No problem at all. I'm gonna email that over to you now. So that's all being done. And from my end, is there anything else I can help with today? No, that's it to be honest, but you've been very happy for me to say one thing. No, no problem at all. Well, thank you very much for getting the reference number. Did you want me to update your mobile number to the mobile number you're emailing? No. Okay. No, I'm sorry, I don't want to update it. Okay, no problem. Is that a huge burden? I'm too small. Oh my God. Oh, no, that's absolutely fine. But yeah, rest assured, that 15 pound has been taken off and I've emailed you your new payment schedule. That's perfect. We're gonna tell you so much. No problem. Well, thank you very much for calling in and you take care and enjoy the rest of your Monday. Yeah, thank you, you too. Well, thank you. Take care. Bye, bye, bye. Bye, bye. [ERROR] Chunk file not found:

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C:\Users\ADMINI~1\AppData\Local\Temp\tmpyurfvsv.wav [Metadata: Duration: 17.5 minutes, Processed in chunks]

Call Summary - recording-3598508901.mp3

Sentiment:

Positive

Keywords:

- 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: 'that default now goes on hold', confidence: 1.00)
- Vulnerability Handling: 0 - No evidence of agent demonstrating vulnerability handling.
- Financial Difficulty: 0 - No evidence of agent demonstrating financial difficulty.
- Resolution & Support: 1 - Agent demonstrated expected behaviour: resolution & support (matched: 'anything else I can help you with', confidence: 1.00)

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'I will send you confirmation via email of your payment plan. It just sets out the dates and the amounts. So you've got it for your records' (0.71)
- Fair Treatment: 1 - NLP analysis for fair treatment: rule-based match: 'that default now goes on hold' (1.00)
- Vulnerability Handling: 0 - No NLP indicators of vulnerability handling detected.
- Financial Difficulty: 0 - No NLP indicators of financial difficulty detected.
- Resolution & Support: 1 - NLP analysis for resolution & support: rule-based match: 'anything else

I can help you with' (1.00)

Transcript:

Thank you for calling Tiktop Loans. Please note all calls may be recorded to meet our obligations and for monitoring and training purposes. Due to the high volume of calls, you may not be able to get through to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to 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 do speak to our collections team. Press 1. For customer service, press 2. Thank you for calling. Please continue to hold for the next of the... Good afternoon, you're through to the Ankerstik Tiktop Loans. The half can I help today? Hi, I was just wondering if I could make a payment and then set up a direct debate. Okay, let's see what we can do for you. Just bear with me. Just want to get your account in front of me. So for data protection reasons, do you mind giving me your full name, please? Yeah, Zafran Ahmed. Lovely. First sign off your address and your postal code? 18-I've been logged, or 11-4 HQ. Lovely. And then last see your date of birth, please? 20 seconds or 9-95. Perfect. Thank you very much for all of that. Okay, so double checking on the accounts. You look here and make your payment. Is that payment still coming from card ending to 8-4? No, I'm just going to use a different card. Okay, if you are going to use a different card, what I do need you to do is access your online account and update your card details only because I can only take payment from the card that you hold on file. All right, bear with us. No problem. If you do have trouble logging into your online account, please don't hesitate to let me know and I'll send you a recovery password. One second. No problem. Okay, just logged in now. Okay. Now all you need to do is go to the My Card area and just update you. your card details. No problem. Also I need to open the app now. Yes, you need to have integrated in your banking app. I mean the banking app will take you back to the TikTok loans app once you've done that. Hi Dustin. Brilliant. Thank you very much. I'm just going to double check and make sure that has come through to spare with me. Okay, so double checking on my side. You've accepted it in the

banking app and gone back on to the TikTok loans. Yes, the card has been added successfully. Yes, it's just come through. Thank you. So it's card ending 2204. What payment are you looking at making today? What's the minimum I can make? So just having a look at your previous conversation with one of my colleagues, I saw that you called in on the 8th of September and said a payment of 50 pounds can be made. Yes, that's right. Okay, and you looking at resetting your payment schedule at the 50 pounds a month, is that correct? Yes. Okay, no problem. So I'm going to do a payment today of 50 pounds. So just spare with me while that goes through. Okay. Okay, happy you want me to take that payment? Yes. Okay, no problem. So just let me see what's happening here. Okay, that payment of 50 pounds has come through successfully. So thank you very much for that. And do you mind me asking what date you're looking at the rest of your payments going out on? End of the month to start. End of the month. So what date would that be? The 30th. 30th, okay. Now is it the 30th of every month or the last working day of every month? I'll just do the 30th. 30th, okay. And what I would need to find out are you looking at another payment of 50 pounds coming out at the end of September? Yes. Okay, no problem. So by resetting your payment schedule at 50 pounds a month, it means your payments are run from the 30th of September to the 30th of January. Your January payment would only be 45 pounds and 46 pence on that month. But all of the other months, September, October, November and December, will be 50 pounds for each of those. Okay. And then can I have that top as the other card, the payments to come out? So those payments have come out of card ending 2204. If you want them coming out of a different account of card, all you need to do is just update that card onto the system now. I'll do it for myself. Okay. It's only because we can only take the payment from whatever card is active on your account. Okay. Okay, no problem. So if you did want to use the other card card ending 28024, you would just need to update that card on the system now. Okay. No problem. I won't have any defaults or anything, will I? So let's double check and just see what's happening. So no default at the moment. So because you have got in contact with us, you've made that payment and you've set up your payment plan. That means that default now goes on hold. But it is vitally important that I cannot stress this enough that you do need to stick to the payment arrangement we've just set up in place. If for whatever reason. a payment cannot be made, you need to contact us

before the payment is due to go out. Okay? Right, that's okay. I've looked into the card as well now, so it should be. Perfect. Let me double check that for you. Card ending to A24 again. That's perfect. Okay? That's all being done, and I've emailed you a copy of your new payment schedule, so that should be with you shortly. Okay? No, that's great. No problem. From my end, is there anything else I can help you with today? No, that's all. Thank you. Perfect. Well, thank you very much for calling in, making that payment and resetting up your schedule. You take care, and have a lovely day. Thank you. Bye-bye now. No problem. Take care. Bye-bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpyp_cc1ek.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp1fd4nekb.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpbt8lzoba.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpgaskahae.wav [Metadata: Duration: 9.9 minutes, Processed chunks]

Call Summary - recording-3598633259.mp3

Sentiment:

Positive

Keywords:

- grace period
- stress

Rule-Based QA Scoring:

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

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'just so that you have email confirmation' (1.00)
- Fair Treatment: 1 - NLP analysis for fair treatment: rule-based match: 'no obligation' (0.85)
- Vulnerability Handling: 0 - No NLP indicators of vulnerability handling detected.
- Financial Difficulty: 0 - No NLP indicators of financial difficulty detected.
- Resolution & Support: 1 - NLP analysis for resolution & support: rule-based match: 'see what we can do for you' (1.00)

Transcript:

Thank you for calling Tiktop Loans. Please note all calls may be recorded to meet our obligations and for monitoring and training purposes. Due to the high volume of calls, you may not be able to get through to an agent, so we advise you to leave a voicemail for us to call you back of our earliest convenience. Alternatively, you can submit your inquiry to customerservice at tiktoploans.com. If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you wish to leave a message, please press 3 to speak to our collections team. Press 1 for customer service. Thank you for calling. Please continue to hold. Good afternoon, it is to be our Tiktop Loans for Hackhammer Health today. Hi, I'm just calling up. I spoke to someone last month regarding my loan. Okay. And, yeah, so I've had a similar problem happen again this month. So I was just wondering if there was any possibility that I can try and do it again. Okay, let me quickly call up your account. I'll take you through data protection and we can see what we can do for you. Just bear with me. Thank you. No problem. Data protection reasons. Do you mind giving me your full name, please? Yeah, Jordan Wise. Lovely. First sign up for your address and your postal code. There's 14 power and close rounds, Kate, and it's CC126BF. Lovely. And then last see your database, please. 22nd of the 7th, 1995. Perfect. Thank you very much for all of that. So just double check in the account. So I can see last month there was the fact that your holiday pay wasn't paid. Now, surely this month there shouldn't have been as bad because you would have worked the month, so your holiday pay wouldn't have affected your month's salary? So what it's happened is that there was meant to add my holiday pay on. So because I get paid during the middle of the month, it's not a full working month, if you know what I mean. Okay. So I get paid like per, I get paid two weeks and then another two weeks salary. So that holiday pay that was meant to go on to this month, so it was meant to go on to last month, didn't go on. And you haven't added it on to this month, so it's left me free again. Okay. But just by looking at when you... called in last month. That was on the 13th of April, sorry August. So you would have worked a full month. So you know that holiday pay that should have been pay that should have been an extra add-on to your month's again salary. So what I'm trying to now work out is you know given the fact that that holiday pay is still affecting

your pay you know is the amount that we are asking for an affordable amount. I'm trying to explain because I get paid in the middle of the month. You don't work a full working month. You only work two weeks for that full working month and then get paid in two weeks for your salary. So that I want to tell you is that holiday pay was meant to go on for this month. Alright and you know the fact that we've already given you a 30 day grace period on everything. Are you able to make any sort of payment this month? Yeah I don't mind making a small payment and then doing exactly the same thing as what I spoke to the last guy about. Okay. If that helps. Yeah it would help because then you saw at least making some sort of payment on your account. The only thing I can stress is that come next month we are not going to be able to go over the holiday pay still affecting your payment. No no yeah. Because at that point it would have been two months you know technically. Okay so what amount are you able to pay tomorrow? Can I round it down to 150 so how much is how much is the loan? So your repayment should have been 174 pounds for any fall. So if you give me an amount that you can pay tomorrow I'll do that payment for tomorrow and then reset after your payment schedule as from the 16th of October again. Yeah so I can pay the 24 pounds 24 so I can round that down to 150. Okay is there any chance of you paying a little bit more than that? It really works out. When you just work out as in trying to round everything down, can that ease you? Yeah, because you know, I'd be quite comfortable with a payment of 50 pounds for this month and then in resetting your payment schedule as of next month. Yeah, so I'll do it. You have to do it then. I'll do it. I'll do it. 64 pounds, 24. 54, 24. 54, 24. Yeah, so then it's at that cost, we'll have some 20. Okay, no problem. So what I will then do is we'll do the payments of 54, 24 and then we'll have four more installments just bear with me. So if I kept your payments over the five month period, we do the 54 pounds, 24. And that means your second payment would be October the 16th. Okay, so if I keep your payment going over the five month period, just bear with me. I'm just trying to get to your payments to be a little bit more of an equal amount over the payment period. So minus 54, 54, 24 equals divide that by four. Okay, so it would mean your repayments would be 153 pounds, 67. And that would be your first payment coming through now in September for 54 pounds, 24 and the rest being the other amount. So okay, no problem. So what I'm going to do is I'll reset the payment schedule. I'll send it to you

now in an email just so that you have email confirmation. And from my end, is there anything else that I can help with today? No, that's it. Thank you. I appreciate your help. Perfect, no problem at all. Well, thank you very much for taking the time to call in and you take care and have a lovely day. Yes, thank you very much. You can. No problem. Thank you. Bye. Bye. Bye. Bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpd16kmcvr.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpr7mkey_h.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpm8ly9efg.wav [Metadata: Duration: 8.8 minutes, Processed chunks]

Call Summary - recording-3598149791.mp3

Sentiment:

Positive

Keywords:

None

Rule-Based QA Scoring:

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

NLP-Based QA Scoring:

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

Transcript:

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earliest convenience. Alternatively, you can submit your inquiry to customerservice at tiktoploans.com. If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you wish to leave a message, please do speak to our collections team. Press 1. For customer service, press... 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, Frutipine. Tiktop Loans, how can I help you today? Hello, I'm just trying it up. I keep getting a message from... I think it's CRS, apparently. You paid the money to them, I don't know, a loan thing. But I paid the payment on the 8th of September to Tiktop Loans to come up my bank. And then CRS keep messaging me saying that they haven't received the payment. So I phoned off this morning and they said apparently Tiktop Loans has not paid them. I don't know, they said they did not receive the payment, but I said I paid it on the 8th to come up my bank on the 8th. OK, great. Let's get your proof security and then I can have a look around the account. All right? Awesome, thank you. Lovely. Just going to put your full name for me, please. Yes, Simon Clements. And the first one, do you address your postcode? That's 24-night road, T and 10-4-year. And just finally, your date of birth. 25th of the 4th, 9-night, so... Lovely, thanks, Simon. All right, I'm just going to go a bit quite wrong. I'm going to put you on hold for a minute, just for having read your notes on the account, all right? I won't keep you in my house. Yeah, I won't, thank you. Yeah, I won't, thank you. Hua wodami Lanc Ng oton <|th|>

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Call Summary - recording-3598157078.mp3

Sentiment:

Positive

Keywords:

- complaint
- late payment
- plan
- struggling

Rule-Based QA Scoring:

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

NLP-Based QA Scoring:

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

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

Transcript:

Thank you for calling Tiktop Loans. Please note all calls may be recorded to meet our obligations and for monitoring and training purposes. Due to the high volume of calls, you may not be able to get through to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to customerservice at tiktoploans.com. If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you wish to leave a message, please press 3. Press 4. To speak to our collections team, press 1. For customer service, press 2. Press 4. Complaints, 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. Good morning, Fridge, about tiktop. Don't I have to help you today? And hi, I received an email that knife is automated and that there is an avail, though I was talking to someone and I asked them to call me back because my network, my phone was acting up, I needed to restart it, but if I don't call back, they needed to call me back because that was the agreement and they hadn't called me. All right, no problem. Just get your free security and then I'll take a look at the notes on your account. Is that all right? Okay. Love, is this the phone you've called for me, please? The phone name is Elsie, I'm a cubby girl. And the first one of your address, we post code? 116 Marlboro Avenue E8 4SL. And just finally your date of birth, please? 26... of my 9 degree. Lovely, thank you. Okay, can we one moment, all right? I'm just going to put you on hold just while I read your notes, okay? Okay. Thank you. Hi, Elgia. Hi. Okay, sorry. Put your on hold for so long. I was just having a look on the notes on the account. Okay, so, sorry, excuse me. Okay, so what is it that you want to do today? I've sent the email and the fees and all that, so I'm trying to understand what is it for because I didn't ask for them to call me back. If I don't call back because I was struggling with network logging into my account, so I needed to restart my phone. I've asked them in case I don't

call back because of my network, can you call back? And they hadn't called back and I couldn't reach out as well. Alright, no problem. Okay, so I'm sorry that nobody got back to you within the time scale. It's nice to know that you've been aware of that information and still going ahead and then putting a default when I was waiting for a call back. Okay, well that's not what I mean. Let me just get into your account, sorry. So you did receive a default fee for September but obviously I can remove that default fee so that isn't an issue. What is the default fee? So the default fee is when you set up your payment schedule, you agree to make a payment on that date. So on that date, let's just say your first payment was due on the 8th of September, if I'm reading this correctly. So on the 8th of September, we try our first thing in the morning at high pass 4 to take the payment. If it goes through, fine. If it doesn't, if there's an issue with your card or maybe your salary hasn't gone in or you're waiting for money to go into that account, it will send you an email and a text at 9 o'clock to say the payment failed. Okay. that will retry that payment again around about half past four. When we try for the second time if we still, if the payment still doesn't go through then you will receive a 15 pounds late fee charge. Okay they call it a default fee but it's more of a late payment. Okay and so because we can't take payment on that date that's why the default fee as they call it was added to your account. So I'm just going to have a quick look start and just see. Okay so you did so there was a default fee on the 5th of September that one was removed and then you had another one on the 13th because you had two payments due in September. I think that we kind of caused the day I spoke to the lady on the 13th I think I was with her 12th or I can't remember. Yeah all right well let's you move let's let's let's you move that out that the late payment fee okay. Okay no problem. Right okay so you like payment fee has been removed so so your total outstanding debt as at today's date is 608 pound 40. Now we were payment playing because you were making it paying by bank transfers correct? I mean no yes but I was supposed to do it over the phone because I couldn't get the time to go to the bank because of work. That's the reason why I decided to call me because I okay so I understand but we would not be able to take payment over the phone we don't have the system functionality to physically take payment over the phone simply because all our forms are recorded and so any card details that you gave to us over the phone would not be secure and that's

the reason that we don't take payment details over the phone. All right so it would have had to have been a bank transfer or updating you know once you got back online you were able to update your debit card we would have done it then so as it's saying there was a payment with generally for 148 pound and 57 pence on the 8th of September and then you call. How long is it for? That's for how long was your loan for? Yeah so you've taken it out over six installments okay and like I say the first installment was due on the 8th of September which wasn't taken so that so that instalment is still outstanding and then you've got another instalment due in two weeks time on the 30th. So are we able to take a payment off your car today? Is that possible? Yeah. Yeah so I'll take the 148.57 that we drew. Okay. Yeah okay. We'll do that now for you and then we'll get your payment plan. Let's get this done first. Okay so that payment has gone through so thank you for making that payment. Now your payments are normally at the end of the month so are you going to be paying by the car that we got registered on the account or did you want to leave it as the bank transfer? I'll probably just call you to do it again just to help me do it again because I don't understand all of this stuff. Okay what is it that you're not understanding and let me try and help you out? Sometimes I've just seen that my account is just so complicated. It doesn't work sometimes the password doesn't work. It's just too complicated. I've had to reset password a few times because it doesn't respond to the password even though it's correct. So is it missed call and then we do it that way where you can just... That's fine. I mean if you want to give us a call on those two dates that's absolutely fine. We don't have a problem with that but as your debit card is now registered on the system and I have taken payment, payment will be taken automatically and as long as the funds are in your account there isn't going to be any issues going forward. But I'm more than happy to give you a call on the date just to see how the payment has gone through. How did it not... You know, you're quite happy to do that. I mean the only other thing I could suggest is sometimes mobile phones are a little bit finicky and they don't always like what you're doing. Do you have access to a laptop or a tablet? No. You don't? Okay. So I mean that would have been the other option would be to log in through a laptop or a tablet and then that way you normally don't get as many issues. Alright. But what I'll do now is I'll reset your payment plan. Sorry the line's really breaking. The line's breaking up a

little bit. I have the latest iPhone and I use it as a computer for this thing. I get all my work done on there. Ah, I'll have that I think. Alright. Okay. Well, let me... What I'll do is I'll... I'll reset your payment plan back to the card payment method. All right. So you've got five payments left. And the 30 for the month is best time for you, yeah? Okay, lovely. Let's get that put in place for you then. Okay. You're able to change the date or that's the only option. No, no, no. I've changed the dates as they were, so the 30 for the month. Okay. Okay. Yeah, so on the 30 of each month, we'll take the amount of 149.65. All right. That'll be for September, October, November and December. And then your final payment in January will be 152.08, okay? Hundred and what? Your last payment in January will be 152.08, okay? All right. I'll send you confirmation via email, okay? All right. All right. So that's in place for you now to come. So it's, then all your payments all come off of your card, all right? And like I said, more than happy for you to do. Give us a call when the date is due just to double check that, you know, the payment's gone through. Totally up to yourself what you want to do, okay? But I have reset it all up to date on the 30 for the month. I'll send you an email to confirm the amounts that we'll take and the dates. So if you like payment for your, it's been removed. So is there anything else I can help you with today? No, thanks. All right, yeah. All right. Enjoy your day. Face calling in. Bye for now. Okay. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpj92gv1r_.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp_g4ivc5v.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpy8go3y5b.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp59jcep_k.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpj4ll2ui.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp6exp52kd.wav [Metadata: Duration: 17.0 minutes, Processed in chunks]

Call Summary - recording-3598187242.mp3

Sentiment:

Positive

Keywords:

- anxiety
- manager
- mental health
- plan
- signed off

Rule-Based QA Scoring:

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

NLP-Based QA Scoring:

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

Transcript:

Thank you for calling Tiktop Loans. Please note all calls may be recorded to meet our obligations and for monitoring and training purposes. Due to the high volume of calls, you may not be able to get through to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to customerservice@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...

Hello, it's me, Fritiburnia Tiktop Loans. How can I help you today? Hiya, it's a bit of a bad call, but I had a payment plan with you, so not a payment plan. I went back to work a bit too early, and I was kind of back on the kind of set, but also like I'm trying to come like a arrangement with my work just now, it's kind of gone, I'm working on a part-time basis. As I say, just because I'm on a diet, I just kind of work it out. It's just pretty much myself. So I know obviously I had also payments like yourself. I don't know why I had to go down the payment hall with you again, because I know obviously the payments need to be done. Just try to see if I could even like a half payment. All right, okay, let's get you free security and then we'll have a look at your account. Okay? Yeah, no problem, thank you. Lovely, just confirm your full name for me please. Yeah, it's Gary MacDonald. And the first line of your address we post, Cove? There's 11th Century Avenue. Okay, and just finally your date of birth? 30th, 12th and 18th century. Okay, let's have a quick look. So we did put a, oops. Okay, so there was a payment plan in place. That was going to start in three days time on the 18th of September, yeah? Uh-huh. All right, and that was for 122 and 18 paint. Okay. Yeah. So I think we did have a little, we did have a conversation didn't we? You did say to me about your mental health was not... Yeah. It got a little bit better and you were intent and you had intended going back as well. So I went back to work for about a week and then, I don't know, it's just, I mean the work's okay, do you know what I mean? But it's just the amount of anxiety just being at work. So as I say, like I'm just still... speak to my manager and try to see if I can go back on a part pain or something. You know, just because I don't want to miss out too

much work and I don't want to miss out too much money either. And I know also I've got a lot of self-depend things like that. Okay, so you're looking, so maybe your work might let you come back maybe on a part-time basis? Yeah, just talking about like, I don't know for sure yet, but obviously as I say, regarding like the kind of payment, I don't want to go on another kind of payment holiday again. I would rather even automate some kind of payment. Okay, so, let's have a look at where we were. Okay, so we do put you on, so my colleague put you on hold back in July. Okay, so let's have a look at where we are. Okay, Gary, you okay if I put you on hold for a minute? I'll just have a quick chat with my colleague. Is that all right? Yeah, that's fine, no problem. All right, thank you.

Thank you. Okay. Okay. Okay. Okay. Merry Christmas! Today We thank our firm and joined this fotografe with its leather and nouveau Hi, Gary. Hiya. Hi, so I have a good word with you, colleague. So, let's just have a... So, have you been signed off work again now or...? Well, yeah, well, I had the last one. I need to actually go and see the doctor again to get another sickline. But as I say, I was trying to kind of wait on to see what was happening with my work disease. I could go back on, like, a kind of part-time basis and the thing. I need to form a manager, I think, actually, today. Alright, okay. So, to be honest, without any evidence of, like, you've still been signed off sick, okay, putting you on hold at this point isn't really a possibility. But let's look at something that could be affordable going forward until you do get back into full time... Because I didn't want to go and hold it in for that, as I said, I just wanted to make, as I said, even if it was half payments, you know, like, if it's like 122, even if it could even do a 60. Okay, so the payments that we were looking at were 122 over a six-month period. So, when you... when you put the loan out your your instalments there were 111 pounds 68 so let's just go all right so 122 so if we just halve that yeah even if it was like a month or two um or maybe maybe I had to like like a I had to like a tiny little bit of just not being full yeah okay so if we look at then um so would you be in a position to make a payment on the 18th to September would that be yes if it was for like this if it was for half of it then yeah okay so why don't we look at this then let's put a payment plan in place for 60 pound a month yeah um and then we'll look so that'll be so starting from the 18th to September and then what happened is is I'll give you a call in three months time so around about

middle of November and we'll have another little chat we'll see how you're doing if you're happy for payments to increase we'll increase them if you know things have gone in the wrong direction as long as you can provide us with evidence of like Dr. Sick know yeah that was from your work that your hours have been cut or that you've agreed to a pay-per-tune then we can look at maybe then if need be reducing it down a little bit more yeah no I'm hoping to try and have it I don't know because mental health is you know you don't know I mean I thought I was you know getting better and then as I say we went back to what I thought oh my god I'm right yeah it just went off the roof but I know you've gone to like hit you in the face doesn't it you sort like yeah yeah I was in the house like I was in the house thinking yeah I'm a few I feel like I'm ready to go back now it's about three days and and then just I went off my head so yeah but as I say I'm hoping like even if I could just can I go back to say I'm like a part time kind of basis or something then I can bed myself and yeah and I've always I've always worked in service 18 so I don't really like not I know she's a little bit of a struggle when you're used to working and then suddenly you know for one reason or another it's like I can't really do this now it's it is a little bit of struggle so let's have a look so if we put this in place for 60 60 pound a month okay so that'll run from the 18th September and obviously it does mean that the your final payment won't be much the 18th for June all right uh next next year but like I say I'll give you I'll set out that I'll give you a call in three months and we can have a we can have a discussion then and see where you are yeah wherever we change the payment up or leave them at the same, you know, we'll have that discussion. So let me, right, that's in place. So I'm going to send you a confirmation via email. Yep. Just of the amounts and the dates and then like I said, I'll create a little task to give you a call in three months time and we'll move forward from there. As I say, it might mean that you, that we leave it the same, it might mean that we're able to increase it slightly. Yeah. If you've got any, if you're, you know, if work doesn't really work out, I mean, yeah, but it's, even if you're fine. Yeah. Then, you know, all, all, all well and good and we can, you know, and then if you're happy, then maybe we can look at the payments going up. Like I say, if you do have any, you know, if it doesn't work out for you and you do end up being signed off again, just send us a copy of the certificate or whatever you get from your doctor and

then we can look at them maybe looking at something different. Like I say, we could, if you're happy, we increase the payment, we can leave it the same. If things have gone from a little bit worse, then we can look at lowering the payment again. All right. Just get you through until you're sorted. Okay, Gary. Yeah, thank you very much. All right. That's all in place from the 18th of September. Okay. All right. Thank you. All right, Gary. No problem. Take care now. Thank you. Bye.

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Call Summary - recording-3598189390.mp3

Sentiment:

Positive

Keywords:

- complaint
- plan

Rule-Based QA Scoring:

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

NLP-Based QA Scoring:

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

Transcript:

Thank you for calling Tiktop Loans. Please note all calls may be recorded to meet our obligations and for monitoring and training purpose. Due to the high volume of calls, you may not be able to get through to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to customerservice at tiktoploans.com. If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you wish to lead to speak to our collections team, press 1. For customer service, press 2. For complaint. Thank you for calling. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Thank you for calling. Thank you for calling. Thank you for calling. Thank you. I We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. You You Hello hi, yeah, okay. Yeah, yeah, yeah, I'll find thank you give me one moment. Let's just get your can't be detailed up Okay, just with the charity purposes just good for me full full name for me, please John beings and the first line of your address we post code don't ST 14 5. I'll Fuck one no place And just finally a later birth, please 25 08 71 lovely thanks for doing that don't so how is it I can help you today? I will say much you on the east news and the cars forward to pace So then I'll sweep a couple of weeks on set Okay, so let's have a quick look at the notes I'm not you but wait now until next week Okay, so you're overseas so are you going back in on a full-time basis? Yeah, yeah, okay, and So when will you received your first? I've been on set for the last few weeks, so it will be next month. Alright, okay. Alright, are you in a position to make any payment for September? Yeah, I could probably pay about 50 and be in on his 30. Okay. So would you still be able to make that payment on the 18th? Would that still be possible? Yeah, alright. So if we agree to this, let me just put this in place, see what it looks like. Do you want still to keep, so I'll take the three payments or? I want to, would it be on three payments? Two payments. Okay, do it on two. So one payment on the 18th and then one more payment after that, yeah? No, it depends on what's it going to be, so. I think, let me do it on three and then your pay is not workable for you. So we're going to do. Alright, okay, so if we do the first payment on the 18th of September for 50, it will be one payment on the 17th of October,

which will be 279.49. And then your final payment on the 17th of November will be 270 and 51p. How does that fit? Yeah, I'll put that in the next minute of the week. Sorry, yeah, okay, so you're, the line was breaking up a little bit there. Sorry, did you want to change the payment date after the 18th? No, no, I want to take the money, the same as before and of course pay is not done just on the app. Yeah, yeah, yeah, you can make extra payments on the app or you can give us a call and we can take the payment over the phone. No, I'll take it. Yeah, so do you want me to put that plan in place? Please. Alright, no worries. Let's get that put in place in for you. Okay, so that's in place. I'm going to send you confirmation via email just so you've got the dates and the amounts for your records, alright? Yeah, I'm starting from the 18th of September, okay, so that's all in place done and dusted. I'll just check we're still going to be okay to use the card. in 4467? Which one's that? PSB? It just says visa. All we get is the name of the card which is visa. And then the last four digits of the long card number is 4467. Yeah, that's nice. Yeah, okay, lovely. Okay, so that's all in place for you to go from the 18th of September dawn. If I can just ask you in between before the end of September, if you can just pop onto the website, just update your debit card details. Do you just say, because we take the payment by what's called a continual payment of authority, that authority needs to be updated every so often. And so, which just gives us permission to carry on taking your payments on a monthly basis of the card that we got registered on the system, okay? Go sit where I can just on the phone. The 18th of September, what date? Yeah, so the 18th of September we're going to take 50. Yeah, and then the two further payments after that, oops, sorry. And then the two payments after that will be 279.49 and your final payment will be 270.51, okay? The full date is our card. Yeah, and if you can just update your card before the end of September, the card itself is fine. It's just that we need to update you so that we can continue with the continuous payment authority, which is what we use to take the payment every month. That's all right? All right, then. All right, is there anything else you need to help with today? No, no, please do. All right, then. All right, take care. All right, friends, call me in. All right, bye for now. Bye.

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in chunks]

Call Summary - recording-3598197141.mp3

Sentiment:

Positive

Keywords:

- plan

Rule-Based QA Scoring:

- Customer Understanding: 0 - No evidence of agent demonstrating customer understanding.
- Fair Treatment: 1 - Agent demonstrated expected behaviour: fair treatment (matched: 'no obligation', confidence: 0.85)
- Vulnerability Handling: 0 - No evidence of agent demonstrating vulnerability handling.
- Financial Difficulty: 1 - Agent demonstrated expected behaviour: financial difficulty (matched: 'when would you be able to make the first payment', confidence: 1.00)
- 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: 1 - NLP analysis for financial difficulty: rule-based match: 'when would you be able to make the first payment' (1.00)
- Resolution & Support: 0 - No NLP indicators of resolution & support detected.

Transcript:

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

[illegible]

the room. Okay. Just for security purposes, just confirm your full name for me, please. Francis T. And the first line of your address with postcode. It's 115 Woodfield Avenue. And it's PO61AW. Lovely. And just finally, your date of birth, please, Francis. It's 1807-1984. And it's 1880-1984. And it's 1880-1984. It's 1807-1984. Okay. Give me one moment. Let me have a look at the notes in your account and we'll see where we are. Okay. So you do have an account with us. And which goes back to the fund. It was dated, sorry, we sent the funds on the 19th of December, 2022. Okay. Just another quick check. And it's a date we haven't received any payment whatsoever. There was a payment plan put in place on December 2022, which were for six monthly payments, commencing from the 24th of January, 23, through to June 23. But we've never received any payment from you. So the outstanding amount on your loan today is 600 pounds. Okay. I'm sorry, I'm so sorry about that. I thought I had cleared it. Okay, no problem. Okay. Okay. So can I put a payment plan in place? Okay. Okay. 100 pounds a week? No problem. So you want to pay 100 pounds per week, yeah? Yes, please. Okay. And when would you be able to make the first payment? Just look at my terms. So... So... I can make a payment this coming Friday. Okay, so that will be the 19th. But that would be like a one-off payment and then a continuous weekly payment from the 10th of August. 10th of October? Yeah. Okay, let's have a look. So... Are you going to do that every week, yeah? Yeah, so this Friday will be like a one-off payment. And then the 10th of October will be a continuous weekly payment of 100 pounds. Okay, lovely. So I'll put this in so I've looked at that now for you. Okay, so they're starting from, as you say, this from this Friday. So we've accepted the 100 pound. So it'll be on... Then the next payment after Friday will be on the 10th of October, 17th of October, 24th of October. 31st of October. And then your final payment will be on the 7th of November. Is that all okay? Yeah. All right. So let's get that put in place for you. Okay, so I've put that in place for... I have put that in place for you. I'm going to send you an email confirmation with the payment plan attached. Just so that you've got it for your records so you'll know what we're doing. Now your debit card actually ends in September of this year. So can I ask before Friday, we should be right for Friday, but after, so before October's payment issue, can I ask that you go on and update your debit card details please? Yes of course. All right and then that will just go forward then once you've updated

your debit card details we'll just continue every week to take the amount of 100 from that card and then obviously as I say on the 7th of November that will be you completely repaid and you will receive confirmation after the final payment has been received. Is that all okay? That's perfect.

All right okay Francis well thank you very much for phoning in and arranging that payment plan. Much appreciated. All right you take care and everything's in place. If you get any further issues or worries just give me a call okay? Okay thank you have so much. All right Francis no problem you take care now. Have a good day thank you. Thank you. Bye. [ERROR] Chunk file not found:

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Call Summary - recording-3598202618.mp3

Sentiment:

Positive

Keywords:

- plan

Rule-Based QA Scoring:

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

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'I will send you confirmation via email of your payment plan. It just sets out the dates and the amounts. So you've got it for your records' (0.72)
- Fair Treatment: 1 - NLP analysis for fair treatment: rule-based match: 'no obligation' (0.85)
- Vulnerability Handling: 0 - No NLP indicators of vulnerability handling detected.
- Financial Difficulty: 0 - No NLP indicators of financial difficulty detected.
- Resolution & Support: 0 - No NLP indicators of resolution & support detected.

Transcript:

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

and for monitoring and training purposes. Due to the high volume of calls, you may not be able to get through to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to customerservice at tiktoploans.com. If you are a new customer, please press 1. If you have to speak to our collections team, press 1. Thank you for calling. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Thank you for calling. Please continue to hold for the next available agent. Thank you for calling. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Good afternoon. Through to Berni at tiktoploans.com. How can I help you today? Hi, I currently have an account with your cells and I had missed the payment at the beginning of the month. I just wanted to find out if I can arrange a new payment plan just because my employment situation has changed. Okay, just have a quick look. Okay, just for security purposes, just confirm your full name for me. please. And the first one if you will address through post code. And just finally your date of birth. Thank you, I should let me have a quick look at your account. Okay, so you set a payment plan with my colleague back in June. Okay, so we had payment terms July. Okay, so you missed your payment on the 29th of August, yeah? Yes, that's correct. Of 50. Okay, so what is the reason that you're not able to maintain the payments? So what it is is that I currently just changed job roles on the 8th of September. And prior to that I had an unexpected bill of 515 that I needed to pay. But what it is I've realised that with this new contract, although I'm still with the same organisation, my pay has reduced number one and number two. Apparently I've missed the scope for the pay date, so I actually won't get paid now until towards the end of October. So I just wanted to let yourselves know and see if I can pay a slightly lesser amount just for about a few months until I'm back on top with everything. Okay, if you don't mind me asking, what was the unexpected bill that you needed to repay? It was a car payment. It was a bill. It was a parking ticket. Oops. No problem. Okay, so did you appeal it then or? Because that's quite high for a parking ticket, isn't it? Yeah, unfortunately. Okay, no problem. Okay. Okay, so your payments at the

moment were 50. Okay, so what was it you was thinking you would pay for now? I don't need to pay 30. Okay. Okay, and would you be able to make a 30 payment for September? I can make it for October 1st. Okay, so October is a five-week month, so it will take two payments, one on the 1st of October. on the 31st of October, will that be okay? That's fine. Alright, okay so what I'm going to do, let me just see if this is going to work. So did you say 30 pound? Yes please. Okay so if we do it from... Okay so if I agree to put this payment plan in place, as I say it will expect two payments in October and the 31st and your loan will not be totally repaid until July of 2027. Okay so you have had a few payment plans in place before this one and it just seems to be that you make a cut of payments and then set a new payment plan up. So I'll put this plan in place on this occasion okay but going forward we may not be able to do this again. What I'll do is I'll set a task called in three months so that will be in November and we'll have another discussion and we'll see how you're going with the new role and everything else because I mean it takes time to settle into, although like you say you're with the same company, you've got to settle into a new team so it's different people finding your feet so that can take a little while. Alright so that payment plan is in place starting from the 1st of October. Are we still going to be okay at user card ending 1406? Yeah that's fine. Alright lovely okay so that's all in place for you to start from 1st of October I sure. As I say you do really need to start trying to stick into the payment plan otherwise we could end up having to make reference on your credit file and obviously as I'm sure you're aware if we make note on your credit file it's on there for six years okay so and that's not really something that you want okay. So let's do that because you, so it is in place for now okay and like I say I'll give you a call in three months and we'll have another discussion on moving forward or where we go from there alright. Brilliant thank you so much. Alright Aisha alright you take care alright enjoy the new role. Thank you goodbye. Bye. [ERROR] Chunk file not found:

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Call Summary - recording-3598383673.mp3

Sentiment:

Positive

Keywords:

- complaint
- plan

Rule-Based QA Scoring:

- Customer Understanding: 1 - Agent demonstrated expected behaviour: customer understanding (matched: 'Is that ok', confidence: 1.00)
- Fair Treatment: 1 - Agent demonstrated expected behaviour: fair treatment (matched: 'no obligation', confidence: 0.85)
- Vulnerability Handling: 0 - No evidence of agent demonstrating vulnerability handling.
- Financial Difficulty: 0 - No evidence of agent demonstrating financial difficulty.
- Resolution & Support: 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: 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:

[illegible]

payment plan then the amount you're going to repay is 780. So, if you repay it today you are saving somewhere around about 60? No, there's not much difference. Well I mean it's totally up to yourself isn't it? You know, you can let the payment plan run and I'd say that would be a total of 780. If you want to, if you want to settle it today then you're going to be saving yourself 52.92. But like I said, that's totally your choice. The payment plan is in place and it's there starting from the 20th of September. Okay, another question. Is it possible to increase the number of payments rather than three? Yes, we can do that. Is there a reason that you might need to do that? It's because if I pay an amount, I'm unable to cover this value because when I went on the site, that's the only options I have. Okay, no worries. So how many instalments would you be looking at? Six. Okay, we'll just put that out for you. Oops. And still keeping to the first payment date of the 22nd of September? No, actually, normally I would pay on the 21st but because the 21st is on the Sunday, I can pay on the 19th. On the 19th, okay. And do you want to go for the 19th for the month going forward? No, 21st. Okay. Okay, so your second payment will be on the 21st of October, yeah? The second payment. Yeah. No, 21st. Yeah, 21st of October. Yes. Okay, give me one minute. Okay, so we're all. But now. Okay, sorry about that, excuse me. Okay, so if we do this for 60 instalments, okay, your birth payment on the 19th of September will be for 280.40. After that it will be October, it will be 146.28. November will be 61.35. December will be 83.56. January will be 93.97 and your final payment on the 20th of February will be 114.44. Okay, sorry, I missed the first, the first payments will be from us. The first payment will be 280.40. You can all skip that or...? Okay, let me just put you on hold quickly, all right, and I'll see if I can work that out for you. Make the payments a bit more evenly spread, okay? Yes, please, thank you. All right, well, won't keep you in mind. Okay. Hiya. Sorry to keep you on hold for so long there. Okay, so, your first payment being on the 19th of September and then recurring payments after that. We've got payments of 133.33. That will be for September, October, November, December, January. And then your final payment in February will be 113.35. Is that all okay? Okay, so almost payments is one, two, three, four. How many installments? About six, as you

requested. Okay, so that means the total amount you'll be repaying is 780. Okay, yeah, that's very helpful. Thank you very much. Is that okay? Yes, that's perfect. All right, let's put that in place for you then. Okay. Will I receive details? Yeah, I'm going to send you confirmation by email now. And that will give you the amounts and the dates that will take payment. Can I just check that we're okay to use the card ending 4103 for state payment? Yes, can I not make a transfer to your account? I think it's better. Can I do that or not? The transfer to our account, what, you mean by bank transfer? Yes. Okay, so is that how you want the next six payments to be made by bank transfer? Yeah, I think it's better rather than, you know, because sometimes I don't have the money straight away, so I need to transfer and avoid on you. All right, okay. I'll just have to reset that then just ignore the payment plan. I'll see you. Okay, so the paper's exactly the same and when the payment plan comes through we'll have the bank details on there. Okay, but just to advise you that bank transfers can take up to 48 hours to show on the account, okay? Okay. All right, so let me resend the email with the new payment plan all for you. All right, okay, that's all done and in place for you. Ready to go from the 19th of September. You've got the email with the confirmation and the bank details. Is there anything else I can help you with today, Fernando? No, that's all. I'm doing very helpful. Thank you so much. All right then. Okay, enjoy the rest of the day. Thanks for calling in. Bye for now. Thank you, mate. Bye.

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Call Summary - recording-3598481594.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 guess who to an agent, so we advise you to leave a voicemail for us to call you back at our earliest

[illegible]

do now, I'm going to send you the SMS pin, okay? Okay. So make sure that you've got it and it's come through to you, okay? Yep, it has. And then what I'm going to do, is it, probably if I just stay on the line, so basically, I don't have, I'll have like one more question after that. Yeah, so basically, this is just a question of the number of digits that I have to pick. So how does it work? Like once I send this email off, so it only gives me minimum percentages I have to pick. I don't pay for that, my parents or some of them parents, but it should actually say 10%. Okay. Yeah, I don't think you can, you can let me just double check. So is it your number? Just double check. So you live with your parents, so you don't pay any rent or bills or anything like that, no? I think, I've mentioned I pay them for a little bit, but like, that's basically, yeah, I know I'm a little bit fortunate, I suppose. All right. Let me just put you on hold for a minute and I'll check with my colleague, okay? Yep, always. All right, but I'll keep you in mind. I'll see you in a minute.

Sponge ti Hae do

we we're doing there, um look it review on the information that you've given so if you've got about an hour let them come back too they might ask for clarification of the Sorry in which case you just neither replied to the Hang mouth and attack your last place look at your monthly page. if it will be the last of. far Silence Billy Em x nivel lleva Moo finitely [ERROR] Chunk file not found:

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Call Summary - recording-3598600812.mp3

Sentiment:

Positive

Keywords:

- plan
- stressed

Rule-Based QA Scoring:

- Customer Understanding: 0 - No evidence of agent demonstrating customer understanding.
- Fair Treatment: 0 - No evidence of agent demonstrating fair treatment.
- Vulnerability Handling: 0 - No evidence of agent demonstrating vulnerability handling.
- Financial Difficulty: 0 - No evidence of agent demonstrating financial difficulty.
- Resolution & Support: 0 - No evidence of agent demonstrating resolution & support.

NLP-Based QA Scoring:

- Customer Understanding: 0 - No NLP indicators of customer understanding detected.
- Fair Treatment: 0 - No NLP indicators of fair treatment detected.
- Vulnerability Handling: 0 - No NLP indicators of vulnerability handling detected.
- Financial Difficulty: 0 - No NLP indicators of financial difficulty detected.
- Resolution & Support: 0 - No NLP indicators of resolution & support detected.

Transcript:

Hello. Hi, is that Anna? Yes. Hi, I know it's Bernie calling from TikTok, Rose. How are you doing today? Ah, hey, hello. Okay, do you have a few minutes just to go through security so we can discuss your account? Yes. Lovely, okay. Just give me your full name for me please. Yes, it's Anna Radu. And

the first line of your address will be postcode. It's SW2 for Lima, Alpha. That's 63 New Park Road. Lovely, and just finally your date of birth. It's 7 of June 1974. Lovely, okay. So it's just a backup call today. So we were expecting your payment to come into the account for 25 on the 12% payment. 25. Yeah, and you were supposed to be making that buyer a bank, a bank, a loan. Yeah, it was meant to be done Friday, yeah. So the money didn't receive, I'm waiting for them to make the payment today, so I don't know. Everything is very slow. Yeah, I didn't make the payment. What happened? Yeah, I was so stressed. I didn't want to call you this morning, but after I forgot to be honest. Again, everything is upside down. It's our payment in place. Were again, Is it your salary that is not being paid on time? No, I'm self-employed. That's why. Okay. Because I'm self-employed and it was a very bad month in August. And I'm waiting for some payments that I said and I waited all last week and it didn't come. So this is the issue. I checked today so many times a bank but not even know. So what happened? Again, everything was our plan was again, Modified. All the amount is, oh my God, again. Because I want to be serious and to do everything is just a matter of time until I will start properly with the business. And it's a little bit low. That's why I have this time traveling. So the issue we have at the minute is that this is your 12 payment plan and you haven't stopped any. I know. I know it was 50 pounds and this is 75. You know, we haven't received a payment in one month. I think it's one month. We haven't received any payments since November of last year. No, I made 50 pounds. I made 50 pounds. 50 pounds. Don't say. Okay. Yeah. Card payment there, November. I did, but since November I did, I did in July, I did in June, I did in May. It's not true. Okay, let's have a quick look. Let's double check your account. Please, I did payments with \$60,000. Let's have a look. Let's do it. Okay, yeah, so we've got payment in March, payment in June, payment in July. You see. And then that's it. So we've not had anything since July. Yes, because we spoke for the August and we postponed it one week from 28 to, I postponed it from 28 to one week and after one week and until 12. Okay, but still payments are not coming through. Are you happy with it being via a bank transfer? Sorry? I said, are you happy still making payments via a bank transfer? Yeah, it's very easy for me. Once the money are in, instantly I'm doing the transfer. Okay, so what we need to do, yeah, is there's no problem, if you want to keep paying the \$25, that isn't an issue,

but we need to see that money coming in regularly. Yeah, exactly. To be serious, exactly when I said, yeah. And like I said, this is your 12-page payment plan and you haven't stuck to the previous 11. So, you know, it is getting to a stage where, you know, we may have to... I know, you are... Yeah, I understand your point, you are right, yeah. Okay, so when do you think that you may be able to make a bank transfer payment? Is it possible that you're going to be able to make one for September? Sorry? Yeah, yeah, I will do one in September for sure, yeah. Okay, but do you have a date when you might do that? I don't know what to say. It's possible to do it today, tomorrow, or in one week, it depends on this payment I'm waiting for. And they were a little bit slow. But again, if we set Wednesday and maybe the payment will not be made Wednesday again, I will be... I want to be serious. But I'm saying all the time I pushed, I said one week because I wanted to solve the issues. When we establish... Yeah, I said one week because I was sure on the payment, yeah. But as you can see, I can't... I shouldn't. Okay, so you think you'll be able to make payment in September, yeah? Yeah, yeah, yeah, yeah, yeah, this is absolutely, yes. Okay, so I'm going to enter you into one more payment plan. Yeah, okay. If you break this payment plan, then nothing else will be put in place until you receive a payment. Yeah, yeah, amazing, yeah. Alright, so if we do this, we'll keep it to the 25 pound. Yeah. So right now, you're still happy with a bank transfer. Okay, so if I set your next, your first repayment date, now I'm going to give you the benefit of the doubt. Okay, if you get it early, that's fine, but I will set your payment, your first payment date for the 26th of September. So that's not this Friday, that's Friday week. It's 26th Friday, yeah, I know. Not this Friday is the following Friday. No, it's not this Friday, the following Friday. Yeah. Okay, and now are we going to do that on the 26th of the month going forward? Okay. Yes. So let me, okay, so I've got that in place, start from the 26th of September, and I'll monitor the account and if that payment comes in, then all, you know, fine, that's good. But then your next payment won't be due until the 24th of October, okay? Mm-hmm. If you break this payment plan, then no more plans will be put in place until we receive a payment. I understand, yeah. All right, this is payment plan number 13 that we're going into, all right? Mm-hmm, thank you. No problem, so let me put, though, that's in place for you to start from the 26th. I've seen you, the confirmation via email. Yeah. So you know

when the date is and when you need to make the bank transfer, all right? Yeah. All right, so... I wrote here under my desk now, the date. All right. Okay, so is there anything else that I could possibly help you with today? You helped me a lot. Thank you so much. You're very supportive. No problem. No problem, all right. We do... We are here to be supportive and we are here to help you the best way we can. But at the same time, we need you to be able to help yourself. Yeah, to do some action, yeah, I understand. Being self-employed, it is difficult. It is difficult, okay? And we understand that, but you still need to understand that, you know, the loan needs to be re... I understand. I understand completely, and I know you really support me. All right. All right, so that payment plan is in place now from the 26th. Thank you so much for calling me, yeah, because, yeah. Thank you so much, yeah. All right, Anna, you take care now, all right? For taking care. Okay, thank you so much. Have a good day. Thank you. Bye. [ERROR] Chunk file not found:

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Call Summary - recording-3598679261.mp3

Sentiment:

Positive

Keywords:

- PIP
- benefits
- manager
- plan
- signed off
- universal credit

Rule-Based QA Scoring:

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

NLP-Based QA Scoring:

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

Transcript:

Thank you for calling Tiktop Loans. Please note all calls may be recorded to meet our obligations and for monitoring and training purposes. Due to the high volume of calls, you may not be able to get through to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to 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 can speak to our collections team, press 1. For customer... Thank you for calling. Please continue to hold for the next available agent. We appreciate your business. All agents are kindly busy assisting other callers. Please continue to hold for the next available agent. Thank you. Thank you. Hi, I'm calling to speak about my account. I've received an email saying that my hold on the account is now ended, and I'm going to create another hold if that's okay because my situation hasn't changed since last month. Okay. Just for security purposes, just confirm your full name for me, please. Yes, Kieran, my name. And first line, if you'll address your postcode. Yeah, 28 champion way. I'll let you source for MS. And just finally, the date of birth, please, Kieran. I could have slept on by 1996. Lovely. Thank you. Okay, give me one moment. Just have a quick look at the notes on your account. All right? All right, thank you. Okay, Karen, so your account has already been put on hold twice. Yep. Okay. So what is the, so just tell me what the issues are now. So I have multiple sclerosis. I've not been in work basically, so I'm signed off work and been sort of in and out of hospital for the last couple of months. And that's the reason I'm in a bit of a financial situation. So it's not really changed since last month. I've applied for a universal credit rate. Apparently it's supposed to go up, but none of that's come into play yet. And it should be okay next month. But this month is just no good. I can barely afford to pay my bills, let alone pay any loans back and stuff at the moment. So I'm calling to try and put something in place rather than just ignoring it. All right. Okay. So for me to be able to look at putting your account on hold again, I wouldn't need you to provide me with evidence. Now I'm not saying for one minute that you don't have MS and that you're not having issues, that you're not signed off of work. Okay. But we have now put your account on hold on two separate occasions. Okay. And you know, with

MS, I really admit it is something that you have to live with and it is only going to deteriorate.

We understand that. Okay. But if you could send me a consultant's letter or doctor's letter from the hospital that confirms that and copy of your latest, doctor's certificate signing you off work. And then obviously once you get your people in the universal credit, I mean, have they given you an eye, have they told you how much universal credit? Your credit you'll be getting Apparently the rate will be an increased rate, but I'm not sure how much that will be but I do know is that because I Because I've applied for PIP the first payment will be next month and they've backdated it So I do know that I'll be able to pay in Yeah, this time next month. I'll be okay to pay the first I Can't something property that at the moment is I mean what unless I Like the minimum payment now then I could probably Squeeze to do something like that, but it just depends on what the smallest amount is that I could pay today Okay, so, you know what rate of PIP you're getting Not at the moment Not at the moment, but how far back how far back are they back dating it July? So if you like August so Two months three months Okay See Okay, so your payments were 103 pound and 12 12-point Come on, what left on the account after that? Yeah, of course you can So outstanding at at the moment your total loan balance is 440 9 pound Okay, all right, so You know, I mean obviously it would be easier to Put you into a payment plan when you know exactly how much you're getting Because obviously you're going to have to sort out your priority bills first Yeah, okay, so I can budget I mean Okay, but minimal amount now if it's possible because then it means I know that it's just Getting the sort of and I don't have to worry about it and that at this time next month It's just one thing that's sick.

That's it from x-fence Okay, so, you know The thing that's concerning me is is that you're entering into a manual into a minimal payment We haven't discussed what that is that you're going to offer As yet, but what's concerning me is that you don't actually physically know what you're going to be getting from universal credit or I know the higher rate I think the higher rate of PIP I believe is somewhere around about 412 pound a month Okay, but you can't you know, that's no guarantee that that's what you'll be receiving I don't want to do enhance rates, so you probably are at the higher level. But I don't want to put you into a plan, but you then can't sustain. Okay, is there any reason why you can't send me a doctor's letter or certificate? You don't have to send me the pool,

just take a photo on your phone and just email it into me, into the interface so we can add that to your account. Just so that if my manager was to look at your account should be, why are you still putting it on hold? You haven't got any evidence. Okay, and that's what I'm asking for. So if you've got even a letter from the hospital, you said you've been back and forth to the hospital the last few months, that's probably taken out of you as well. All right, but if you can provide me with evidence. Rather than disclosing my medical records, I'm more than happy to just put the account into some type of payment plan. I mean, it's definitely my situation is not going to get any better. I mean, I'm just going to just go away. But I know that with the money that I receive moving forward, I mean, at the moment, I can't say for sure that I can pay it back in higher amounts, but I do know that I could definitely afford to step up a minimal payment. It just depends on what is acceptable for now. Okay, so what do you think is an acceptable amount that you'd be able to stick to on a monthly basis at this time? I would say 20 pounds. And when I look at my financial situation next month, I can probably increase it. But obviously, until I know, I just want to be safe and say the minimum I know that I could afford. And then next month I could probably just... Yeah, obviously. And I don't want you agreeing to something that isn't sustainable. I'm just a little bit concerned why you're not prepared to send me your doctor's certificate. It's not your actual medical records. You're saying that you're signed off for a period of time because of... Yeah, I'm sorry. I don't have access to any of that to hand. I mean, I've obviously got letters from neurology and things like that, but that's all possible. So I wouldn't want to really disclose that to a loan company that I don't know too much about. Just thinking because it's just... It's just like a bit of a spare of the moment emergency loan I took out. And I don't know... I didn't even... Yeah, I don't know too much about the company. I don't... No offense to yourself, but I don't really share, especially medical stuff because I don't know what it could be useful or moving forward. I never really share that type of scene with anyone anyway. But yeah, I mean... All right. Yeah, I think it's... Yeah. Okay, so I mean, you know, anything that you shared with us doesn't go... We don't share with any third party or anybody else. I think... You know, that doesn't need to know. It's just... For us, it's just confirmation that, you know, the reason that you're signed, you're signed

or... And to be honest, if you were working, you would have to provide a certificate to your workplace. Would you not? A certificate? Yeah. So, do you use the doctor's certificate? No, I've not had to provide anything. I've... Because I'm self-employed, I've just had to stop working. Because I'm a carpenter by the way. Okay. I've just had to stop working, yeah. Sorry. All right. So, let me... No, no problem. Let me put you on hold for a moment, Kieran. All right. Now, I'll have a chat with my manager, all right? Okay. I won't keep you a moment. All right. Thank you. Thank you. Thank you. Thank you. Thank you. Hi, Karen. Hello. Hi, okay. I just wanted to do a visit with my manager. So, what you said I can do is I can accept your temporary arrangement of 20 pounds per month, okay? And I will give you a call in three months' time, so in November. At that time, okay, we will need to see evidence that you're not working. So, we will need to see a copy of your Universal Credit letter and we will need to see a letter from the CWP on the amount of pps that you receive. When is that in November? Yeah, I'll call you in November. If you get this information beforehand, do feel free. Give me a call. Months from November. To be honest, I should be able to pay it off sooner than then if the account is under five and two pounds and that's fine. Okay, that's fine. Yeah. That'll be your, that's something for you to look into. Yeah, sure. Okay, but I'm just preparing you if you like. Okay, so yeah, we'll take the 20 pound a month to start with and when I call you in three months' time, unless you call me sooner, then we'll discuss it then, but if it is going to be that you're going to continue on with the payment plan. then we are going to require evidence that you're not working and benefits that you're receiving. Okay. Okay, fine. Right, so when would be a good time, so let's put this into place now while we're on the phone. So when would be a good time off the month to make your first payment? So I get paid at the, from the University of Credit, I get paid on the last day of the month. So it will be the 30th of this month that I can make the first payment. Okay, that's fine. And then we're going to do the 30th of the month going forward? Yes, please. Well, just it doesn't have to be the 30th. I think it's the last working day of the month. Okay. Okay, last working day, no problem. Yeah. So that goes direct, or do I need to make those payments manually? No, what it will be, we do have a debit card set up on the system. Okay. Give me one moment, let's put this plan in place and I'll explain. Okay, I'm going to send you confirmation

via email as well, just so you've got it for your records, the payments and the dates that will take them. Okay. Now we do have a debit card registered on the system and that the last four digits of the long card number on the front is 8755. So would that still be an okay card to use to take payment? 8755. Can I give you another one just in case? Okay, what you need to do, I can't take card details over the phone here. Because all calls are recorded, but if you pop onto the website, okay, and then just go to the My Card area and update your debit card the details before the 30th of September, then we'll be ready to then we'll be able to take payment. And like I say, I'll give you a call in three months time and then we'll have another discussion. Okay, but rest assured, any information that you share with us, we don't share with any third parties whatsoever. Okay. So on the, so I just go to Update Card and then put in your new card details. And you said the one that you've got is 8755? Yeah, 8755. It's got an expiration date of 06, 2028. Oh, yes, I think that particular card was lost. So I'm going to update it now with the new details. Okay. And then that'll be fine. I'll update that now and then I'll wait for you to do it and then I'll just refresh it my side and we'll make sure that that's all in place ready to go. Yeah, nice one. Thank you. I'm just doing that now. security code. Yeah I think that's done. Okay so you've approved it by your bank app, yeah? I have now, yeah. Okay let's have a look at the see. Okay so did your banking app direct you back to the website or tell you to come back to the website because it's not showing as update you do shit? It might be there now because it just refreshed. Okay I love you right, okay yeah so we now got card ending 1087. That's correct yeah that's my current card. All right Kieran. All right okay so that's all ready to go for the 20 pound and on the 30th of September and like I say we will, I will give you a call middle of November and we'll have another chat then about moving forward and any evidence that we may or may not need all right. That's one not, I should to be honest with you like I said I should be able to pay off sooner than that to be there so if I need to then I can just pay it on the website. Yeah you can pay it on the website or you can give us a call and we can do the payment on the card for you. Oh brilliant thank you. All right all right Kieran all right. Thank you. Enjoy the rest of the day. All right thank you. [ERROR] Chunk file not found:
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