

Call Summary - recording-3585439448.mp3

Sentiment:

Positive

Keywords:

- complaint
- manager

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 will be recorded to meet our obligations and for monitoring and training purposes. Due to the high volume of calls, you may not be able to

get through to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to customer service at tiktoploans.com. If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you wish to leave a message, please press 3. In valid input, please try again.

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

Good morning, Professor Burnett Tiktop Loans. How can I help you, sir? Hi, can you help me? Because I was trying to apply for new loan, I had before, but I got a problem with SMS code. It's not coming to my mobile. I will give you my details, what exactly you need. Okay, one moment. Is this the mobile number that you use on the application? Yeah, I got only one mobile number. Lovely. Okay. Just for security purposes, just confirm your full name for me, please. Yes, Tomasz Samojewicz. Okay, and the first line of your address with postcode? SC5 9BW4, Newcastle on the line, 28 Ashkis Kost. Lovely, okay. And just finally your date of birth, Tomasz. 7 March, 81. Lovely, thanks for doing that. Okay, let's have a look and see where we are with the application. Yeah, I got it. Yeah, wait. So what part is it that you're having trouble with? I got a problem when I try to finish my application because I was trying to apply for the 400 pound period, six months. But SMS code, not coming, so I can finish my application. I got email code, email code. It's coming from my email, but I can get SMS code. Let's just have a double check of the phone number. 07521. I got only one. I'm going to try a reference code. Again, nothing coming. I got only one mobile number. This one. This is your new mobile number, the one that you're calling me in on. Yeah, I got only this one for a long time. Okay, so I'm just checking the number that we hold on the system. It's just saying that you're calling in on, which it is. Okay, let me

see if I can resend the SMS to you now. Okay, because I got only this number. I don't have any others. Okay, I mean, the number that we've got on the system is matching with the number that you phone me, that you're talking to me on. So it's just weird why you're not getting the ping when the numbers match. I don't know. I'm not keeping it right now, please. Yes, I have just sent it to you. Yeah. 07521. Okay, so have you received anything yet? No, nothing. Nothing coming. No, I have just... So you have the email, it's the SMS. You say, well, I'm not sure why it's not coming through your... because the number on the system matches with the number that you're calling me on. So there is no reason for the ping not to come through. I don't know, it's not coming, so I can finish my application. So what I can do? Okay, so... I should recall... Okay, let me put you on hold for a minute, Thomas. I'll see if my colleague has any idea. Okay. Okay, bye-bye. Thank you. Thank you. Hi Thomas. Yeah. I'm just talking with my colleague and because the only match with what we hold on the system is what you're giving me, I am allowed to give you the verification code over the phone. Yes, all right. Yes. You have pen and paper, it's only four digits. Yeah, I got email card. It's 8497. Yeah, yeah, yeah. No, I'm going to give you the SMS pin code because it won't send to your phone, but the number that you're calling me on Mac is the one that we hold on the system. My manager said I can give you the pin number over the phone. Okay. Okay. So the pin number you need is 4860. 4860. Yeah. 4860. Yeah. Okay, okay, so I will finish right now my application. Okay, thank you. No problem, Thomas. Anything else need help with today? No, just I repeat that number is 4860. Yeah. Okay, so I just finished my application right now. Okay, Thomas. All right. Thanks for calling me. Good day. Bye now. Okay, thank you. Bye. [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp9jt5gg29.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpn651d8wy.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpfko8urbg.wav [Metadata: Duration: 8.2 minutes, Processed chunks]

Call Summary - recording-3585445748.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 purposefully. 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 tiktop... Thank you for calling. Please continue to hold for the next available agent. Good morning, Fritiburn. It's Tiktop Loans. How can I help you today? Oh, hi. What it was, a few days ago, I submitted some application, and then I received a message that my loan was ready, but I need to kind of proceed further. And I'm going to receive some emails, but I never received any emails about this. I can't really... Yeah, I can't really get into my account or anything, so I'm just wondering if you can help me, because I have received missed calls yesterday from you guys, but I was at work unfortunately. I have that problem. Okay, not a problem. So I can give you my name, a date of birth. I don't know what else to give you, really, because I didn't receive nothing else back. Yeah, that's fine. No worries. Just confirm your full name for me, please. That's Ekaterine Samkaratze. So, E-K-A. Yeah. T-R-I-N-E. That's Ekaterine. And Samkaratze. S-A-M-K-H. A-R-A-V-Z-E. Lovely. And the first line of your address with postcode? It's 101 Lake Hidden State. It's M14 for RT. Lovely. And just go on with your date of birth. That's 13-11-83. Lovely. Okay. Thanks for doing that. Let's have a quick look. Hi. How are you? I'm good today. Thank you. How are you? I was at work. Oh, that's no problem. Don't worry. I'm at work. Yeah, how are you? I'm good. Thank you. I'm working, unfortunately. I know the feeling. It gets to us all, doesn't it? Right. Let's have a quick seat. Thank you for your help, you're very sweet. No problem. No problem. So, okay. So we do send you an email on the 1st of September. Yes. And then I tried to log into something and then after that, they said, I'm going to have some email, but I didn't receive anything else. And I don't know. how to actually log in or anything. So I don't know if it can help me or send me your mail. I can resend the email to you. And if you can just kind of explain how to proceed, what to continue to do. So the email that they sent you, basically what they need you to do is they need a little bit more information about your monthly expenses. So the email that they sent you, basically just ask you to confirm how much your mortgage or rent is, how much your phone utility and bills, food and clothing, transport, any credit commitments and any other out going.

Well, you can't live in a family house at the moment. I don't really have much mortgage out going. So what do I say? Okay, that's fine. So let me just have a quick, quick question. Mainly, no, like other things, my husband pays for that kind of things. It's my salary is mainly, it's just maintained me and my kids, like whatever we need for monthly. I don't really pay much, if you know what I mean. Like a mortgage or a bills or anything, I don't really pay any of that. Okay. Because I receive texts three times that I'm gonna receive emails, I have not received any. Okay, so let me re-confirm your email address. Let's make sure we've got that right, okay? Okay. So I'm gonna spell it out to you, okay? Because I have no wish to miss. I know, it's quite hard, I don't even. I mean, it was, who, who, who, three, Ashka. Yes. Underscore, Ekaatyourwho.com. Yes, that's the one. That is the correct, the correct, the correct email. Okay, let me see if I can re-send that email because obviously these are the right ones. You did spell it out quite well actually. Thank you. I don't know what I do, I don't know what you say. I don't know, I don't know if it looked like 20 seconds ago and I just pronounce it our way. I try to pronounce it how it's spelled, if that makes sense. Yeah, you did. I'll take that one. Right, let's see if I can find this email for you. Please find the, what do you would say? What do you say? Thank you. Tiktok email or what it will come under? Yeah, no, it will come into your email box and it will probably say either underwriting or Tiktok loans. Okay. Yeah, they will subscribe. Okay, so. Do you guys send a password that's separate because it was first one I remember I received and then I don't know somehow I managed to delete it was like password, like some digital name to me. And then what I need to do click on to the tiktok.com and then put that password in it or how do I look into my account. Yeah, so your application, your application has been completed. It's just some more information. Yeah, so if you go to www.tiktokloans.com. Yeah. Okay, and click on login. Yeah. Okay, so your username will be your email address. My email. Yeah, copy. And then the password would be the password that we sent you originally. Unfortunately, I won't have access to that password. Yes, I understand. I have that one. And then what I need to ask you is just because it wasn't clear exactly. I kind of tried to 500 but I don't know how much I have to repair. Can you talk to me about details a little bit on that? Yeah, sure. Okay, so you. So what I'm going to do, I'm going to send you the email for to send you an

email in a minute to recover your to do a new password reset and see if you get that. So what I can tell you is you your loan offer is for 625 pounds. Okay, how much I repay in like six months time. Okay, so that one. Give me one moment. I find the. Because I could actually see that's what I was trying to do. Log into my account. See how much. Okay, so it was that. Okay. So it looks like I'm having a bit of a. Because it might not even work for me if I don't see how much early payback if you know what I mean. Yeah. Because I just needed for a quick like few months, but if it's like too much to repair back in my not worth it for me. So I just needed to find out that as well. How much is the repayments on that amount. Okay, so, so your, your payments which will start from the 29th of September. Yeah, that's perfect. Yeah, 205 pounds and 69 pence per month. And then how much is all together. The payment. All in all, you will repay 1,224.36. Yeah, okay. So that is what you will pay. So your monthly payment is 205.69. And that's over six months, right? Yeah, and that's for the first five months. So that's from September 2, from September 2, January. And then your final payment in February will be 195.91. Okay? Okay, thank you very much. Right, okay, so let me see if I can send you the email recovery pass first. Mm-hmm. So, because what I'm trying to say is if you get this email from me with a new password... Just to put you your password on the back there, yeah? Yeah, yeah, and then it should give you... It will give you a new password, and then it should give you the option to change the password to whichever one you choose. Okay, so if you send you an email with a new password, see if you've got that email. Not at the moment, but I'm hoping it will go. Okay, so let me just... Okay. Oh, I've got one which has came up as a Monday one, and it shows that old password. Or I don't know if it's a new password now. Okay, have you just received it today? No, no, no, it says Monday on it, because I've really not had this today, and it just came in Monday one today. Okay, so Monday is not Monday, isn't it? No, give me one moment so that would have been the first... That's the customer service, TikTok, and it says to me, this is your password, and look into that. Yeah, there you go. Is that correct? Can I use this password to log into my account? Quite using that one to log into your account, okay, but because we sent it on the first of September, it may well have... That link may have expired. Oh, so am I waiting for the new one you're sending me today then, yeah? Yeah, if you wait and see if the new one comes in today that

I've just sent you. Yeah. I'm just going to put you on hold for one minute. I just need to check out how I can... Because if you're not receiving emails, then I'm not going to be able to receive the one that you need, because obviously if you're not getting it... Well, I don't know. I've heard it very strange. I'm not really getting it now. Like, nothing came in, didn't I, right now either. I don't know if my email has a problem or... I mean, it could... Well, if I'm sending them, it's just that you're not receiving them. I mean, it could be that your server or it could be because you're at work. Your work could be blocking any emails from coming through. Because obviously, we can work. So I might receive it tonight. Yes, I might receive it later tomorrow. It might well be there at home. But give me one moment. I'm just going to put you on hold for a moment and just check how I was going to send the email. Okay, one minute. Thank you. Music playing Hiya. Hi, I am here. Lovely. Okay, so I have just re-send that email for the more information. Okay. Thank you very much. I will put a note on your account simply because our loans are only valid for three days. And I could do this on the 1st of September. Unfortunately, if you don't manage to reply to it today, then the loan will expire. The application will expire and you would need to reapply. Okay, I hope not. I hope I had a seat in there a long time. Okay, so I'd say because you're at work, it could be that your work... Like you said, it could be that. Because usually companies don't really like... They would look at this as an unsolicited email and they normally block those type of emails from coming. Yeah, it could be that and I'm working in the same way. So they are quite familiar with those kind of things. Yes, and they're probably... Their internet protection will be quite high. I think the A is issue. Alright, so what I'll say is when you finish work and you get home, check your emails. Only reply to the emails that I've sent you today because anything before that, any link will have expired. Okay, thank you very much for your help. Alright, no problem. Have a good day. All right, thanks for talking. You too. Have a good day. Bye-bye. Bye-bye. Bye-bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpawsaq2gy.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpo7_2bj18.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpgfhzuxhb4.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpbmvfwicn.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp83yun2tj.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp51cw0ux6.wav [Metadata: Duration: 15.1 minutes, Processed
in chunks]

Call Summary - recording-3585467170.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:

Thank you for calling Tiktok Loans. Please note all calls may be recorded to meet our obligations and for monitoring and training purposes. Due to the high volume of calls, you may not be able to get through to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to customerservice at [tiktokloans.com](https://www.tiktokloans.com). If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you wish to leave a message, please press 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. Hello, I'm Wally, Chris, about Tiktok Loans. How can I help you today? My name is Wally, so it was basically a desperate payment. Due to the lack of an activity in my account, I was wondering if you could put it on hold until I saw everything out. At least you just got my phone back and there was a... I'm just seeing all the texts from all the cell payments. Just for security purposes, just confirm your full name for me, please. Full name, please. I like it very good. F1LUH. Oh, sorry. That's okay, that's fine. No problem. Just the first line of your address we post code. 7 Beaconfields, EE-64HS. And just finally your date of birth. August 28, 1993. Lovely. Thanks for doing that, fellow. Let me have a quick look at your account. Okay. Okay, so your payments are 167.05, Pink. Yep. Okay. And you say you've had fraud on your cards, yeah? Yeah, that was... yeah, I didn't know I was buying one, but yeah. I was on withdrawal without having the business meet with us and I'm just been dealing with it right now. And I've been playing catch up with the rest of my payments as well, because there's nothing on the payments and bill that I have to cover. Okay, so with the possible fraud then, have the bank been investigating it? Yeah, but I don't know what's going on because I've got one of these accounts, like the Internet Bank. So it's like getting back and forth with everything I'm looking at. But yeah, it seems like there's kind of figure it out. So yeah, I don't know. Okay. Right now. Okay, so have you been... to catch up with your priority bills, yeah? Yeah, priority bills is fine. It's just this one on some of my credit card payment and our loans is what I'm really trying to juggle and privatize, which I'm going to pay for. This is the highest one I've got. So, yeah, this is the highest amount. OK, so let's have a

look. So has anything changed with your salary? No, nothing's the same. The same. So have any of your commitments gone up? So you're going or no? No. OK, so you said you've got other outstanding creditors, yeah? Yeah, yeah. OK, so is that just loans or loans and credit? Loans and credit, honest. Loans and credit. OK. All right, so just approximately what amount have you got outstanding in total to your creditors? Well, total, I think total, total. Yeah. I don't have that number on me right now. OK, if you want to break it down, that's fine. We can break it down if that's easier for you. Oh my God. OK, so the only reason that I'm asking these questions is not to be nosy or I'm trying to trip you up or anything else. But what I don't want to do, I don't want to put you into payment plan that is going to put you one, a further detriment or two, you're not going to be able to sustain over a lengthy period. So if I can get an idea of what you owe to your other creditors and credit cards, we can look at how we can move forward. OK. I can give you an estimate. OK. Would you like to include this one as well? Yeah, yeah, yeah. Just include all your creditors. OK. About 2,800. 2,800, OK. And how many creditors do you use that in total? Oh, so that'd be one, my bank, and two other loans plus this, that's three loans. So I have five. OK. So you've got five loans. And you said you had credit cards as well? Yeah, no, no, five loans. Three loans, a credit card, and overdraft on my own. OK. So three loans, one credit card, and you're overdraft, yeah? Yeah. Okay, so let's have a look. All your priorities are up to date. So, and you say roughly about 20, 2800. Yeah. Okay, so I mean if we treat all creditors fairly, if we divide that 2800 or 2400, it means that you know that's not going to work, but it does mean that you know you owe each creditor roughly about 700 pounds, yeah? Yeah. Okay, so what, so look at this, you made a July payment, that was fine. And two trees, then you still got five payments to go. Okay, so what do you think is an amount that you could comfortably afford without putting yourself at further detriment or having to miss your prior priority bills? Well, right now to pay. Well, not right now. We'll set a plan in place. If you can make payments sometime this September, that'd be great. If not, then we'll look at starting it from October. Okay, but you do know where that, yeah, go on. Okay, so I'll just say that, you know, even with a length period, you will still incur interest on a daily basis. All right, so what do you think would be a comfortable amount for yourself? So if I let it at half a year, because I've got

five months left, or six months? Yeah, you've only got one, two, three, four, yeah, you've only got five payments left. Okay, so your payment is 167. Okay, so if we divide that by two, okay, so that would be payments roughly of 83 pounds and 52 pence a month. Okay, yeah, that's if you can half it, but that would be like a, it'll be 10 payments left right now, wouldn't it? So let's see, so if we do it by, so if we do the 83 52, let's have a look and see what that looks like payment wise. Okay, so when do you think if we were to put a plan in place, when do you think you'd be able to make your first payment? First payment. the second arm be this September now. Okay, three September. One second. Okay. So, it's going to be to start like the first Thursday in October. First Thursday in October. Okay, so that would be the second. Second, yeah. And then you want to do it every four weeks? Yeah. And I also prefer it to be on like a Thursday. I did not know. Sorry. Friday. Okay. So, I could say to the last Friday of the month, would that help? Yeah. Yeah. Okay. So, if we agree to put that in place. It does mean. We did start from this month last Friday. Next month. No, it will start from the 31st. Okay. Yeah. Let's have a quick look. So, that'd be. So, that would be 10 payments. Okay. Of the 83. Okay. 52. So, 9 payments, 83 pounds, 52 pence. The payment each July of next December. 81 pounds and 27 pence. Okay. That's cool. All right. Is that okay? Okay. Yeah. Obviously, as I'm sure you're aware, if you do, when you get yourself back on your feet, if you do want to make extra payments or go back to your contractual payment, you can do that. Yeah. All right. Yeah. So, I was going to ask you, would that actually help do that? Obviously, I want to, because I'm going to probably most likely going to change my bank details and everything. Because everything is kind of frozen now. Okay. So, above that, I can phone you to do that because I can't get online. I don't have an account online. You would have had to, you will have an online account because that's how you would have uploaded your debit card to start with. Okay. Yeah. If it comes to your case. Yeah. Just make some changes. I'll make the phone call to update, most likely, or just find a way to do it from the password or something. We could seem to recovery password, but we won't be able to take any card details over the phone. Okay, yeah, we don't have the functionality for that, unfortunately. So let's get the payment plan in place on this occasion. Obviously, it is really important that you try and stick to this though to avoid any reference being made on your

credit file. Because obviously, if we end up having to report on your credit file, then it's on there for six years, okay? Yeah. So that payment plan is in place. So 10 payments starting from the 31st of October. All right, I'll send you confirmation via email. So is there anything else I can help you with today? No, no, that's it. Thank you very much. All right, okay, lovely. Well, you enjoy the rest of the day as best you can, all right? We'll speak soon. All right, thank you very much. Bye now. Bye now. Bye now. Bye now. Bye now. Bye now. Bye now. Bye now. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpo6yc8_me.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp7cw_4gs8.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp07cbwzhi.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpmevguuiw.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp7lm3o3nx.wav [Metadata: Duration: 12.9 minutes, Processed in chunks]

Call Summary - recording-3585470855.mp3

Sentiment:

Positive

Keywords:

- complaint
- debt management
- plan
- sectioned

Rule-Based QA Scoring:

- Customer Understanding: 1 - Agent demonstrated expected behaviour: customer understanding (matched: 'just to make you aware', confidence: 1.00)
- Fair Treatment: 1 - Agent demonstrated expected behaviour: fair treatment (matched: '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: 'just to make you aware' (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:

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

Thank you. Good to see you. I've got a camera with you. I'm still with debt management plan. Just to make you aware of it. Right, okay. Give me one moment. Do you have your representative to hand by any chance? What, with the loan with you guys? Yes, if possible. Give me two seconds. I'll find it.

Thank you. It's just, it's not. What, being an email or something and we have to do on it? Yes, yeah. It's just, it's not bringing anything up with your mobile number. That's all. One more second then. No problem, take your time. Of course I forgot my password so I need to reset it. I could do, I could do. Whenever you need it, you could use keys again. You can never use the number again, can you? No, never. Again. Right, okay. My phone, hello. I'm logged into the TikTok Loans on the website. Oh, no, no, you've got it. Yeah, 87339. Lovely. Okay, that's great. Thank you. I'm not sure why do you bring up your mobile number because that matters. Right, okay, so let's have a quick look. So you say you've gone into a debt management plan, did you say? That's right, yeah. Alright, okay, so, and what is the... Oh, hang on a minute, sorry, won't keep you a minute. Just...just give me your full name for me please. Yeah, Anthony, seven, A-N-T-H-O-N-Y, surname S-E-V-E-R-Y-N. Love it, and the first line of your address we post code? One, six, seven, seven, seven, seven, seven, eight, three, November, Quebec. And just find your date of birth. Twenty-second of March, 97.

Okay, Anthony, just a minute, I'm just going to put you all the holes in there. Just while I read the notes on the account, okay? Sure, no worries, thanks. I'm sorry, Anthony. I'm sorry. I'm sorry. I'm sorry. I'm sorry. I'm sorry. I'm sorry. I'm sorry. I'm sorry. I'm sorry.

I'm sorry. I'm sorry. I'm sorry. I'm sorry. I'm sorry. I'm sorry. I'm sorry. I'm sorry. I'm sorry.

I'm sorry. I'm sorry. I'm sorry. I'm sorry. I'm sorry. I'm sorry. I'm sorry. Hi, Anthony. Hi there.

Hi there. Okay, so with the loan reference that you've just given me, 873339. Yeah. According to our

records... That was re repay fully on the 18th of July this year. So have you applied for another

loan after that? Oh, maybe not then so is everything sorted what today with it's fallen. Yeah, he's

um, I mean you still showing at a zero balance Okay, I'm mistaken. I know what he's okay. I will

double you know just to That's really weird when was it paid back then I Should have a quick look

for you so it was A So it was repaid on the 18th of July. Oh Okay, all right then. I should check it

all for you, but One two I Me think of joie's Yes, there's a you know unless you've unless you've

applied for another loan after that day The details know it'll be that you give me has been repaid.

Okay, right? Okay I mean, if you and if you go back and check your emails for the 18th of July, you

will have an email from us confirming it was repaid I Tell you what it was sent out So we sent out

to you on the 18th of July at 15 April I Can't find it Okay, so it's the other side of it so it just

says Okay, if you if you are you on the tick tock lounge.com web website Yes, I am here. Okay, so if

you go into the my my account section Okay, it should show you it will show you there that the loan

has been briefed. Oh, yeah Yeah, so my balance is here. Yeah. Oh, yeah The problem no problem The

least that's one of us you can cross off okay. Well, that's one of them. Yeah All right, thanks for

calling you by for now. All right, bye [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpju7baft1.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpigkb7lni.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpk3irz6vh.wav [Metadata: Duration: 8.7 minutes, Processed i
chunks]

Call Summary - recording-3585558016.mp3

Sentiment:

Positive

Keywords:

- breathing space
- complaint
- death
- financial difficulty
- plan
- step change

Rule-Based QA Scoring:

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

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'How does that sound' (1.00)
- Fair Treatment: 1 - NLP analysis for fair treatment: rule-based match: 'no obligation' (0.85)
- Vulnerability Handling: 0 - No NLP indicators of vulnerability handling detected.

- Financial Difficulty: 0 - No NLP indicators of financial difficulty detected.
- Resolution & Support: 0 - No NLP indicators of resolution & support detected.

Transcript:

Thank you for calling Tiktop Loans. Please note all calls may be recorded to meet our obligations and for monitoring and training purposes. Due to the high volume of calls, you may not be able to get through to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to customer service at tiktoploans.com. If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you wish to leave a message, please press to speak to our collections team. Press 1. For customer service, press 2. For complaints. Thank you for calling. Please continue to hold for the next available agent. Hello, I've been free to go to tiktoploans.com. Can I help you today? Hi, yeah, I was already speaking to someone and then I got cut off. I don't know what happened there. Oh, okay, no problem. Yeah, yes, I was calling. I think you guys should be aware, because I did try to send an email last time to you all, spoke to that I'm having some financial difficulty and I'm unable to receive my contract. I kept the contract to repayments and I was just chasing up on that or following up on that because I got an email from you saying that it was this summer. Okay, let's get you through security and then I'll have a look at the account. Okay, I apologize for the call dropping earlier. Okay, so just confirm your full name for me please. Sisi Somakonga. And the first line of your address will be postcode? 65 Elcock Drive and the postcode is Bravo 422 Lima Hotel. Okay, lovely. And just finally your date of birth? 3005 1978. Lovely, thank you Sisi. So let's have a quick look at your account. Okay, so we've not received payment since you? Yes. Okay, so what's happened? What's been going on? Just tell me a little bit what's been happening with your circumstance and everything? Yeah, so first there were some reduced hours at work, so that means it limited me to PAP time and then. Okay. So if that reduced hours meant that you see income and all that, so I wasn't able to make the required payment. So then I ended up speaking to Step Change and asking for advice and their advice was okay. Let me ask for a breathing space of up to three months

as I look because my idea was it's best that I look for another part time so that if I have two part time jobs they probably make one full time. So they said okay I can ask my crisis staff to give me that breathing space of three to four months and then see if I catch up and if things don't go well then they can take me further. But for now they won't be my death management company they just cannot give me advice and do it or not. So that's what I did or that's what I'm doing. Okay so to start with we wouldn't be able to agree to breathe a four months of breathing space okay. That is something that we would be able to agree to at this point in time so are you still working at the moment? Yeah I'm working some part time somewhere. Okay so what type of salary are you getting at the moment? Yeah well I have a monthly budget now that I probably would have per se to email you but that's fine. Okay that's fine yeah you can email that into us that isn't a problem. Let's see if there's anything come across for us okay. I can see I do apologise. So you do send that in on the third of August okay but that's over a month ago. Yes. Okay so let me have a look see if there's anything. Okay so you had your monthly wage at 1,765? Yeah it's in an emergency. Okay rent, council tax, TV licence, fuel, electricity, fuel for your okay water, pensions. Okay so since last August what has changed? Well I've got interviews I've got two interviews lining up for each job and I've still got some work to do. I applied for some dream more jobs, so I'm still waiting for that. But in terms of income and all that, nothing has changed so far. Okay. So you're still managing to keep up with all your priority dates, so you've upped the date with your rent and your council tax and everything else, yeah? Yeah, the council tax, yeah, and the utility bills. Okay. Okay, so let's have a look. Okay, so your income is once fast as 765. Okay. Okay, so if we look at the budget that you sent us last month, okay, so your income was 1,765. And 8 free pints, and out of that you were spending 1,749.50. So that only leaves a disposable income of 16.33 pints, okay? Yes. So, and you've got a, okay, and you've got a penalty charge notice, as well, a notice on your budget, yeah? Yeah, yeah. So that time, yeah, I've also told them, I'm still waiting, I send them an email to let them know, and I'm still waiting because they said, okay, they're going to look at it, and then they will send me another, they will give me another option, which is probably just from the 380. So I'm still waiting, I haven't heard from them so far. Okay. Yeah. Okay, so nothing, so since the, so since the

budget that you sent us in last month, nothing has changed, no? No, not yet, no. Okay, so as I said, we're working on your monthly budget, okay? You have, you do have a disposable income. I mean, you've got here available for non-priority debts, minus 360, 3 pounds 67. Is that what you need to pay, or is that? Yeah, that is because the original, the six-penalty charge, that time they were sending me, they were asking the agreement or the payment. plan they were having is that I paid 380 pounds. So that's where that is coming from. 380 pounds a month. So I sent them that budget. I sent to them an email to request that I'm not gonna be able to pay the amount. So I'm still waiting to hear from them. I'm hoping that they're gonna give me an improved of the top plan. And then that will be the change probably that will come into the budget by this time. Okay, so if you don't mind me asking, how much was the actual penalty charge that you received because that's quite a high amount to pay each month? Yeah, actually, I don't know how it happened, but it was like successive days in one street. And then it came up with four penalty charges, which is the pass lane. And that one, you don't get it same time. If it was like a proper normal PCN like parking ticket, you easily get it same time. But the pass lane, it comes through the post after days and days, so I just saw four of them come at the same time. And then things escalated. It came like two days. But you just said that they were looking for 380 pounds per month to pay you back? Yeah, but the total amount was I think it was 190 each. 190 each, so four of them, so that goes to 750 total amount. Okay. Okay, so... Sorry, I won't give you one moment. All right, okay. So you've got four parking charges at 190 pound each, Jeff. Yeah, it's a piffy and... Actually, there's no parking charges. It's what do they call it? It's rather a pass lane. So it's like a fixed pay. It's like a fixed pay. So you drive in a bus lane four times? Yeah. Okay. But it does seem a bit excessive that they want 380 pound a month who use to pay that back. That is quite excessive for them to want that amount of money. When I called them the first time they said they were going to pay me back, I said, I don't want to pay you back. I don't want to pay you back. When I called them the first time they said, oh yeah, that's the only deal we can offer you. They said, I was hoping for a normal deal, like probably 60 pounds to cover. As they say though, no, we don't do that for the PCNs. We don't do that. We don't offer those. All right, nice. Yeah. All right. But then when I spoke to StepChain, they said I should send

them an email and send them my monthly budget and all my credit cards that I'm storing there. So that's what I did. I'm still waiting to get a response from them. All right. So you're still waiting to hear back from StepChain, are you? Yeah. No, no. StepChain gave me, they said we won't do anything for now. We want you to do this one. They said they want me to contact you guys and contact the, so I have contacted the, these guys who are responsible, the recovery agents that they, yeah, I contacted them since. So I'm waiting to hear from them as to what, whether they are coming back to me with a better plan or what. Okay, so Paul, Paul, me to be able to put your account on hold for 30 days to start with, I would need you to provide me with all the evidence of those penalty charge notices, you know, the amounts and when you've got them. And that just so that we can, so we can see those coming in. And also if you can send us any evidence of your other outstanding debts, that'd be good. So would you be in a position to provide any evidence of those? Okay. I can, I can probably need to take photos of those and then send them through because I don't have them in electronic cards. Okay, that's my problem. Yeah, I'll have to look for them and then send it to, and the other one is, I think I did send you the list of credit cards, a tool to you with the, with the, the, the let me have a quick look. Groceries, meals, household maintenance, personal costs. No, no, no, no, it's like two separate documents that I attached. Okay, let me, let me have a look and see if there's another document then. Okay. Okay, so you have got quite a few. Yes. Loans and credit cards, haven't you? Yes. Okay. So do you have, so at least what you did, I'm assuming these are from last. last month, yeah? Yes. Okay, so alright, so you probably, so have you made any payments towards any of these debts? No, no, in the last month. Okay, alright, well let's look at this, so we do have the evidence, so that's fine, but what I do really need to do is to send me evidence of those PCN notices, so what I'm prepared to do at this point, okay, I will put your account on hold for 30 days pending the, you send me the evidence of the PCN notices, so we've got everything listed on your account, okay, and then at the end of the 30 days, oh, so you've got the 30 days to go through your finances and work out what you can comfortably afford to repay on your debts, okay? Yeah. Alright, so, so are you okay to send me the evidence of those PCNs? Yeah, yeah, I'll look for them and then I'll send them to them. Okay, so alright, so we'll agree, I will put your account on hold for 30

days pending you sending me the evidence required, okay, before the 30 days is up I will contact you again, so let's make a date. Let's make a date to discuss. Okay, so I will contact you on the 30th of September, so I will contact you on the, I will contact you on the 1st of October, okay, so you've got the 30 days one to get me to send in the evidence that I've asked for for the PCN notices and also it was that 30 days you need to make a decision on how much you can comfortably afford to repay on your debt to us, okay, or you need to revert back to steps, step change, okay, and then advise us accordingly. How does that sound? Yeah, that's okay, yeah, that's fine. Okay, so, okay, so that's it, so your account's on hold. on hold at this moment. Okay? So you won't receive any further, there will be no interest to the crew during this period. But when I call you back on the 1st of October, okay, you will need to either provide me with an amount that you're comfortable to repay for me to look at to see if we can move forward with that, or you will need to come back and say, you're going with step change, and then your account will go back on hold until we hear from them, okay? All right, okay. All right, okay, so is there anything else that your assistance would? No, not for today, that's it. That's it for today. Okay, all right, no problem. Okay, well, thank you for taking the time to call in, okay? Another thing, your account is now on hold for 30 days, and I'll speak to you on the 1st of October, okay? Okay, no problem. All right, lovely, all right, back to the call in. All right, bye for now. Cheers, bye, bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp5dqe79fs.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp0j9sg50r.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp5nsrs1mb.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp_z7eq2a.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpgf7j2qfu.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpfguqgeu3.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpofn7gvsm.wav [Metadata: Duration: 19.1 minutes, Processed in chunks]

Call Summary - recording-3585620598.mp3

Sentiment:

Positive

Keywords:

- benefits
- breathing space
- complaint
- debt management
- late payment
- lower payment
- manager
- mental health
- plan
- scam
- step change
- stress
- stressed

Rule-Based QA Scoring:

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

Transcript:

Thank you for calling Tiktop Loans. Please note all calls may be recorded to meet our obligations and for monitoring and training purposes. 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, press 2. For complaints, press 3. Thank you for calling. Please continue to hold. Good afternoon, Frutur Berni. Tiktop Loans, how can I help you today? Hello, sorry, what's your name, sorry? It's Berni. Hi, Berni. Berni, I don't know if you can help me with this. Just one second. Can you stay on the line a second? I'd like to record this. Just hold for a second. Yes, sure. Thank you. Just one second. This call will be recorded. Right, Berni. My name's Janet Madden. My friend, very good friend, has just sent me an email. His name is Craig Began. I don't know how far you can discuss this with me to date protection. But basically, the email says, this is to inform you that your late payment is now 21 days overdue. The email date is the Thursday, August the 21st of 928. Please note the default interest is accruing daily at a rate of 0.80 on the outstanding balance. If this matter remains unresolved, we plan to issue a notice of pending CRA default. What is CRA? Hi, so I can't, do you have the account number for our customer? Account name, account number, that's your bank details. Would it be the reference? Yeah, it would start with a double two. Yes, I do have it. GT 8335945 Sierra. Lovely, OK. Now, the thing is,

Bernie, sorry, let me write your name down and then I'll say it wrong. I was going to say Bernard. I should have told you called Gust. The thing is, Bernie, I've just been with him. He is literally beside himself with worry and stress over this. Because he said something about, hold on, he's texted me. Let me just read back the text. hyffordd per constructive camps gyda s Primerson, sydd yn llolfa'r Bwyslwr. Eraf, Denbyniwch ei helydd o hyffordd gyda blysig rhai eu byddalennod xf, mae byddwch rat fe bustuo'r gwrwb mwr. Felly march ym mwyn feddwl fod y all uain sydd wedi'u bod gynebydd wych pl shine yn pawb 703. Byddendor, ca sy'n viw talw, byddwn larians yw beth ac ro yazido iawn uch o Who hyn, set y cyffredin, structuresohed am y mae ein nol waith maes konnen ond ychwy crimnau eich cas gan allain. Some goerc yn f Larwyr sydd weithio Meista mierch vach y t Strong yn tordu, acquisitionnion, unwydnwch yn negifi Atlanta ond fel so, entitled in real good manner. Rydych yneto eich bineithydd eich amddangos hyn o gwahanol stemeth wirthyr i lidi addysg Film ond wedi bod lle mi gynnwys rydyn ni. Mae gennymant Hom ADEVY na ddigon. Mi'n newid yn gl ramhaf argynteb ddweu o'i mai sefydling y upward Rhyw rwyf wedi bod yn ynbellodhaus. Felly feall peirio rydych chi'n gwaith yng nghymru Semp y rhy nifrygodad. Od siwn yn ddechrau informant wedi for imperative r Weltgeisig... Will Jag vibes i am zeithio i ddim yn godi ddat adviseur Right Janodd Felly fo ym gyda facultio Oeti Baid vi i nhw'n arlai ar ddif Basarnwyd am ei fydd o poeni D delayed, i'r r orientation yn yw rhwng draf Budi Gwbi lyn i fally rydyn ni'n gwel troubledig ar gyfer gy C-. My entren ddei Mhoen reunion roi Creg yn dod eiwed ym Llywodraeth Ood, fe cael allan o'i arwur yn gyn 17 rece, yw Creg i ni'r mobel trw wir wedyn oherwydd durability, mewn ddiol coordinates o wel'r lle ac mae ni ddrwy da'n ddweud Oedd mor gwyndodd. Maarer, fe allwn yn fyw, ni nu fi sy'n livain auta chi'n gwybwy arnynt<|pl|> trade. Nw, roedd yw'n dwy appetite yn perihol. Beth Cregau du domi Cymangentogi bydd wedi fydag. potential options in front of him so I can at least give him some positive to think about. Okay, so hypothetically he can contact us or the person concerned could contact us and we could discuss away-forward, be that via a payment plan, be that via I would maybe ask if he has considered other options. So there are various charities out there, some charge, some don't, so one's like steps, step change and money advice. I would probably point him in the direction of those companies. It would be possibly we may be able to suspend the account for a small

period of 30 days just while he looked at his other options. Okay, so but firstly, I mean if you could just speak into Craig, okay? Okay what also what if Craig is a little bit reluctant, I mean he could phone in and speak to me. If he wants to phone in and ask for me, he could speak to me, okay? Do you have a direct line, Bernie? I don't have a direct line, but I'm the only one in the office this week. So if you wanted to call me this week, would I ever get myself for my manager? Now we're both very pleasant and very easy to deal with, I promise you. So let me just have a quick look. Because we do have a form which is called a debt mental health evidence form, okay? So we could send that out to Craig and he could get that field to complete his fight and with by a medical professional. So he's doctor a mental health advisor, counsellor. But like I said, I tend to raise to have that to have that form emailed across to him, but to be honest with you in the first instance, we're not scary. We're not judgmental. Okay, we're just literally here to help people. All right, and still understand that you come to a crisis in your life and finish just be just noble for one reason or another. Okay, and I guess it's difficult to talk about it. Okay, because nobody, you know, nobody's set out to do this kind of things to happen. So as I can't discuss the account, as I said, I can send out the debt mental health. evidence form to him for him to get completed and return to us. Okay, but in the first instance, if he can reach out to us, give us a call. We're here Monday at Friday 9-9-2-5 and as I said, both myself and my managers are, we're both very pleasant and very easy to deal with. There's no judgement, there's no beating in with a big stick or, you know, just hoping with a pointy stick. We are literally just here to help where and when we can. Right, and I'm going to be meeting him tomorrow anyway. I've got a link to him. I'm going to call him back shortly if he takes the call. Do you have an email address that he could email to give me authority to speak? Yeah, give me one moment. If he can email into customer service, that's one word. Yeah, customer service at tiktoklones.com. All those words. Oh, I don't know what that. Customer service. Customer service. Service, not services. No service, no issue. Yeah, at tiktoklones.com. Tiktok Lones, that's all one word. Yeah, it's all one word. So what does he need to put in to give me authority? I would say, confirm his name, his account details and address, confirm my name, my address, my email and phone number. Do you need anything else other than that? Yeah, and

he would need to actually write in there that he gives you full authority to discuss all aspects of the above-named account. Yes, yes, of course. Yeah. Okay. So if he did that, I'm going to say he's going to do it today. I'll say it tomorrow anyway, but I'll try and get him to say, would you get that, say, example, if he did it at 3 o'clock, half an hour at a time, would you see that email within, say, half an hour, if I called back, say, in one hour? There is a possibility we would see, I mean, normally when you send an email, it can take 20 to 30 minutes for it to come through. So there's nothing to stop you from giving us a call back in half an hour, an hour, sorry. And if the email is there, if the email is acceptable, then we can look at doing that. I'm going to say, you know, I mean, if Craig can feel confident enough to phone and talk to us. Okay. We could, you know, I could send out the form, but I'm not going to send out the form unless you want to be too. Yeah. Can you send me the forms? No, no, it would have to go to, to Craig. Yeah, yeah. Yeah. All right then, Bernice, thank you so much for that. I strongly suspect that you wouldn't be able to under GDPR regulations without full authority. I was just confirming, I've done this kind of thing before, how, what level of information you require, because I did it for a young lad at once, and they wanted everything by my DNA. Yeah, no, we're not quite that bad. No. Right, okay, then that's wonderful. I'm pretty certain I will call you back if it's not late today. It will be tomorrow early afternoon when I'm next with Craig. Okay, I mean, even if Craig, even if Craig is at your house and he can just come on the phone and say, speak to Janet. I give her full authority. Yeah. Yeah. If you're in the same place together, then, you know, we can't, like we could take verbal authority, but like I say, if he's, you know, if he's in a bit of a bad situation, I know it's difficult, and I know it's not the easiest thing in the world to go, you know what, I've got a problem, and we appreciate that here, okay? Yeah. We're not like some of the companies where they're not very helpful or they're dismissive. We will, to the best of our abilities, we will help Craig out. Thank you. Okay. So, whatever that means, a payment plan, we've asked whether it means he goes to one of these set management charities, whether I send him the mental health evidence form, which I do believe does need to be filled out by a medical person, though. Yes. So, that would probably be like, if he's got a mental health consultant or hair coordinator or even his doctor. If they charge

for that, I know that's a fact. I'm not sure what they charge. I'm not sure what they, you know, if he's under a mental health team, at this minute then they, the mental health team probably wouldn't charge to complete that form. I don't know the answer to that. I know. Yeah. Yeah. Right. Okay, then. Thank you so much for that. There was one thing that came to me just then. Oh, yes. What is where I've read about breathing space? Is that the same as a suspension on an account? And breathing space is a set period of time. If you do that directly with us, it'll be 30 days and that just gives the person the time to look at the money that's coming in, look at the money that's going out, have I got this spare? Because obviously what we will not do as responsible lenders is we will not go, you can of course, what we pay a month, that's what we want, okay? What we say is your priority bills are your main concern. So before you even think about your creditors, you're thinking of your rent, your council tax, your utilities, your food, obviously if you're working, you're transport, your travel costs, we take all that into account, we take that away from any earnings and then we look at what you've got left, okay? And that doesn't necessarily mean that we're going to go, right, you've got that amount of money, that's what we want because that isn't how it works. Okay, we will only enter into a payment plan if it is for the benefit of the client. Yeah? There's no point in us putting me into a payment plan that he can't maintain. Okay. Okay. That would just be irresponsible with us, all right? So, you know, if he goes with a charity, I think some of theirs would be on hold for two months and then they, but then if he goes with a charity, they normally, they won't deal with craigs, they will deal directly with us. So, it's just that... They'll deal with craigs, did you say? What they'll do, they'll get his, they'll take all these creditors' information and everything else and then they will contact us and they'll sit down with craigs to start with, with all these creditors in front of him and they'll work out what they think they can, he can afford. So, let's just say, they've done everything, they say, oh, well, we'll offer ticked top loans five, five pound a month. So, then the, let's say, step, step change will come to us with, this is his list of creditors, this is what we think he can afford to pay going forward and then it's up to us whether we accept that, we accept that payment or not. Right, okay. So, typically, I'm not asking specifically about craigs, what's your APR rate on your loans? Our APR is 292%. It's 0.8% per day.

Just one second. Not 0.80% per day. Equals how much per annum? It's two, it works, the increase rate is two, two hundred and ninety-two percent. So, forgive me because massive never my strongest subject, I still, it's really time. So, does that... I mean if, for example, I borrowed, if it was me, I borrowed 100. Does that mean I pay back over the year 1,292? Okay, so it won't be over a year. Okay, our lines are only up to, we normally only give them between three and six months. Oh, right. The only answer, okay, we only enter into payment plans, which are over a longer term. So four, so four examples, if you, if you borrowed, so four examples, if you borrowed 400 over a six month period, you would make it easy for me because I can work out a 500, but not 400. So if I borrowed 500. So, okay, I've got it on four, on four hundred in front of me, which is, which is the best I can do at the minute. So, yeah, okay. So if you borrowed 400 over a six month period, you would repay 800. Oh, that sounds like a double. Yeah, okay. Okay. You know, so. Right. Okay. As you know, I don't, I've read to you the information that I've got. I've no idea what you borrowed in the first instance, how it all worked. I don't need to know that, to be honest. All I need to do is, you know, when I spoke, saw him earlier today, said, Janet, I need a favour, but he was with somebody. That's why I've only got texts because had I, he was able to speak at that moment, I would have said to him, I'm pretty sure you're going to have to give them authority to speak to me. But he, he was in such a space, headspace. I believe he actually knows that, you know, but he's just so stressed about everything. He's got a couple of issues going on. But anyway, Bernie, thank you, thank you, thank you so much. Without doubt, I will be speaking to you latest tomorrow afternoon and Craig will be with me, but I will ask him also to send an email today. And whichever, whichever comes first, I don't know if he's still got company, but we'll speak tomorrow if that's okay with you. Okay, Janet, like I say, as long as we have verbal written authority from Craig, then, you know, I'll be quite happy to deal with you and give you the information as long as Craig is happy to do that. Right. So just to preempt anything, what I'm thinking now is assuming that Craig, well, Craig will give authority because he's given it me verbally, but, and there's no reason for him not to give it to you. Let's assume that you've got that. The questions that you might ask me, do I need to ask Craig things like... like Craig, what is your income? What are you getting into your account, whether it's

benefits or whatever? And what's your out going? Do I need that information? Price of the seat? It would be helpful. Yeah. It would be helpful if we know exactly what is coming in and what he's paying out. Income in at best. And when you say things paying out, as I said before, we didn't attach yours. It'll be rent, council tax, utilities, and then food, obviously, he's got to eat. So food, basics, any transport if he's working, or if he pays any cost to travel to an appointment, just so that we've got something to work with. Can I just ask, do you include things like in the expenditure, sorry, not PV license, yeah, PV license, and do you include mobile phone charges? Yeah. So mobile, if he's got internet, so via Sky or Virgin, mobile phone, obviously, yeah, if he's got a landline, pays that separately. Anything that he pays out on a monthly basis. So gym membership, modernity. Really? Really? Yes, we will take everything into consideration. That's why I was saying to you that we are a responsible lender and we will put him into something that is not sustainable or comfortable for him to repay. Okay, because as I said earlier, that would just be us being an irresponsible lender saying, this is what you've got left, this is what we want, deal with it. That's not what we do, okay. We do take into account people's situations. We do take into account that people get into a situation for one reason or another. Sometimes it's intentional, sometimes it isn't, sometimes it's medical, sometimes it isn't, but we look at all avenues. We don't look down a tunnel and go, right, there's the tunnel, but at the end of that tunnel, you've got 40 pound a month, we want that 40 pound. Okay. Right, okay, thank you for that. I know there are some organizations, and I'm gonna go with government organizations, who take a totally different view on it. There's some things, if you said gym membership, they're saying non-essential. Simple as, I've seen it, again, I've done this. It isn't non-essential, do you really need to pay a gym membership? No, just stop going to the gym. There are other ways that you can exercise. But that's not what we say. Yet it's not for us to decide you don't need to go to the gym. That's your decision to make. Okay, you're the person paying for your 50 pound a month gym membership. If you're able to maintain it going forward, then that is perfectly within your rights. But if we don't know what you're paying, then how can we take it in? We can't take it into account. Okay? Bernie, final question please. And thank you so very much for your help. No problem. Worst case scenario, could Craig get

an extension? No, not Craig. We're not talking about Craig. We're talking about Samantha Smith. Could Samantha Smith get, say, six months to pay this off? Is that ever been a scenario within your business model? We could look at a payment plan that would take into account his situation or their situation. Okay? So if it changed buyers that they could afford five pound a month, then we would accept five pound a month. Okay? Well, obviously, you know, you need to, but you know, if you would need to understand that obviously, let me see what he's, he would need to understand that obviously interest will keep accruing until we meet double the amount that he borrowed, which is the 800 pound. Once we've reached that point, then we wouldn't charge any further interest. But paying, let's just say five, five pound a month on Samantha's account, it would take a very long time for that account to be repaid. And what we also do is every three months, we would call Craig or Sam or the person who's account it is, and just say to them, okay, how are you doing today? Has anything changed? Are you in a better position? Would you like to, are you in a position to raise your monthly payment? No? Okay, fine. Leave it at five pound a month. We'll speak in three months time. So there's no judgement. There's no sort of big stick or pointy stick or anything else. Okay. All, all we try to do is to help people in the best way that we can. Yeah. That's wonderful. Right. So if I understood you correctly, until the account reaches, did you say double the amount they borrowed? So I, Samantha, borrowed 800 pounds. And right now they owe you 700 pounds. That's got to reach 1600 before the interest stops. Right. Okay, otherwise they are paying each month 0.8% did you say on the balance I found that day yeah what what is that all right okay on that figure as 0.8% per day that you gave me earlier over six months how much is that per day well it works out it would work out round about three three pounds 20 per day so you have to do 20 per day three pounds 20 per day we do 30 days in the month that's been 96 pounds in just interest yeah so the debt is actually going up so it's in their interest to make major capital payments if they can only if they can it's not we're not gonna force it you know we would never we would never thought like force the issue and say this is what you have to pay but obviously you know the person would have to understand that if you make a lower payment than what your contractual payment is is always going to take a lot longer to reach to repaid the debt just one second let me see these texts it said me emails and text let me just see

if he said how much that payment is to yourself it's one second short term loan blah blah blah life in the field I'm desperate but I don't know what to say put the fire out so far it's not on those messages let me go to the email just one second tick tock you know it just says your amount of funding is it doesn't say make minimum payment so I'm not gonna ask you because I know you can't answer and now doesn't say supporting you when they help us step change national debt line is advice or call you which is what I've done oh wait a minute there's a PDF just one second oh right I'm just doing this at the bottom right high cost short-term loans failure to repay on time time take oh it's just general advice thing right thought it was debt to a contract no it's not it's a PDF from the financial conducts authority that is attached yeah right okay fine I need more detail for me without a doubt I'll sit with him because that's the easiest thing because he can well yeah I'm pretty certain I'll be with him tomorrow and we'll call together. Yeah. Yeah. Okay, that's no problem. Bernie, thank you, thank you, thank you for your help. No problem. Well, I'm sorry I couldn't give you any more information, but like I said, with that craigsaw for it, it would be a massive data prediction breach. Of course. On one that I'm really not prepared to say. No, you can't. No, you can't. Unless you want to. Unless you want to sacked immediately. That's right. I've only been up to three months, so I'd rather not thank you. Where about to your base, please? You've got a London number. You're actually based in London. We're based in Graves-In. Kent. Yeah. Is that where you are? Are you working from home? Oh, no, no. Our office is in Graves-In. Yeah. Right, okay, fine. Right, then. Lovely. Thank you so very much for your help. And I'm going to ring craigsnaft if I can get hold of him. He might not be able to speak why he sent me in. No problem. Lots of sites, you know, it's seen the person's interest. It would be in their interest to contact us. Either by yourself or them phoning in. And like I say, there's no judgement. There's no big-stick point of stick. It's just a case of talk to us. Have a thought going on. And then obviously if Craig is going to be with you when you call back tomorrow, then obviously anything you can give us on his income is an out going to be an extra bonus. Right. Okay, perfect. Perfect. All right, then that's wonderful. Bernie, thank you, thank you, thank you. No problem. All right. And without doubt, I'll have to speak with you. Did you say you're manager? Yeah, my manager's, I was very nice to know you, very.

Yeah, lovely. Okay, thank you so much. All right, Janet, could you put a note on the account just to say that I will put a note on the account. Yeah, I will put all notes on the account of what we've theoretically discussed. Yeah. Okay, and a way to move forward. Okay. Yeah. And as I say, for the person concerned, if the way forward for them is to go through a debt management company, then fine. It's not, we're not going to go, oh my God, no way. Yeah. But, you know, I'm going to, I'm going to, sorry to interrupt you. I'm going to go with, I think he would find that quite stressful because he would want me to deal with that. And then it's another layer of conversations, you know, with other organizations. So ideally, I'd like to sort it out maybe tomorrow with yourself. I think that would be fine. That's not a problem. the office from 9 until 5. If you're one lunch you'll get my manager's service. If you're service at lunch you'll get me. Right. What time do you have lunch please? Mine is 1-2. Right. Okay. Perfect. Lovely. Okay then. Thank you very, very, very much Bernie. Alright Danny, no problem. Alright, thanks for coming in. Alright, have a good afternoon. Thank you. Bye now. Bye. [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpnyhf_s1n.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpluvzroq9.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpbo6w8ktj.wav [ERROR] Chunk file not found:

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

C:\Users\ADMINI~1\AppData\Local\Temp\tmpc6nfzv6y.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpyf738txr.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpfzbge8v3.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpjhbaw8h4.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpjg6lz07g.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpqesh9965.wav [ERROR] Chunk file not found:

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

C:\Users\ADMINI~1\AppData\Local\Temp\tmp7at04bxc.wav [Metadata: Duration: 33.4 minutes, Processed in chunks]

Call Summary - recording-3585653085.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:

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, press 2. For complaints, press 3. Thank you for calling. Please continue to hold for the next available agent. Good afternoon. Oh, hello. Hi, I can help you tonight. Hello. Hi, I missed a payment and I was wondering if I could restart that at the end of the month. Okay, that's good. Yeah. Okay, just for security purposes, just a phone call now, call me please. I'll leave this on the IAI. And the first line of your address will be postcode. 7 number has news, TN 235TT. And just finally your date of birth. 240681. Lovely. Thank you for doing that. Let's have a quick look at your account. Okay, so your payment was driven to 25th. Yeah, well my pay days are 27th. That's why I don't know. Okay, 27th, that might have been a weekend. No, 25th with Bank of the DeMundee, Tuesday, so it would have been a Wednesday. So your payments have been set up for the 25th of the month? No, no, 27th is when I get paid. Okay. I'll fail again, yeah. Okay, so you did have two payments left, being August and obviously the 25th of this month. Yeah. So was that the reason that it didn't get paid was because your study wasn't in the account at the time? It wasn't in and then I had other debts to pay. This is awful. Okay, no worries. No worries. So, will you be, so if I reschedule your payments for the two remaining payments, would you like me to reschedule them from the 27th of September? Yes, 27th of September, yeah. Is. Okay, so let me put that. Okay, so your payments might go up a little bit. I know. Obviously, you'll be looking for August payment. All right, so. Yeah, yeah, yeah. All right, so two payments. And there's 27th of September is a Saturday. Okay, so 26th of September. 26th of September. I'll be paid only 26th. Yeah, yeah. Lovely. Okay. So we'll set that for the 26th. Okay, so on the 26th of September, we'll call for the payment of 185 pound and 81 pence. And then your final payment in October will be 188

pound and 9 pence. Is that okay? Yeah, that's fine. Yeah, that's fine. Thank you. Okay, could be actually just one moment. So I think you've been charged a late fee. Yeah, no. Yes, you have. Okay, as a goodwill gesture, I will remove that late fee. Oh, thank you. Appreciate that. No problem. So I'll do that and then I'll redo. So that'll bring your payments down a little bit. Not a great deal, but it will bring down a little bit. Yeah, I've said it's something. Yeah, that little helps. The monkey did indeed, yeah. That's not mentioned that word otherwise there'll be, it's recorded, so I don't have to remember this. Okay. Yeah, of course. Of course. Right, so two payments from the 26th of September. So that'll be that plan. Okay, so on the 26th of September, we'll take 178 pound and 31 pence. And then your final installment on the 24th of October will be 180 pound and 59 pence. Okay. So on the 26th of October, is that a thank you? Okay. I can think that if you want me to, the date is. Yeah, exactly. Yeah. The 24th of October is actually a Friday. Okay, and is the 27th of bank holiday Monday? No, there's no bank holidays in October. That's a Monday. Yeah, in this, the time on the 27th, because I won't be taking that 24. So yeah, nice to be 27. Yeah, yeah. So we'll do the first. I was told to call the B by the time which I like how we should use this. Okay, so to do that, it is going to be a little bit of, so two payments. First one. 26. One more. Is it there for anything? The second one is the 27th prototype, the 27th, yes? Yes, please. Yes. Okay, so if we keep the first installment to the same as what it is now. Okay. Okay, so it will be one payment of 153.61 on the 26th of September, but that does mean that your final payment on the 27th of October will be 223.02. Will that be okay? Why does that change then? Because I've tried to get, normally what we would do, we would just set up two payments to run on a specific date, so the 26th of September and then the 26th of September, which is a weekend, so obviously that goes on the 26th. But for me to reset the, but that was keeping the payment at the way it is now, which is 153.61, which was your August payment and you said, yeah. And then so to clear the final amount on the 27th of October, it would take an amount of 223.02 and two pints. Would only pay more overall though, I'm just looking at the other, I might pay more overall. So on those two payments, you would be repaying 376.63. It doesn't matter how it's split, but that's just an overall. Okay, that's fine. Yeah, okay. Yeah. I mean, if you do find yourself in a position to repay it earlier, so as it's a day's date, your

balance is only 291.59. Yeah, yeah. But I'll do it with interest. All right. Yeah. Okay, so if you're happy, I'll put that in place for you. Yep, that's fine. Yeah? Okay, so let's do that then. Okay, so that's in place for you from the 26th of September. I'll send you confirmation via email of the dates and the amounts. Will we still be okay to use the card ending 7103? Yes, yes, yes, that's the one. Okay, that's lovely. Okay, so everything is in place and ready to go from the 26th of September. So is there anything else I can help you with today? And just to confirm, is the 27th of October? Yes, it will be the 26th of September and the 27th of October. Yep, that's perfect. All right. Lovely. Thank you for your help. Thank you for your email. All right, thanks for calling in. Thank you. Bye. Bye. [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpe_qa92mx.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpq16j34xx.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpsbs53tue.wav [Metadata: Duration: 9.0 minutes, Processed chunks]

Call Summary - recording-3585680267.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 once. If you have already had a loan with us, please press two. If you wish to leave a message, please press three. To speak to our collections team, press one. For customer service, press two. For complaints, press three. Thank you for calling. Please continue to hold for the next available agent. Music Please sign it. Man, see if you can find the sign. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Music I can't believe it. Music Thank you. Music Not ideal, but all right. Music We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Music Hello, can you hear me? Hello, can you hear me okay? Yeah, I can hear you fine. Oh brilliant. Yeah, I'm just ringing about my loan agreement and I'm currently in a reading so I'm just writing this off the situation. Alright, no problem. Let's get you through security and then we'll have a look at your account, okay? Brilliant. Alright, cheers. Thank you very much. Alright, so, just give me your full name for me please. Kane Wills, KNEWIWS. And birth line of your address we post code Kane? 5th Sunderwood course, LA130SD. And just finally your date of birth. I was just about to give you an update on that for a second. 20 second of due, 2001. Okay, thanks for that Kane. Let's have a quick look at your account. Okay, so you've, okay, so we're looking at, we haven't received a payment since July. So you had three payments left of 341 pound and 55 pence. So a little bit of background. So what's happened to get you into that you weren't able to make the payment? What's the bit of background? Yeah, it just was occurred that, you know, is it due to work? Is it, you know, personal life? Is it salaries? Yeah, and just not, yeah, so basically it's nothing to do with like salaries or anything like that. It was just to do with kind of personal commitments and just a couple of extra kind of family related rules that have come up recently that have just kind of took order really. So what I was kind of ringing was to understand kind of what options I've got in regards to kind of a payment plan for the future and things like that. That's what I was kind of hoping to get resolved really today. So obviously I can have a plan and understand that you guys can as well.

Okay, no worries. Let's have a look. So you did originally you set this for six, six in instalment, but it looks like you set yourself a payment plan online and problem with that is you can't choose more than three months? Yeah, no. And to be totally honest with you, that's what I'd be kind of looking at doing is doing a plan between three and four if that was at all possible. Okay. So let's have a look. Okay, so has anything changed with your salary or anything that you pay out on a regular basis or any of your regular commitments? like your rent and council tax utilities, they're all up to date? Yes. Okay, that's brilliant, okay. So what about, have you got any other regular outgoings that have popped up that we need to be aware of? Not above and beyond what's already there. Like I said, I've had some previous stuff recently that have cleared, but going forward, it should remain as what's already been stated. Okay, all right, so let's have a look. So you would be comfortable with, so what do you do? So you will be able to take the three requirements? I'd be looking at, basically looking at, well, what options have I got for either three or four payments if that's at all possible, and what's kind of the best option really? Okay, so let's look. So if we work it by, we'll do forecast for about three months then four months, okay? Yeah, that'll be brilliant, thank you very much. So when would you be looking at making payment, the first payment? So what I'd be looking at doing is, the Wednesday, the 17th of September, and then every four weeks from that date would be my preference. Okay, just have a look. 17th, okay. And then, that's all. Oh, okay, and then every four weeks, yeah? Four weeks, I get paid every four weeks, yeah. Okay, lovely. Okay, so if you were to look at a payment plan from the 17th of September and then four weeks after that, you would do two payments of 424 pound and 83 pence. And the final payment in November would be 350 pound and 34 pence, okay? Now, if we change the three to a four, so over the same period, obviously adding the extra month, you would have two payments of 337 pound and 49 pence. One payment in November of 334 pound and 97 pence, and then one payment, your final payment, would then be December, and that would be 190 pound and five pence. Yeah, so I would prefer to do the four option, if that's okay. So you wanna go with the four, the four, the four, excuse me, four months, yeah? Yes, that's correct, yeah. Okay, Kim, okay, no problemo. Okay, so on this occasion, I will agree to that payment plan, all right? Brilliant, thank you very much. I'll send you confirmation via email

of the amounts and the date. Okay. I must reiterate though that it's really important that you try and stick to this payment plan because otherwise we may have to make reference on your credit file and if we have to do that it stays on your file for six years, okay? Yeah, I totally understand that. Thank you very much. No problem. Are we still okay to use the card ending 5053 to take payments? Yes, that's the one. Thank you very much. Okay, lovely. So on this occasion that's all in place for you, Kane, okay? So good luck going forward, okay? And thanks for calling in and making that plan, all right? Yeah, well, thank you very much. No, cheers for that. Thank you for the help.

Thank you. Cheers. Bye. Bye. Bye. [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpvcr_g7f1.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpemw9pyex.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpjhllrz4b.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmplh_yw4va.wav [Metadata: Duration: 9.7 minutes, Processed chunks]

Call Summary - recording-3585713647.mp3

Sentiment:

Positive

Keywords:

- plan

Rule-Based QA Scoring:

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

NLP-Based QA Scoring:

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

Transcript:

Hello. Hi, is that a Frank? Yes, please. The line went off. Hello, Frank. I'm so sorry. The call dropped. I do... No, no worries. Okay, so we'll have to just cover security again, okay? Because it is another call. All right. So sorry. Okay, no worries. Just confirm your full name for me, please. Yeah, thank you. I'm Sanyam Ose for WUSU. And the first line of your address? ADW Avenue M980S.

Lovely. And just finally, your date of birth? Well, I think May 1991. Brilliant. Thank you. Again, Frank, please accept my apologies. I'm so sorry for that. No worries. It's fine. So that happened. Okay. Yeah. So you were telling me that you just started a new job? Yes, please. Okay. And when do you expect to get any salary from... Yeah, 10th. The term of... Yeah, next week is the term of each month, yes. And the term for the month? Okay. So is that starting from September? Yeah, September, yes, please. Okay. So... Okay, so what about your priority bills? Well, whilst you've been away, you know, like your rent and council tax and your utilities? Yeah, some of them... I'm actually now looking at how best I can make the payment, including my phone bill as well. So I'm looking at the best option that I have at the moment, but I want to see if I can clear that off, take top. Because I've got a letter. I found a letter in my box when I got back from take top. Okay. So how much salary are you going to be receiving? If I work full in the full month, my net salary should be around maybe a 2,000 pound. Okay, but... I work for the full month, yeah. Okay, so September is it going to be a full month, so is it? Yeah, but no, I've not worked in the full month in September. In August, the payment in September will not be for the full month. Like, it should be somewhere around a 1,000 pound. And then from October going to be, if I work the full month, then I can be receiving that salary. Okay, so... And you say... And you've been... And you're okay with your rent and your council tax and your... Yeah, for those ones, yeah, yeah, yeah, I found a way around it, so I think I can manage it for now. Okay. Yeah. So I'm pretty conscious that you haven't... That you don't know really what your salary is going to be totally going forward. Yeah. Okay, so... Yeah, yeah. So what... So what do you think would be a comfortable amount for you to repay on the debt? So currently your total outstanding debt as at today's date is 664.60. Okay, and bear in your mind that you haven't made a payment since you had the account. So what would you be, so what do you think for you would be a comfortable amount to repay until you get settled in your job and you know exactly what's coming in and what you've got payout? Yeah, so on the 10th of September what I can do best is to pay off the amount above the 600. I can pay off the biggest on the 600 and then bring the total to only 600. Then I can see if I can spread it from the 10th of October going. If I have a plan to spread it I would be very happy to make that payment. Okay, so on, okay so if we start from the 10th

of September. The 10th of September. So what payment did you want to make on the 10th of September? That is the 64 and then the other payments you mentioned, the remaining that's from my traffic guide. Okay, so you want to pay so there's the 64.60 on the 10th of September. Okay, and that's on the 10th. And then the balance, okay so the three payments. Okay. Okay, so if we take the 64.60 on September then what did you want to pay monthly going forward? Yeah, so that is where I called in to help you advise on if there is a payment plan what can I do about it? Okay, yeah. Alright, so would it be the 10th of the month that you make all payments? Yeah, yeah, 10th of each month that I make the payment, yes please. I point you on. Yeah. Okay, so looking at that. Yeah. Okay, so what we could do there then looking at another six months or six months of payment. Okay, so what we could do there then looking at another six months in store. All right, so on the 10th of September we'll take the 64.60. Okay, and then on October and November we would take 191.78. On December we would take 142.25. In January we would take 96.90 and then your final payment in February 2026 would be 112.69. Does that help at all? Beautiful, that would be okay. All right, okay, so let's get that point in place for you then. Right, so let me just double check. Yeah, that's all in place. So that's all in place for you Frank. What I'll do, I'll send you confirmation via email of those amounts and the dates. Can I just check that we'll still be okay to use the card ending 8820? Yes, that's right, yeah, that's it. I read a bit on my account. You'll find the same account on the email, yes. All right, that's lovely. Okay, Frank, well that's all in place for you. Okay, I hope you're feeling better now. Yes, please, don't get confused. All right, and that's good. That's very good to hear. Okay, so you take care and that's all in place for you to start on the 10th of September, okay? September, yes, please. Thank you so much for your help. All right, you take care now, okay? All right, we'll get you right then. [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpy3zod6l_.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp20rc_rab.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpl6inehwr.wav [Metadata: Duration: 7.4 minutes, Processed i
chunks]

Call Summary - recording-3585835340.mp3

Sentiment:

Positive

Keywords:

- breathing space
- complaint
- mental health
- plan
- step change
- struggling
- 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: 1 - Agent demonstrated expected behaviour: financial difficulty (matched: 'when would you be able to make the first payment', confidence: 1.00)
- Resolution & Support: 1 - Agent demonstrated expected behaviour: resolution & support (matched: 'anything else I can help you with', confidence: 1.00)

NLP-Based QA Scoring:

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

Transcript:

Thank you for calling Tiktop Loans. Please note all calls may be recorded to meet our obligations and for monitoring and training purposes. Due to the high volume of calls, you may not be able to get through to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to customer service at tiktoploans.com. If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you wish to leave a message, please press 3. To speak to our collections team, press 1. For customer service, press 2. For complaints, press 3. Thank you for calling. Please continue to hold for the next available agent. Thank you for calling. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Thank you for calling. Thank you for calling. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Thank you for calling. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy assisting other callers. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Thank you. archety. , enablesuda Okay, so is there a reason for that? What are emails in? I think last month I think. Just read from Bill of the Bypages and stuff on with mental health and recently coming out of work. So I'm hoping to set up some sort of payment plan. oops aa tewor nee Okay. . Okay. Okay, so are you sort of staying with friends at the minute then or? Yeah, yeah, just between family members? Okay. Okay, so let's have a look. So you say that you've lost your job recently as well? Yeah, yeah, so I

lost my job and then I was just basically bad, bad patch, so bad with mental health so I'm currently on the sixth through mental health. I'm starting there hopefully getting shot back on me, see if you're unhooked or set up with PM in plan. Okay, so... Is this how many of you had somebody go there? I just want to go on. Okay, so I can understand that, okay? And losing your job on top of everything else isn't very good. I was telling that to the other side. So if you don't mind me asking, do you have any family support with your mental health issues? I do, yes. Okay, so you have got a family that are supporting you, yes? Yes, mainly me, my wife. She's the kind of development that puts you back to step change. You're not going to argue with your mum, are you now? No, not necessarily, especially not when I come to my niece's. Yes. What mum says goes, I should imagine. Yes. All right, so when are you looking, do you think you'll be back in work? Could you tell me you're off work until the 6th? No, I'm off work on the 6th. I do get a universal cut of payments, however, only saying then 80 pound a month. Of course, from that I'm hoping it is for whatever it is just to get these payments gone because that's for breathing space. I think I am the only thing that I was struggling financially in that. I kept putting an increase in the payments on top. Okay, so you've applied for universal credit, has that been agreed or is that still in the ... Yes, it's been agreed. Okay, lovely. So can I ask you then to send me a copy of the universal credit letter that says how much they're paying you and for what? Yes, I do have a journey, I shall be there. I want to get to a house with a gate, I can do that. Okay, yes, yes, yes, okay, no problem because all I'm trying to ... I have to explain at this meeting time is I understand that you want to go into a payment plan but you need to have funds behind you to maintain that payment plan. Yes, so the family need to tell them on from the course and on the 12th unless it's a week ended if I go on the Saturday or the Monday. Usually the Saturday. Okay, so 380 a month, yes? Yes. Okay, and like I said, if you can just send me the copy of the letter that confirms all that. Yes. Okay, all right, so out of that 380 a month, are you paying any rent or ... Any bull? No, I don't see any ... Okay, so have you got to pay anything, any outgoings at all on a monthly basis? No. No, alright. I just thought. Okay. So how much are you spending on food amongst your pinks? Not much. Okay. Just 80 pound a week. So is that a three, three, three, 20 a month? Alright, okay. Now what about that someone, I'll just

hear you guys just have a good hand and over. Okay, but I can't put you into a plan if you've not got any way of sustaining it. Okay, that's what I'm trying to. Yeah, as well. Okay, that money comes in at each moment, so how can I sustain it? Okay, so your current outstanding balance is 496 pound and 29. That was a big increase as well when I replied to you and I was struggling. There was still a lot of charges going on even in breathing space. Okay, let's have a quick look. That was in July. Okay, so I can't see here that your account has been put on hold at any point. I can see from the notes on the account that you did ask for that. Okay, so the outstanding balance at this point in time, as I say, is 496 pound and 29 pence. Okay, so you say you're getting 380 pound a month universal credit. Okay, so I'm going to set up a payment plan of 50 pound a month. Okay, you're just a bit conscious that we're 380 pound a month. I can manage that, it's fine, it's absolutely fine. I've managed that a lot less. All right, okay, so 50 pound. And when would you be able to make the first payment? So we're payment coming in on the 12th, so I say we're supposed on the weekend, and then we're going in on the Friday, so they'll be on the same side, because I've done it on the 18th and 40th of every month. Okay, so are you looking to make a payment in September? 15th of every month, even the 15th and 17th. and 10 value impact and payment will be able to come out with one. Okay, so we'll see you for the 15 for the month, yeah? Yeah. Okay, so if we're doing that, okay, so... Okay, so starting from the 15th of September, with 50 pounds per month, it does mean that at that rate, you will not repay the debt totally until August of 2026, and your final payment then will be 21 pounds and 21 cents, okay? So 51 pounds a month, how is that? So 51 pounds a month, how is that? Yeah. Good. Because you're still... there is still interest accruing, okay? The interest won't stop accruing until... So are you expecting people to pay the cost? Pardon? How do people expect the payers to off with interest accruing? Is there any way I can get a hold on the interest accruing? Um... Pancers or not? Okay, let me... I'll be asking you to move up to the second opinion when I get home, because she does the step change and... Okay, well, let me... All right, let me just put you on hold for a moment, and I'll have a word and see if that could be done, all right? I won't give you a moment, all right? Yeah, always. Thank you. Thank you. Hi Adam. Hi, sorry I had to put you on hold there for a long time. So I've just had a check with my colleague and unfortunately

we're not able to freeze the interest on the loan at this stage. So what I can do, because you've spread your stuff with your mental health, what I can do is send you a debt mental health evidence form which if you can get filled in by a medical professional, so a doctor, a care coordinator or a mental health consultant and send that back to us, we could then take a look again at the payment plan if that helps you. But if you want me to put the payment plan in place now. No no, put the payment plan in place, that'd be super nice though. We're starting to come away. I mean, I mean, I can't do, yeah. All right, let's do that first for you then. Yeah. Okay, so that's gonna start from the 15th of September, okay? Yeah. All right, lovely. So let's put that in place. So I will send you a confirmation via email. Yeah. All right, the payment plan, and then we're gonna take it now. Are we okay to still use the card ending 7215? Yeah. Okay, lovely. Now, would you like me to send you the debt mental health evidence form? Yeah, would that just be via email? I gotta print it off? Yes, yeah, yeah. I'll send you via email, and then you just take it off, and you, sorry, print it off. Yeah. And then just, okay. Okay. Get the GP or me, get a source of prescriber, and one of them can change it. Yeah, then just the form, you print it off, and then just, as I say, just get it filled in by a mental health, an eye-reconsultant or your doctor. Yeah, from GP or the source of prescriber, yeah. Yeah, yeah, just, and then once we get that back, then we can maybe take another look at the payment plan and look at the interest payments that way, okay? Yeah, I don't know what they're saying yet. I'm gonna say them yet. All right, Adam, so I have been able to put the payment plan in place of 50 pound per month starting on the 15th of September. I've emailed you the debt mental health form. So is there anything else I can help you with today? No, that's all thanks. All right, Adam, I'll send you the form. All right, Adam, okay, well, look, you take care of yourself and get as much as possible if you can, all right? Thanks for taking the time to come calling. All right, bye for now. Bye. [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp_jhcp_v5.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpcv6bs8pf.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpiqxg64h6.wav [ERROR] Chunk file not found:

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

C:\Users\ADMINI~1\AppData\Local\Temp\tmp2e9h2zy9.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp785ii216.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpj3h4lwka.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp6ippf1r3.wav [Metadata: Duration: 23.0 minutes, Processed
in chunks]

Call Summary - recording-3587008702.mp3

Sentiment:

Positive

Keywords:

- debt management
- financial difficulties
- financial difficulty
- plan
- stress

Rule-Based QA Scoring:

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

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'Is that ok' (1.00)
- Fair Treatment: 1 - NLP analysis for fair treatment: rule-based match: 'no obligation' (0.85)
- Vulnerability Handling: 0 - No NLP indicators of vulnerability handling detected.
- Financial Difficulty: 0 - No NLP indicators of financial difficulty detected.

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

Transcript:

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

Press 1. Thank you for calling. Please continue to hold for the next available... Good morning, Fritiburnia at Tiktop Loans. How can I help you today? Yeah, hello, good morning, David. This is my name, kind of behind with my payments and just calling you back with you whether there are any options or obviously I don't know, I'll have a couple of loans and I'm just thinking what to do now. Okay, that's awesome. Alright, just for security purposes, just confirm your full name for me please. David, if you're on us. And first, line up your address with postcode. And number 7, exchange 3 to H251 HB. And just finally, your date of birth, David, just... 17 of December, 1981. Lovely, thank you for that. Let me have a quick look at your account. Okay, just have a look. Okay, so you only had four payments. You made a payment for June, but we haven't received a payment since. So is there a reason that you've not made the payments? Yeah, I'm only coming back now to give you the private. I think which I don't want to discuss, but I'm just thinking what to do now or ringing everyone because like I said, I'll have a couple loans and I'll ring for the first one. They didn't set a date off, but I don't know what you can, you know, what options I have here. It's not I'm just thinking to ring to the company maybe to do IVA plan or something like that. I don't know. As I said, I'm only ringing and see what kind of options I got off your company. If I got something, I might go with it. If not, obviously, I just write it down how much money I still owe and I try to ring the company that will do the payment plans for me for all of them. Okay, well, let's say we will need to have a look at your salary and what you pay out each month. So are you currently

working? Well, yeah, come back to work now. You're back to work now. Okay. Yeah. And is that full time work? Yes, it is. It is. Okay. Lovely. And so what time? of salary will you be receiving? That will be monthly payment monthly wages. Okay and basic basic basic supposed to be to 2100 okay and so what have you been able to keep up with your week? Can be over here yeah. Hello. Okay so yeah yeah yeah can you define okay so let's just go through what you pay out on a monthly basis and then we'll see where we are from there is that okay? Yeah that's right. Okay lovely so let's have a quick look. So your rent at the outset was 511 pound is there any difference to that? Yeah I got all the bills around and obviously the water the gas and once called taxed everything he comes over 1129 pounds. Okay so what is that? So is all your utilities all covered in with your rent then? Well I just paid everything now when I come back here but I don't have any money left now so. Okay so how much is your rent a month? It's 520 the same as it was. Okay lovely and then you say so how much a month do you spend out on all your utility bills? Well that will be 609 I think it is. You see I don't have anything right down at the paper I'm just calling you from WAC on my break so I just remember roughly the figures that's what it is. Okay okay roughly the figures are fine we can work with those alright not if you say what about your food? So how much do you spend on your food and basic necessities? Well usually it's about 180 pounds a week so. So that's about 720 a month? Yeah. Okay no problem and what about travel? That's all included in the stuff so. Okay so that's all included in with your food and basic stuff yeah? Yes. Okay lovely so is there anything else that you pay out monthly so do you have like a mobile phone that you pay for monthly? Yeah that's 6 pounds. Okay what about internet, TV? Do you do like Sky or Virgin or anything like that? I don't do that. I obviously use my phone internet. Oh, okay. Yeah. Okay. Cool. So is there anything else that I need to take into account? So like... Well, car insurance, that's the one where they're for the iPhone. All right. And so how much do you think you spend in... Is it a hybrid or electric or just normal petrol? No, it's diesel castor. It's diesel. Okay. So at least you get decent mileage out of that, which is a bonus. Okay. So we've got mobile car insurance. So what about house... Do you need to do house insurance? Yeah, obviously we have to have it, but a landlord pays that for the video. All right. No problem. Okay. So let's have a quick look. So let's just take those into account. So how

many other bills and loans or credit cards have you got that you're paying off? I have two credit cards which are paying only minimum now, because obviously I have to spend up on my fees again now for a little bit, but... Yeah. Yeah. It's a minimum payments, I think it is. Just give us back an old check on the... No, no problem. You take this one. Yeah. Okay. It comes with 69 pounds if I pay the minimum, obviously. Okay. And that's for both of them, yeah? Yeah. And the other loan, which they give me 30 days off, it's four payments left, and it's a total of \$1.00. It's four payments left, and it's 406 pounds, so I don't know how much that will... Oh, so 400. So 100. So that's... All right. So it's 16. So 1624. Four payments, and it's 406 pounds, so that's 102 pounds. Two pounds, something like that. 1,002... And the put... 1,624. I'll make that, yeah? No, no. 400. 106 left to pay. Oh, to pay? And it's four payments left. So that's 101.50 or roughly 102 or something like that. Okay. Okay, so let's... So on your salary, so there's not going to be... It's not going to be a great deal left, is there, at the end. So let's just see what you are left with. And then we can look at a plan. Okay, so at the moment you're kind of like left, with more of a deficit than you are. Any money to make payments towards us. All right. Okay, so I'm going to just double check my figures. And then we can decide. So... We can see what can be done, okay? It may be that we do put you on a 30-day hold, just so it gives you the month, right? So then you'd have 30 days to work out, you know, what money you've got coming in, what's going out. All right. At the end of the 30 days, we would then have another conversation and see where we go from there. So at the moment, because at the moment you're left with... You're actually running a deficit, aren't you? So if we take that as well... Okay, so you're actually the figure with a deficit of minus 5, 5 pound. Okay, so... So I think to be honest, okay, what I think that we do need to do is to put you on a 30-day hold at the moment. Right. And then I'll give you a call back the beginning of October. And then we'll look to... Obviously, you've got the 30 days to sort everything out that you've got to... Right. That you get to your salary. If you've got your basic salary, it's two... So I assume there is a chance of extra hours or overtime? I've always seen that the basic, maybe I'm going to get a bit more, but I can't say that because I did not get the basic. Yeah, that's why we're giving you the 30 days briefing space. Okay, if it was help, I can't mention that contains the addresses for various

organizations that can assist when you're in financial difficulty, would that help? Well, you can give me a phone number here because as I said, I don't know what it's going to be after 30 days, but if I'll know how much money I own, like you told me, it's 520, the other one is 460, and obviously if I give a call to my credit card, it's how to conversation with them. And it's not a big amount if you're going to add all of them, maybe it will be 2,500, but I can't afford it on this stage and maybe they can help me with something, like do them like a monthly payment plan for all of it. I mean, at the moment, I couldn't put you into a monthly payment plan at this point because you're showing a deficit on your income and expenditure of minus 5. So you don't have anything to pay that back. So, and that's why I was offering you the email of the various organization debt charities that can help you come to a decision and help you with your finances basically. And then when I give you a call back at the end of beginning of October, you might turn and say, okay fine, so they've worked this out and I've sorted all my funds out, I've got what's coming in, what's going out, I can afford to pay this amount, okay. And then we'll look at that going forward then, or the email that I send you, if you contact the debt charities, they may well be able to assist you further. Alright. Alright. Alright, okay, so as I said, so your account is on hold. Alright. So like for 30 days, I send you the email for the financial difficulties. Yeah. And then like I said, I'll make, I shall give you a call at the beginning of October and we'll see if there's a way forward or if we're going to go with a debt management agency or what your next step is going to be, okay. Alright. Alright, so you know, so that's the best way. forward I think for us at this minute in in in time okay because like I say you don't have any disposable income so if you don't have a disposable income you can't pay us anything because you don't have anything and we're not going to put you further detriment because that's not what we do. Oh that's fine yeah. So like I say I'll send you the email have a look at the email you've got 30 days alright I will contact you on the September. Yeah I'll contact you learned about the we'll give you a scatter data I'll contact you on the second yeah alright and then we'll have another discussion we'll see where you are but like I say you know please don't stress over it okay because there are charities that can help and assist okay. That's fine I love you know I do understand you know I'm not feeling myself comfortable you know I took the

money but I need to pay it back you know it's just you know sounds not right as well isn't it but I really appreciate it I really appreciate it that you know that you you you talking with the Knights and all the other stuff and helping me so it's really good thank you. Okay so as you know as a responsible lender that is that is our goal our goal is not to make you feel bad or force you into something that is not affordable or comfortable for you okay so if I was to put you into a payment plan and you go oh whatever and I try and I say 10 10 pound a month now with a deficit already on your account that just makes it even worse so as responsible lenders we don't do that we try to work with you to find a mutual benefit payment plan as I say it may it may mean that you end up going with one of the debt management charities and they will help you and there might be another avenue for you to go down okay but that's why we give you the 30 days so you've got the 30 days to have a look at the email I send you contact the debt charities explain the situation and then they can help you with a they may be able to help you with a way through okay all right thank you all right no problems okay so I'll speak to you on the second of October if you need any help before then then please feel free to call me back okay all right all right lovely all right you you enjoy the rest of the day all right thanks for calling in thanks for helping as well parallel in there no problem bye for now bye bye [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpf2ce6f83.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpbg4n4i8o.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp4z3gra5h.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp0wx_8szt.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpl7ceiobd.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpi4murud6.wav [Metadata: Duration: 17.7 minutes, Processed in chunks]

Call Summary - recording-3587010763.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' (0.76)
- 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 to speak to our collections team, press 1. For customer service, press 2. For com- Thank you for calling. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Good morning, Frida Bernier. Tick tock. Ransh, how can I help you today? Just applied for the loan and I don't know it's the e-sign after that it didn't come up any mail. Can you please check me, check application number TT930500S. Okay, lovely. Okay, just for security purposes just confirm your full name for me please. Full name is Shabir Abdul Qadar. Andrew, the first line of your address we post, coach. Shabir. 37th address, NW119SX. And finally just your date of birth. 26th, 02, 1985. Lovely, thank you for doing that Shabir. Let's have a look at your account and let's see where we are. Okay, so your application has been completed. Okay, so you've completed the e-sign link, yeah? Yeah, e-sign but after that I didn't get any email. Okay, so what we're waiting for is you haven't uploaded your debit card to the website. So until you upload your debit card we won't be able to continue with the application. So that's what when I sign it to e-sign and upload it, it didn't go anything like that. Okay, so. And then some error happens and it just went off. Okay, so that's probably the reason that you haven't heard anything because until we have a debit card registered on your account, the underwriters won't get notification that it's been completed. So give me one moment. Okay, so we did send you an email at 10 minutes past 10 providing you with access to your TikTok Glow's online account. The email contains a password. So have you tried to log on to the website? Yeah, I tried to log on on the website also but it didn't work out. I don't know why it is. Okay, we'll have a look. Okay, what I'll do, I'll send you a password reset. Can I just ask, when you went on to the website and you

entered your email address, did you enter it as gmail.com or Gmail? Oh you did you should it's just sometimes what we've the Gmail address is people tend to type Google mail and if you do then it doesn't like it so let me see if I can resend you recovery password. Because it when I click on the applications straight away it's just go like the startup like you know it doesn't give me option to set your password or something like that. Okay so let's just see. Okay so you can you put in me again the eSign link. I can send that to you as well if you if you need me to that's no problem it was resend that for you. Yeah. Okay I have to just send you an email with to reset your password. Let me just send the incomplete. Okay so I've just sent you the eSign link. Did you receive the SMS pin to your phone? Yeah I just received the pin. You got that that's fine okay. So what I've done is I've just sent you an email to recover your password but I've also sent you the application eSign link so if you want to go through the eSign link again and try that then I'll leave you to it because you need to you don't need someone in your ear or you're trying to do that so I can leave you to do that you can really go through the eSign link just and then if you get any more issues come come come back to me. I'm waiting for the email to come back but I didn't receive yet I'm just waiting for it I'm refreshing it. Okay so I've just sent that at 1037 so I'm sending it to Shabir Kadar1985 at gmail.com. Yeah that's correct. Okay so there is one this is a reset password all the reset password. Yeah so I sent you to reset your password if you want to reset your password but I've also sent you another email which contains the blue eSign link. Okay. Okay so I'm just waiting for it. From the password. From the password. Okay. Okay. No, that's not that. Don't look for it. Yeah, now, yeah, okay, E same. No, adder, and adder has a queued one for suggesting your request. Okay, let's have a quick look. Okay, so when you get that, that is usually a sign that there is an issue with either your service provider or the device that you're using. So are you doing this on your mobile phone? Yeah. Okay, can I ask that if it's possible, if you have access to another device like a laptop or desktop or tablet? I can access it, I can log in it, you can check it. Okay, I have just checked it and it was fine, my in. So that would suggest it is an issue with your, with something on your, on your in. So you, so sometimes it might be poor reception or your provider's server. But usually because I was just filling the detail and then it went to the my bank login and

after that it just become blank and didn't have anything. Okay, so that does sound like it is an issue with either your internet provider or your provider's server. I can't see any debit card details have been entered onto the account. I wouldn't see those anyway because obviously that's something that you do yourself. The only thing I can suggest is try another device, so a laptop or a tablet that you can access your emails on and try on that. If you fail in it, if all, if everything else does then you will need to go in and delete your browser history on your phone. So anything you've got in your browser history, you'll need to delete all your cookies, cash, anything like that. Okay, and then, and then retry again on the clean browser. Now I got it again just one minute, just one minute. I got it, login. Just hit my use my debit card. Let me try it. Okay, so. Now, please. I'll type my number please. Tick to confirm. Now it's done. Okay, lovely. Okay, should be. So your debit card has now been registered on the website. Okay, and the debit card is 1010? Yeah. Okay, so what will happen now is the underwriters will get a notification that the application has been completed and they will start their verification processes. Okay, so within the next 60 minutes you may get an email from the underwriters asking for you to verify your salary or income or other household commitments. If you just reply to that email and if it's salary related, they'll want your last pay slip, so that would be for August. If your monthly pay, just one pay slip. If your weekly pay, then it will be for, okay? Okay. All right, should be it. All right, so I should leave you with that now. Thank you. Okay, so just wait and I'll come back to you. Enjoy the rest of the day. Thank you so much. Thank you. Bye now. Thank you. [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp3vg5avo1.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpm2gyd5u1.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmptff9h37g.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpfwwd9gpd.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp1uud_mqp.wav [Metadata: Duration: 13.2 minutes, Process in chunks]

Call Summary - recording-3587014666.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: 1 - Agent demonstrated expected behaviour: financial difficulty (matched: 'we haven't received a payment in a while', confidence: 0.85)
- 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: 'we haven't received a payment in a while' (0.85)
- Resolution & Support: 0 - No NLP indicators of resolution & support detected.

Transcript:

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

Thank you for calling. Good morning, Frutiburnian tiktoploans. How can I help you today? Hello, my name is Georgie Port. I have some mispayment there. So I call you. Okay. Let's get your account. How's that? Hello. Yeah, I'm just getting your account details. Yeah, my name is Georgie Port. Oh, lovely. And the first line of your address with postcode? 255 Samuel Press Avenue leads LSA 3PX. Lovely. It is from Louis Dyerberg. 21st. April 1976. Lovely, thank you Jojo. Jojo, let's have a look at your account and see what's happening. Sorry? Okay, so we haven't received a payment since July. Okay, so we've got a payment on the 31st of July and again on the 29th of August. So is there an issue, is there a reason that you haven't been able to make those payments? I wasn't here, I wasn't, I went the holiday outside. I just came two days before. Okay. So that's sometimes financial problem, that's why I let that payment. Okay, so simply you were on holiday so the funds weren't in your account yet? Yeah, yeah. Okay, and is there any reason that you didn't leave the funds in your account so that the payments could be taken? Can I get rearrangement this one please if it's possible? Yeah, yeah, it's not a problem getting you into a new payment plan. So are all your priority bills up to date? Yeah, up to date, date on everything, up to date. Yeah, okay. And you're still in full-time work? Yeah, full-time work. All right, lovely. And there's been no change to your salary in a... No. All right, let's have a quick look then. Okay. So your outstanding, so your total outstanding debt at this moment in time is 807 pounds. Okay, you've got... And you've got five payments remaining. So do you want to look at another five-month payment plan? Yeah, payment

payment, how much is payment? Okay, I'll let you know. Are you going to be able to make your payment on the 30th of September? Yeah, and end up this month, yeah, every month, and last working day. And last working day of the month? Yeah. Yeah. Okay, so if we start your payments from the 30th of September, you'll have two payments of 231 pounds and 91 pence. That will be September and October. November, you will pay 202 pounds and 13 pence. December will be 103 pounds, 45, and your final payment now on the first of January, will be 130 pounds and 60 pence. Is this okay? How much is total debt money? Using the payment plan, the total amount you'll pay back is 900 pounds. That is 807 pounds, can you give that to an instrument, please? No, 807 pounds is the balance as at today's date. Okay, you've made no payment in two months, so interest has been accrued for those who... two months at the rate of 3.60 a day. Okay, so you now want to do just five payments, that is why the payments are higher. Okay, that's it. Let's get again that in the Okay, so as I say, doing the payment plan over five months, the total you'll pay is 900. 435 of that is interest. If you do four payments, did you say? Yeah. Okay, let's have a quick look at that for you. And if you do it by four payments, it will be two payments of 272. So that will be September and October. November will be 207.39 and then your final payment then in December will be 148.61. Oh, that's same, that's not different that done. Yeah. And you're still, no, you're still going to be repaying in total, 900. Okay, five payments, five payments, that's enough, that I can do five payments. Five, okay. So five instalments, two payments of 231. If I have the money in this month, I can pay all together that's 807. Sorry, you broke up there, Abdullah. If I get that money all together, if I can pay end of this month, I get 7. That's enough? No, if you're still getting in interest, you're still accruing on a daily basis. So if you were to make one payment, when we're staying on the first, on the 31st September, okay, so if you made one payment on the 30th September, it would be 900 because the interest would just have accrued. There's a high-primary instalment with that use, I think. Okay. So if you want to do the five instalments? Yes. Yeah? Okay. Yes. All right, so there as we discussed, okay. So do you want me to put that payment plan in place from the 30th of September? Yes. Okay. So that is put, so I'll put that plan in place. I'll send you confirmation via email. Yes. Just so you know when the payments are going to be taken and the amounts. Are we still okay to use a card ending

1079? No, 1079, that's not a card number. No, yeah, you know your debit card, the 16 digit number on the front of the card? No, no, no, no, no, not that one. Okay, what you'll need to do before the 30th of September then is to go onto the website and update your card details as well, okay? Okay. Okay, if you don't update your card details then this payment plan is going to fail. All right? Okay. And you've got a couple of things. I'll give that card number please. No. Okay, you can't give it to me. I can't take it over the phone. Our systems are not set for that functionality. You will need to go onto the website and update it yourself, okay? Otherwise I call you 10 to first year. Okay, so everything has been set for the 30th but you need to update your debit card. I can't update your debit card for you. Okay, okay, okay. How can I do that to us? In your website? Yes, that's right. Log on to www.tiktokbrones.com. Use your username and password and then on the top right hand corner there will be a drop down which will say I have my card or update my card. Click on that and it will take you through the process to update your debit card on the website. And www.tiktokbrones.com? Tiktokbrones.com? Tiktokbrones.com? Okay, we do tiktokbrones.com. Okay. I can't send you an email. Okay, please. Okay, let me find it for you. Okay. Did you? Okay, so that has now been sent as well. All right, so you'll have the message and you'll have a little video to show you how to update your card. Okay, thank you. All right, no problem. So we've joked it. Everything, everything, okay, okay, okay, thank you. Alright then, okay, joked it. Enjoy the rest of the day. Thanks for calling. Bye now. Okay, thank you, bye, bye, bye. Bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpv6ftyv1w.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp975t8h_u.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpv9as3ls7.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpv7cblbok.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp45r0t14j.wav [Metadata: Duration: 12.1 minutes, Processed in chunks]

Call Summary - recording-3587018783.mp3

Sentiment:

Positive

Keywords:

- complaint

Rule-Based QA Scoring:

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

NLP-Based QA Scoring:

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

Transcript:

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

earliest convenience. Alternatively, you can submit your inquiry to customer service at tiktoploans.com. If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you wish to leave a message, please press 3. If you wish to speak with one of our team, please press 1. To speak to our complaints team, please press 2. Thank you for calling. Please continue to hold for the next available agent. Music We appreciate your business. All agents are currently busy. Good morning, Frutibone. It's Tiktop Loans Hacks. I'll help you today. Good morning. Do you want to check the status of my application, please? Okay, no worries. Let's just get your details up. Hi. Hi. This is the story, sir. Is this your friend, your phone number please? Yes, it's Lyndon White. And first line of your address request, please, Lyndon. Here, 82 Chestnut Avenue, CM77YJ. Lovely. And just finally, your date of birth. 3101.55. Lovely. Thank you, Lyndon. Give me one moment. Let's have a look at your account. Let's see where we are. Okay, so I see you spoke to my colleague this morning and she received UV in. Okay, so we have sent you an email at 941, which was to give you access to your online account and that email contained a password which I don't have access to, unfortunately. Okay, fine. So let's have a quick see if there's anything on the... Okay, so your application has been completed, but unfortunately... recently when you uploaded your debit card it has been declined. So let me just see. Okay, so the error message that has come up when you've with your debit card, so you use debit card ending 5042. I don't think it's 5042, hang on. Let me have a look. Yes it is, sorry 5042 you correct, yes it is that one. Yeah, okay, so the reason that it didn't update is it says risk management, transaction, timeout. Oh, so I took the wrong, okay. So I can only think that you took too long so, but if you can go back onto the website now and reload that debit card, I'm quite happy to wait on the phone until you do it and then I can confirm that it's been uploaded correctly. So what do I need to? So you need to, with the, go to the website, the one that's in the email, so www.tiktokblades.com. Log in, your username will be your email address. Yeah, and then the password I've got. And then the password that you were given. Once you log on to the account, on the right hand side, there'll be, I think it's a rather large box and you've just some drop downs in it. When there are drop downs it'll say either, I think it says My Card or Update Card. Okay. If you click on the My Card or Update Card, it will allow, it will take

you to the website and allow you to update your debit card details again. Okay. And I'll say I'm quite happy. If you want to do that now while I'm on the phone, that's fine. I can sit and wait for you to do that. Well, certainly if you want peace and quiet, I can in the call and you can go in peace and quiet without it winning your ear. Yeah, yes, sir. Give me one second. Okay, I'm just going to go quiet while you do that. Okay. And then you can sit and open your phone. Yeah, yeah, we'll do. What can I do? I'll just do. I'll just do. I'll just do it. Okay. I'll just do that. Okay.

So, you can go. I'm not sure what you're doing. We're down to 5% of the total. Yeah. 5% to 6% of the total. Then it's not the same because the level of trust there is always been between knowing you're going to set and then getting to know what the right amount of trust is. I thought maybe it was a good idea to go down, maybe it's a similar level. But it's just that you should be fine. You said you were getting the opportunity to speak about the drop in offer of reading. So it may be that you're connecting with it, but even in everything we're talking about, it's just the system that's going down and calling it to happen sometimes. And sometimes, there's a delay, it's only second. So I think what you're about having to do is that these are things that have become increasingly worse in the last two weeks. I think I've already learned a little bit. I don't know what my trust is, what it is. Well yeah, that's one extreme thing. I just think of two, you know, if the you're going to be able to do a good job of reading and I think it's going to be a good idea. You know, if that's fine, then it's fine. It's fine. But it's running like 25th or so. It's going to be a good start. I don't know. I don't know. I don't know. Yeah, we did. And then I left off the bottom of what it's like. I know there are issues with this one. For me, it's fine. I don't know. I think I'll give the thing back. There's a little bit of a question. Oh no, let's be a good one. Yeah, there's a good one. And that's what I'm trying to say. Is it all going okay, Lyndon? coming up with an error, hang on, login okay no problem that's my email, hang on, that's the password, login you would give it card authenticate alright, the password can be for my details now I'm just going to verify this online banking okay no problem once you've verified it on your banking and it directs you back to our website you should get a transaction successful message and once you've got that let me know and then I'll refresh my site and see that it's been uploaded alright it says the loan application

process has been completed officially okay lovely, let's have a look then okay brilliant select cards has now uploaded on the website so what will happen now is the underwriters will get a notification that your debit card is completed and they'll start their verification process okay so within the next 60 minutes or so you should get an email back from the underwriters and it will be either a decision or a request for maybe verification of your salary if that's the case just reply to the email and attach your last page slip if you're monthly paid okay it will be monthly paid then it will be for four consecutive page slips okay oh yes just ask you just got an email for the underwriters okay so once you if you reply to that then we'll be 60 minutes you should get a decision approval decline. All right. Okay, well they're just saying that they, successful is admitted. It's not under the view if we needed a single informational contact here. Okay. Yeah. All right, okay, thank you. Okay, Lyndon. Okay, thank you. All right, so if you need any further help, all right, give me a call back, all right? Yeah, lovely, thank you so much. All right, thanks so much. Bye for now. [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp3si8itns.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpk5rdn_3s.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpl27s67j4.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp7ly6eqs0.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp2eearo87.wav [Metadata: Duration: 12.5 minutes, Processed in chunks]

Call Summary - recording-3587038658.mp3

Sentiment:

Positive

Keywords:

- alcohol
- late payment
- plan
- police
- stress
- surgery

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 Grant? Speak him. Hi, Grant. It's Bernie calling from Dick's Hotphones. How are you doing today? Yeah, I'm good. Thank you. How are you? Okay, I'm making a question. So are you okay to go through to security and then we can just cut your account, is that alright? Yes. Alright, now, is this the perfect full name for all the police? Grant Robert Goddard. And sir, go on to address the post, go, Grant. 12 Mile bit close, RG2, APU. And just finally your date of birth. 12 for the first 91. Lovely, thanks for doing that. Okay, so we were expecting your first payment today of 173.08 but unfortunately when we called for it at High Pass 4 this morning, we said the transaction was declined by the Ulfraisation system. So that's usually, there wasn't enough funds in your account at that time. If it's dependent on salary gain, sometimes our salaries don't get paid in at that awful time in the morning. Or it was your bank has stopped that payment from going through. So I don't know if you had an issue with your card or the bank. I can try and take that payment for you now. It won't go through. It won't go through. One second. It won't go through is because my bank rang me up and they declined everything to go out of my account because some company has been taking money out this morning from Luxembourg which I'll say I don't live in Luxembourg. So they blocked everything to come out. So is it 100% haven't received it? No. It was blocked by the transaction. It was declined through the transaction Ulfraisation. So that probably means that the bank have put a stop on it. Yeah. And how much is it? 100% it's... It was 173.08. Now I don't know if you've got another debit card that you can use. You can go online and update that. I'm not sure if you will be able to. You might have to go by your bank but I can send you details and you could make a bank transfer. How do I go into the account? Is it TikTok Loans? Yeah. So it'll be www.tiktokloans.com www.tiktokloans.com Yeah. And then last year, a login send send you're basing Grazend We are yes. So I'm just going to log in because it's... I don't know everything I have all these phone calls I'm having this morning from the merchants is like oh I don't know. Yeah, thanks. So it's just because they've, I haven't got a password have I? Do I just need to create one? You should have had a password. You would have created a password when you first, before the funds were released because you would have needed to go onto the website to put in your debit card details. If

I just need to get a password, I've got to find something. So I've got a password and I've sent you a number one. I assume your bank are investigating the project? Yeah, they are. So it says your combinations are, they basically said to me that they're going to look into it and I was like well obviously I've got commitments, I've got kids and I've got bills and stuff so I need you to just be done. Yeah, obviously. Do you know what I mean? So I've got the email and it says please to invite you to visit our website at TikTok Loans and then log in with this password. That's it. So you'll use the name of your email and then use that password that they've given you to log in. If you can copy and paste it, it's probably a little bit simpler because then you don't add spaces or miss spaces. Yeah, it's not a normal word or nothing of it. Okay, I'm just logging in now. Save password. Yep, so okay, paste it. So I'm in there now and I update card. Yeah, so update card. Put in the new details. I'll just pull in over now. No problem. No, don't stop doing that. I think I've got the answer. I've got the update card. Yep, thank you. So just follow the instructions because it'll take you to your bank for approval. Yeah, that's my problem. Yeah, once your bank has approved it, it will either tell you to or direct you back to our website. Okay. Okay, so submit. Check out complete. Back into the website. Log in. And then payload. So let's have a quick look. Make sure it's all updated for you. So the card you've just used is 3709, Andy? Yeah. That's the one. Okay, so that card has been declined. It says transaction not permitted. So I'm not sure. what that means to be honest with you. I haven't got no other card. You're certainly having a day of it aren't you? I am having a day of it. Okay. Because you can't take payments from a credit card can you? No unfortunately you can't use credit to pay credit unfortunately. Maybe the safest option, if I send you the email with our bank details on and you see if you can make a bank transfer. Yeah that should be an issue. Yeah. Okay so I mean it can take up to 48 hours for that to show on your account but we do get notified as soon as it looks like that it's in process. And then what I'll do is, just obviously if you don't get the notification of the day you may get a late payment, a fee charge of 15. If you do get that charge we will advise you of it. Give me a call back and I will remove it okay? Ah don't worry, don't worry, don't worry. I put the wrong number in. Ah I put the wrong number in. That's my fault sorry, it's been a day of it. Oh my God it's been a night. So I've gone, I'm

into checkout complete. Okay. Your card has been accessed properly. How do I make the payment now?

Okay so if you just, there should be a button there that says make payment. If you go to those drop downs where the card was updated there should be drop landing there. You should be able to make payment. It says make payment, your card payment please choose how much you want to pay a present next. So how much is it the low? Okay so the instalment is 173.08. So 174 present next. Choose the number of payments to clear the balance. Okay it's asking, yeah what it's asking you to do now is asking you to choose a new payment plan. Now the problem with that is if you choose a new payment plan you can't do more than three months which will mean your payments will actually double. If you come out of that, as your card is registered on the system okay I'll take the payment for you and then you won't have to worry about choosing another number of months. If that's okay with you obviously. Yeah I mean how does it work for next month then? So what do you need? So because the debit card that you've just registered on the website has been done successfully we take the payment by continuous payment or for it. So it's not a direct debit although it comes via your bank if we take it off of the actual card. Okay perfect. And it will show up so if I take that for you now.

Yeah right and then you're not gonna you're not gonna, the elitist one is a little bit of worry and stress of you for the day. All right, so that's... I don't need to do nothing now, it's all done.

No, no, you don't need to do anything now. You can rest assured the payment has been made for August, so sorry, September. The next payment issue on the 3rd of October and we will automatically call for that on the card ending 3709. I can't do the 3rd though. It's possible to change it to over the 4th or 5th of every month, that's no problem, but not the 3rd. All right, okay, no problem. So you've got five payments left. So, okay, so the 4th of October is a Saturday and Sunday. Oh, that's fine, that's fine. So that's okay. So that's probably why the dates are a little bit different because they're taken into account for weekends. So, on the 4th of November, let's have a quick check and see what's called the 4th of November. The 4th of November is a Tuesday. That's fine.

Yeah, okay, so I think that's what he's done, he's taken into account sort of like the days that fall on the weekends. All right, so if you do know if there's any payments that are going to not fall on the right day, just give us a call and we can move it about, all right? Oh, I made the fix

for you, help. All right, no problem, all right. I hope you get everything sorted wrong. You know, me too. As a bloody nightmare, like I don't mind the issue because my battery band is really good, so the transaction is not normal. They will instantly block it. Yeah, which is really what you want. Which is what you want because I know, you know, sometimes I don't check because obviously I had a massive leak in my house and I got three loans out to cover the leak because I had a flood in and I couldn't afford to get it done straight away. So then they're taking it out and it's like, oh, it's not the bank that's blocked it, it's the card blocked it because the card's been destroyed. So they've registered at the initial time, it was fine. Now that account's not valid anymore. So I've got to change everything over. So it's been a day. It's not even Friday yet. And you can't even say, it's not even five o'clock somewhere, you can go, do you know what, I'm coming to the pub. Oh, I wish I could have a club at the best. No, it's way too early. I know, way too early in the day for that, but you do think so, which is being, I'm going to the pub, I'm going to drink my body weight in alcohol, I don't care. Yeah, you're quite right. Angel, Angel twice in, so you mustn't be doing that anyway, you all right? No, no, I'm being sensible. All right, well, thanks for the help anyway. Any problems come up because I'm in a hospital the next couple of months with surgery and stuff. If I have nothing, any communication from you guys I'll just let you know. No problem. No problem. Thanks for letting us know. Thanks. Bye for now. Bye for now. Cheers. Cheers. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpyoln5_fi.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpeu68dlu1.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpqjqall5r.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpv9rxmb74.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp008co_.wav [Metadata: Duration: 12.3 minutes, Processed in chunks]

Call Summary - recording-3587043217.mp3

Sentiment:

Positive

Keywords:

- cancer
- collection
- diagnosis
- financial difficulties
- illness
- plan
- signed off
- unemployed

Rule-Based QA Scoring:

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

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'How does that sound' (1.00)

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

Transcript:

Thank you for calling Tiktop Loans. Please note all calls may be recorded to meet our obligations and for monitoring and training purposes. Due to the high volume of calls, you may not be able to get through to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to customer service at tiktoploans.com. If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you were to speak to our collections team, press 1. For ca... Thank you for calling. Please continue to hold for the next available agent. So, thank you. Time is up. No, please, sorry. Hi, good afternoon. I want to talk about my Tiktop Loans time and training. Okay. Before that, I got a mail that from a collection agency. To the morning, I called them. But they said they passed the loan information... Sorry, passed my account to back again for the Tiktop Loans, so asked me to call you. Okay. So, just for security purposes, just to confirm your full name for me, please. Yeah, my name is Shere Samchaudhary. And the first line of your address will be postcode. Okay. Is there enough address on the account? Yeah, the one is... Yeah, previous it is plus 228 Maple Street H-U-3-1-N-S. Lovely. And just finally, your date of birth. 7 April 1993. I love it. Give me one moment. Let's have a quick look at your account. Let's see what's going on. All right. Okay. Okay. So, are you calling today to enter into a payment plan? Yeah, actually, because I'm facing financial difficulties since the last February, when I was become suspected of lung cancer patient. I was unemployed for nearly seven months. But actually, I was declared unfit for my work from the hospital. But recently, on 14th of August, I got the letter from the hospital. Yeah, I can return back to work now. So, I started working once again. But because in the last seven months, I actually drone in the DAPS. All of my priority bills are in areas and rest of times. Means that

things are just going out of my control. So, I... just try to settle things that I can easily be equaling up. Okay, so you've been unemployed for seven months and that was duty being signed off. Sorry, another duty being signed off has not been able to work by your doctor, yeah? Yeah. Okay, can I ask if it's possible if you would please send me a copy of that letter. Yeah. You may email to us at customer services at ticktopblones.com. Yeah, I can. All right, so if you can do that. So if you can just forward me any evidence to do with your situation over the past seven months, that'd be greatly accepted. Okay? Okay. So let's send it so. Just right now in my hand was if I explain a little bit briefly that will be easier I guess for you. I was first been sick on the middle of the February that time I was in the London to be visiting my sister house and suddenly I feel my chest pain. So they at around nighttime so they immediately transferred me to the points of hospital. I have the release letter from the points of hospital as well. They found some character in the level of my body is being too high. It's supposed to be 95 but after the test the result comes on 107. The prosperity on is also the as I'm not belongs from the London and belongs from the whole so they transfer me to my all the documents to my local NHS. So I came here. I met with my GP and the department of the hospital. It's time to get that one man in the meantime. I was at the work in the app. And I was being unconscious there in the back of my line. So from a workplace they called the 911 and I was very 99 and transforming to the hospital for the ambulance from the workplace. And there was admitted almost one and a half months. They are they found after the diagnosis they found the fever. So this is first of the most just so it was. So after more diagnosis they found the jumps on my lung of the cancer jumps. Then they give me a schedule to cleaning my lung on the 21st of May. I have every single document I just this lesson or documents will need. Okay. Yeah. So if you can just in just in email those across to me. What that big light. Okay. And then you just give us evidence that we need on the... Yeah, all right, fine. All right. So are you back in full-time work now? Yeah, the hospital issued the letter on the 1st of August, but they sent it through the post, so I got the letter on the 9th of August. I forwarded to my employer and from the 15th of August, I started working again. All right, no problem. Okay, so that's not an issue. Okay, so now that you're back in work, so that's good. I'm really pleased that you've managed to get a little bit better and

be able to, you know, look after yourself a little bit. So all your priority bills, how have you been managing those for the last seven months? Not actually. If I say most specifically, my house rent is in eight years for the last five months, but my landlord is pretty kind. He considered my situation. He also asked for the medical documents after seeing all of the medical documents. He was agreed until I returned back my work. He's holding my brand. So when I returned back work, I just immediately called him, informed him I'd be back to work. So he said, all right, then since from this month, you just pay your current bill, sorry, pay your current rental. And from the area every month, you pay 200 pounds until the five months rent is adjusted. Regarding the council tax, the last year, council tax from February to May was spent due. I can pay. So they issue a court letter and asked me to attend the court. But unfortunately, on 23rd of May was the court date and that was my long clearing operation was ongoing at the same time. So I was not able to attend the court. So they issuing a attachment of earning order. They will take 5% from my wages, whatever I get. So from this year end, that means May 2005 to May 2006, they asked me again to attend the court. But before the court date, I go to the council and send all of the evidence to them. After watching all of the evidence, they give me everything in space until the end of December. They put the amount in hold and in the first week of January, they asked me to visit the council once again. If the circumstances change, they will discuss how the payment will be come once again. And they can do anything before the previous year because already the court order is issued as I was not able to attend the court. And what a bill. Last seven months. The water bill is 363 pounds in areas. Today morning I called my water company. So first of all they reduce my spending cap before that my bill was 135 in a quarter. They take it below 88. They say there is zero circumference and you can pay 88 pounds in a quarter. And whatever is my area, they say I can use their scheme. So they will revoke all of the areas from their scheme. So they take the money from the theory scheme and adjusted with my areas. And from the utility gas and electric, the seven month bill was spending 1063 pounds. I contacted with them and agreed on an arrangement plan of 94 pounds in a every month. All I started from this month actually. As I returned back to the works I contacted with them and just today I talked with everyone and come to the settlement. All right fine. Okay so I think, okay going forward

at this time, okay let's look at a payment plan but I'm not going to put anything in place that's not that until to start from October, okay. I think about a rough seven months your illness has been, I'm sure it's been very, very debilitating for you as well. And you have had a, I mean you have been busy sorting out a lot of stuff with your priority bill. So what I propose to do is to put your account on hold for 30 days. All right. While you send me the evidence and you've got time to just work out what you've got coming in and what we're going out and what you're paying to your other creditors and then I'll give you a call on the 3rd of October. Let me make sure that's the day. All right. I don't want to have a call on October. I'm sure October is, yeah so I'll give you a call on Friday the 3rd of October, okay and we'll have another discussion. We'll see how you are. Hopefully I'll have received the evidence by then so we'll be in a bit of a better position to discuss the move going forward, okay. Yeah fine. All right. So yeah, so I'd like to say that's on hold. So that'll be on hold for 30 days. If you've seen that information across to me that we just discussed the evidence of your illnesses and your health, okay. And when I contact you on the 3rd we'll have a better picture of where we are and how we can assist you going forward. How does that sound? Yeah, that is a positive hand because I just get rid of this depth, you know. I just want to keep my... headache and I cannot get the email contact and so I can write it down. Yeah, so let me just double check so I make sure I give you the right one. Yeah, please. Okay, so it will be... I'll give you the R1. So if you send it to customer service... It's all together. Yeah, it's all one word. No customer service. Yeah. Customer service at... Yeah. ...pick top loans... Yeah.com.com. All right. Yeah. All right. So if you send everything over to that email address then I'll make sure it goes onto your account and then I can say, when I call you, you can send it to your account and then I can say, when I call you on the 3rd of October we can have another discussion, okay? All right. And see where I have... Oh, wait forward, all right. All right, perfectly fine. All right. Thank you. All right, lovely. All right. Well, you take care, okay? Thank you. And we'll speak on the 3rd of October. All right. All right. Thank you. All right. Thank you. Thank you. Thank you. Thank you. Thank you. Thank you. Thank you. Thank you. Thank you. Thank you. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpxdvt6uen.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp_hgliwy2.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpl4z2nmqc.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpuq2mp79v.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpxy61f4gl.wav [Metadata: Duration: 13.3 minutes, Processed
in chunks]

Call Summary - recording-3587047417.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: 1 - Agent demonstrated expected behaviour: resolution & support (matched: 'anything else I can help you with', confidence: 1.00)

NLP-Based QA Scoring:

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

Transcript:

Thank you for calling Tiktop Loans. Please note all calls may be recorded to meet our obligations and for monitoring and training purposes. Due to the high volume of calls, you may not be able to 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 to speak to our collections team, press 1. For customer service, press 2. For complaints, press 3. In valid input, please try again to speak to our collections team, press 1. For customer service. Thank you for calling. Please continue to hold for the next available... Good afternoon, Frutor Burnie at Tiktop Loans. How can you? Sorry? You're Frutor Burnie at Tiktop Loans. How can I help you today? Yeah, I want to discuss my account with yourself. Okay, no problem. Just get your account details up. Okay, just for security purposes, just confirm your full name for me please. Is Jason Lee Brooker? And the first one of your address will post code Jason. He's on the three half-away gardens, PO780U. And just finally, your date of birth please. 13th, 11th, 17th. Lovely, thank you Jason. Okay, just give me one moment so I can just have a look at the notes on your account, okay? Yep. Okay. Okay, so you see it on the 1st of August, so you said you can pay 48.45 until November. Okay. Okay, let's have a look. Okay, so your current outstanding balance as at today's date is 308.55. Yep. Okay. The last payment, and we received a payment from you on the 1st of August, which was for 96.90. Yep. Okay, and then you would choose to make the same payment again on the 1st of September. So has there been an issue that you've not been able to make that payment? Yes, there has. I've just been scanned out at three and a half grand. I've just spoken to one of my other loans that I've got, and they've agreed to put the account on hold for a couple of months, and I have said to them that come November the 13th. I will get a lump sum from my pension and I'll be able to clear the balance in full Okay, so so you say you've been scanned with yeah, three and a half grain Yeah, so Is this through through your bank or through? You debit like your debit card or credit card through a debt through a debit card For a debit card and that was linked to your bank was it? Yes Okay, so are the bank I think the bank are Investigated no, they won't they won't because I gave the bank these because I gave the car details I was willing to

know and what was going on So they won't investigate Okay, okay, so Do you sorry Jason, do you mind if I just put you on? Yes, I think yeah. All right. Thank you You You I Okay, so if we were to reset your payments Where are we? So so we were were to reach reset your payments from the 1st of October Yeah, because I'm obviously understand that you you know that you've been scammed. It's not very nice nice thing to happen So you've only got three payments remaining. So is there any reason that you wouldn't be able to make those payments from your salary? I may be able to, but it's obviously where I'm having to try and borrow some money off a family, I've got to try and pay them back. So what I'm saying is if you can hold it till November the 13th, I can then clear the balance in full. Okay, so we're not able to hold your account for that length of time, unfortunately, because you do have a salary coming in and I perfectly understand that you have been scammed out of this money and like I say, it's not a nice thing to happen. I mean, we could look at reducing the payment down for you if that would... If you can do, yeah. Okay, so because you said you're going to pay it off fully in November anyway, yeah? All right, so taking into account that you've probably got a lot of catching up to do, if we reduce it down to say 50 a month from what's on the table... Yeah, that's fine, yeah. And then when I get my money in November, I can then go on your website and then pay the balance in full. Yeah, yeah, of course you can. There's no issue with that at all. Give me a moment, let me just show you that at the workout report. Can I give you a different card number to pay it from in November from the old times? You wouldn't need to go onto the website to do that, unfortunately, because we don't have the system functionality to... No, that's fine, not a problem. Over the time. So, okay, so I know you say you're going to pay it off in November, okay, so not a problem. So I've just set you up a plan with 50 a month from the 1st of October, all right, and going forward. So obviously it does mean that if you just do the payment plan, your debt won't be repaid until June of next year. Yeah. So let me just double check that you haven't... Okay, so, you've been given a late fee charge for September. Let me just remove that for you. Thank you. No problem. Okay, that's been removed, so let's put that plan back in place now. Okay, so we're going to go with 50 from the 1st of October. Yeah. Okay, just to let you know that the October is a five-week month, so it will take a payment on the 1st of October and on the 31st of October, okay? Okay,

yeah, that's fine. Alright, love you. So let's get that put in place for you at least that's done.

Alright, so that payment plan, I've just put that in place for you. I'll send you a confirmation via email and if you can just make sure that before the first of October you pop on the website and update your card. Then we'll be ready to go from October and obviously when you're ready to repay in November, give us a call and we'll give you either do it online or if you want to give us a call we'll give you the outstanding balance on the day and you can make the payment that way, okay? Yeah, that's fine. Alright, Jason, alright, so is there anything else I can help you with? No, that's it, thank you. Alright, Jason, well I'm really sorry that you got scanned, alright, enjoy the rest of the day, best you can. Thank you, thank you. Alright, bye for now. Bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpc7bpafz4.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpIgy5abak.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpszkmwpud.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpirhzkref.wav [Metadata: Duration: 9.8 minutes, Processed in chunks]

Call Summary - recording-3587225892.mp3

Sentiment:

Positive

Keywords:

- manager
- 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: 'we're here to help', confidence: 1.00)
- Vulnerability Handling: 0 - No evidence of agent demonstrating vulnerability handling.
- Financial Difficulty: 0 - No evidence of agent demonstrating financial difficulty.
- Resolution & Support: 0 - No evidence of agent demonstrating resolution & support.

NLP-Based QA Scoring:

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

Transcript:

Thank you for calling Tiktop Loans. Please note all calls may be recorded to meet our obligations and for monitoring and training purposes. 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 tiktoploan.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. Thank you for calling. Please continue to hold for the next available agent. We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Please continue to hold for the next available agent. Please continue to hold for the next available agent. I We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. You You We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. You You We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. You , d n Middle Back, middle back Luci AM olicsarl atched MULLY We appreciate your business. All agents are currently busy assisting other callers. Please continue to hold for the next available agent. Good afternoon. Hello, my name is Janet. We spoke about this time yesterday and we couldn't speak properly because you needed authority from my friends. I don't know if you can remember because obviously you have loads of calls. Can I confirm have you received that email authority? It's from Craig Deegan. I kind of never quite enough. Is Craig with you today? He was with me earlier but he had to go away. Not away, he just had to go home for personal reasons. I had to come away. So I've just left him but when I was with him earlier he said he sent you an email. Okay, we'll just have a quick double check and see. He said he'd done it and I just called him. He couldn't speak. He couldn't speak at that moment. He was busy. He said he sent it to you. Okay, I assume we haven't received anything today. There's nothing. Let me have a quick look at your picture. No, unfortunately I haven't received anything through today. Thank you. No, no, no. Because I think I did ask for it. I gave you the email just yesterday for customer service. Yes you did and I did.

Just one second. Let me just recall the message to Craig after our call. Our call duration is 33 minutes. I sent him a copy of that to show that I'd actually done it and Craig, here we go. The email I sent to him was... ... Right. So I sent him a screenshot. I spoke to the call staff at 14.23, outgoing call for three minutes. My message was, rank TikTok, need to speak to you. Can you talk? If not, no problem. We'll action tomorrow. Yes, TikTok cannot discuss in details your account without your written or verbal consent. We had a hypothetical in the VetaCommerce scenario call. Nothing to worry about. If possible, can you email them at customer services, sorry, customerservice at TikToklanes.com, giving me full authority to discuss all aspects of your account. Otherwise, I told Bernie, call handler in brackets, that I will call back tomorrow afternoon after the account's gone. Also, we'll ring... Oh, sorry, I've pressed something. Also, we'll make other calls on his behalf. He got it wrapped around his neck slightly because he put... His reply was, TikTok emails, I owe you a big one. The reason it is late, that somebody else was going to do it for me but now has no time. I went back to them, to Craig, so this was within 10 minutes of the first text. TikTok emailed you just now because I was thinking, if you were going to email him, you would have told me but that wasn't our conversation. And I thought, what was the email? Can you forward it to me please? His reply, you sent it to me and he sent back my message. I then texted, that is my WhatsApp text to you, giving you an update and showing you the 33 minute phone call. And that's where we left it and I... Sorry, sorry, correction. I wrote sorry, I meant, so long. Have TikTok emailed you just now, if yes please forward their email to me please. The email address is, customerservice at TikTokLoans.com. You don't need to action anything as I can call tomorrow and you can give them verbal authorities to discuss with me. Relax, take your time. easy. That's it. So when I saw him today he said I've sent you something. We were late for our appointment and got late, you know got back late but he said he's already sent it but you're thanking me you've not received it. There is nothing, there is nothing showing, there is no email showing from our clients unfortunately. He said is there anything coming in from me. He actually said I did it from your phone but I don't understand how he would do that because it would show on my phone. That means he would have had to do it today while we were in the meeting and he didn't have access to my phone further to that. I'm

on iOS, he's on Android and there's always an issue. There's nothing showing. There's nothing showing on where anything that comes in, anything that is sent in via email or any other method is allocated to the client's account. Yeah. And I'm just looking here and there have been emails sent but not by me and not by, I'm not in relation. There's nothing being received from my client. Right. Okay. Best thing then is I need to sit within tomorrow which is inconvenient but I'm going to have to do it. Could you just confirm and you open over the weekend at all? Unfortunately not no. We are only open Monday or Friday and the hour is 9-5. 9-5 Monday to Friday. Right. Okay. If it's not tomorrow because I'm going to be struggling with that one. I'm struggling on Monday as well. It's going to be Monday or Tuesday. I'll try to do Monday but Monday is always a bad day for me. Tuesday, we will definitely come back to you because Craig is really worried about it because I showed him the notes that I'd made, basically the synopsis of the text message and he couldn't look at it. He used to saw him physically branch because he said I can't cope with it. Okay. If you wouldn't mind putting a note on the file so I've called again, no email received and I'll give you a call back either tomorrow or Monday or Tuesday later. Okay. So I will only be in the office tomorrow. As of next week, I will be on a week's leave but my other colleagues that are here, Bianca and Suri, will both be able to deal with me not being here. Okay. So I've full notes on the account and I have a detailed note and I haven't talked to my manager as well. So she's aware of the situation. Okay. And as I said to you yesterday, we're here to help. We're not here to hinder. But it's up to them. Okay. So if you really expect it. Yeah. So if you do really next week, you're going to it will be either Bianca or Zoe that you'll be talking to. Is Zoe the manager? That's the name I've always got. Yeah, yeah, or Bianca. Yeah, all right then, Bernie, thank you so much. All right, all right, no problem, Janet. All right, all right, happy holidays. Are you going anywhere? No, no, no, no, no, we're just having a quiet week that indoors, my husband had two life-saving surgeries earlier on, a couple of well, three months ago, so we're just taking it easy at the moment, getting him back on an even keel. So it's a little bit stressful, but we'll get there in the end. So I hope that's good for you. Well, he's looking good at the moment, so hopefully, we're just going to try to cut the days out, maybe just see how he goes. Yeah, I don't know. But yeah, apart from that, I'm not getting out of

bed before lunchtime, so. Good job, baby. Good job, darling. OK, so if I speak to you tomorrow, I'll speak to you tomorrow, Janet, all right? If not, it will be one of my colleagues next week. OK? Lovely. OK, then have a good one. Thank you for your help, Janet. All right, Janet, thank you. Take care. Bye for now. Bye-bye. [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpjfqf254o.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp6xjx373x.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpu5p3x4yy.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpvl33u6bj.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpnahki9pb.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmp54x5ed1l.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpdw3zbklq.wav [Metadata: Duration: 19.2 minutes, Processed in chunks]

Call Summary - recording-3587309077.mp3

Sentiment:

Positive

Keywords:

- debt management
- owe money
- plan
- relief

Rule-Based QA Scoring:

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

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'I will send you confirmation via email of your payment plan. It just sets out the dates and the amounts. So you've got it for your records' (0.70)
- 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:

Hello. Hi, is that Aaron? Hi. Sorry, hang on, sorry. Okay. Hello there. Okay. Yes, hi. Okay, is that Aaron, yes? Yes, that is. Hi, it's me, from Pete Stockbrook. I do apologise for having to inglock it earlier. No, don't apologise. Lovely to have you. Just for security purposes, just confirm your full name for me please. Yes, Aaron Lucas. And the first line of your address we post codes, Aaron. 24 Bingham Drive, TW 181QT. Okay, is that a previous address held on the account? TW 3LS. Hello, so what's the first line of the address on that one? Black 5 Kestrelcourt. Okay, that's lovely. Just confirm your date of birth for me. 11th of the 11th of 1982. Alright, lovely. Okay, so how is it that I can help you today? I got sent an email because I've recently, well I've already done it. I've gone for an IBA and I believe that you sent an email to say can you please ring us to discuss what that reason is and you know, things like that. So that's exactly what I'm doing. And so obviously it guides you of what, you know, the issues were. So what is it you need to know from me? Okay, so start with what can you give me the name of the company that you're signed up with? Solutions. Okay, and have solutions given you a reference number? Do you know what's on top of my head? I don't know. Let me just check my emails because I've already got the contract. Sorry. No worries, take your time. The reference CF18735 forward slash 2S. I hope that's all right. What was that, F for Freddie at the end? S, S, C-A-R-I. No, that's okay. Oh, I say so we've got Charlie Fockshot 18735. No, Charlie Sierra. Sorry, CF is just sound different. Yeah, I'm used to this with S's and F's so they just don't enter into my head though. I think I'll just block them out. All right, okay, so we've got that. So, Let me just see if they've got in contact with us yet. I believe they must have done otherwise you wouldn't know to send me an email saying why is that? They haven't actually... Let's have a look at the communications that are coming. Okay, so let's have a look. Okay, so there's no... We haven't made any mention of going into an IVA. Okay, no, so the last note we have from yourself is on the 14th of May, where you just said that you missed the payment and you need to add a card online. And we're just going to reset your payment plan. See what the email I got yesterday says, we're writing about your notification of entering into an IVA or bankruptcy agreement. When you entered into the loan, you confirmed you were not considering or imminently

entering to any form of debt relief. This situation is conflict. So what you need to do is help us understand please contact us before the 24th of September. Okay, so as you're entering into an IVA, what we need from you is what you've given me to be honest. So the IVA, has it actually been... So I'm assuming that the IVA has been accepted? I don't know how it works, if I'm brutally honest. I know that it was gone through and all the creditors were put on there and then there was the new sort of affordable balance to take care of everything. And that's what I've said yes to and signed and I've got all the signed contracts. And then I already know a few lenders or creditors have already sort of shut the account. So I know that they've been told about it all by myself. Okay, so we've got nothing on our system actually been logged on to our system that Phoenix Solutions have been in contact with us. It might be Wilson and Fox. Would that help if it was... Is there part of it as well? Or does that not really matter if it's on the system, it's on the system? Normally if they'd have written in which they would normally have done they would have sent us paperwork to show the creditors, like they would show all the creditors that are being considered. I don't think anything like that's being shown on the system. So what I will say is, so is your... Where are you at the moment? Okay, so your account is on... hold at the moment due to the bankruptcy slash IVA. So for the next 21 days you won't get any tech or phone calls or messages from us and hopefully within that time Phoenix Solutions should get in contact with us because obviously we're going to need authority. Hope you should have signed a letter of authority agreement for them to deal with us. Yes that's correct because that was one of the stipulations. I don't want to be ringing all of them and explaining everything. They were like no we deal with it all and if there's any dispute or discrepancy we then also take that up and see what happens. Yeah so basically what will happen now is within the next 21 days Phoenix Solutions should send us paperwork which would lay out all the creditors that you've mentioned and it will probably come with an offer of what they think is affordable or acceptable. Then it will be up to us. They have all my pay slips in that when they send that because I've sent all of that to them. I know they've got that all. Does that go to you as well so you can see what is actually fine. No we won't see any of your pay slips or anything like that. All we will get is a list of all the creditors that you owe money to. We will get a letter of

authority signed by yourself allowing Phoenix Solutions to be on your path and then any further conversations will be between us and Phoenix Solutions. Okay so once they get in contact with us and they've registered on your account we will I know it sounds harsh but we will have no further dealings with you because we will be dealing with Phoenix. Yes and that's part of what the legality is isn't it where it's like if you're giving us permission then we shall pick this up and you will have no more correspondence with them creditors. I know it's a bit harsh isn't it. I'd like to thank everyone but no you can't please everyone. Okay it's literally because my situation has dramatically changed to the point where I've gone from earning 46 grand a year to now earning 22, 23 and I can't keep my head above water literally so yeah out of all the five options bankruptcy, IVA or debt management and all of them the only one that actually made any sense was IVA because at least then I'm still paying something towards you guys and everyone else. Okay so as I say there's no judgement from this corner okay I mean yeah we we we would have tried to make an affordable payment plan that would have benefited yourself and us but obviously you know at the end of the day it's what you want to do. It's your health if you like, okay. So, I know what's going to have to look after. Yeah, and that's sort of the, literally the whole reason why I'm not in my previous job, which I've been doing for donkey years, is because of that, I just, yeah, so yeah. All right, well you've been brilliant, thank you. All right Aaron, so I wish you all the best going forward, okay. You won't receive any more communications from us, as I say. Once Phoenix send us the paperwork, we will only deal with them, but I must reiterate that if we don't hear from Phoenix Solutions within 21 days, then we will put you back into the collections process, okay. That's fine, that's fine, yeah. Okay, thank you. All right, no problem, you take care. You have a good day, thank you. Andrew, Steve, bye for now. Bye bye. [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpo5l24dok.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpgjjw5gjnv.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmpkr51hq08.wav [ERROR] Chunk file not found: C:\Users\ADMINI~1\AppData\Local\Temp\tmp4o0bh9w7.wav [Metadata: Duration: 9.9 minutes, Processed chunks]

Call Summary - recording-3587415557.mp3

Sentiment:

Positive

Keywords:

- complaint
- death
- drug
- financial difficulties
- plan
- universal credit

Rule-Based QA Scoring:

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

NLP-Based QA Scoring:

- Customer Understanding: 1 - NLP analysis for customer understanding: rule-based match: 'Is that ok' (1.00)
- Fair Treatment: 1 - NLP analysis for fair treatment: rule-based match: 'no obligation' (0.85)
- Vulnerability Handling: 0 - No NLP indicators of vulnerability handling detected.

- Financial Difficulty: 0 - No NLP indicators of financial difficulty detected.
- Resolution & Support: 0 - No NLP indicators of resolution & support detected.

Transcript:

Thank you for calling Tiktop Loans. Please note all calls may be recorded to meet our obligations and for monitoring and training purposes. Due to the high volume of calls, you may not be able to get through to an agent, so we advise you to leave a voicemail for us to call you back at our earliest convenience. Alternatively, you can submit your inquiry to customerservice at tiktoploans.com. If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If 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 8th. Good afternoon. Are you free to burn it? Good. Will that help you today? I'm experienced in a bit of financial difficulties. I would respond if I could make an arrangement just like you dropped the payment for a few months. No problem. Is this the mobile number that you use for the application? No, the mobile number is probably different from there. This is my work's number. Is it possible you can give me the actual mobile number that you use for the loan reference number, whichever is easiest for yourself? Yes, it's 07. Yes. 0.001. Yes. Normally, sorry. 07.551. Yes. 266. Yes. 1C4. Sorry. No problem. I have trouble remembering my date of birth. Never mind my mobile number. I know it's hard. Let's have a look. Just for security purposes, just give me your full name for me. Yes, Ms Stacy Griffiths. And the first line of your post codes, Gracie. 11.008. And CF42. Tango. Lina. Lovely. And just finally your date of birth. 14.007. 1993. Sorry, my mobile number. That's okay. Do you want to get a drink or something? Yes, I got one beer and I had a drop though. It's my top though, singing on the radio on Homeworks. Okay. Let's have a look and let's see where we are then. Sorry. Okay, so. Please. Okay, so this is your first payment issue on the 22nd of September, yeah? Yeah. Okay, so what's happened is called. Y gallwch yn be judge bicycle-faall hwn yn<|sv|> activate uwch stärken iawn. Fel amser o'n aml Quality maen nhw g nawr y maen nhw, nifion ni gall jegai ar ei gyodcaethogicol a yn arreu. Mae

wedi chymu i sicrhau ar gyfer o ddechrau mewn iawn, yn oedd y PEW a gennyn heirach i'r reliably am dynion, mae obiwyd hwn signediad,ddw'n hwyl o'r ddig Chylau Llywodraeth Fine. Eu'rian yn chi gwybod, dwi ddim ryysg i ddweud scobr fel night y mwy accused fy moddan, oherwydd wnaeth iechyd i gy earning riding yeisgag yn yn cael ei swfynd averell. Cyngor cy n PC yw edrych ar ddefion fy mod, a ddefionling i blender raearr r??? Performawr? No, angyrchu melted subinio counsel Va ddych reinforced ch yn rhaglen a'r proozio Mae mae f igal yn dod o'r hyn. Do unydw idoor sight general. So I have been going to my account and got many consider for working with for 3 generals. Yw iawn Ydyw i wedyn ond fi'n angen i tra washedon, a dwi'n rhan cael y ll artef yng ngys crank lle e disbelyn i chi until. Daethaiwch chi eisiau, a chwyn eich hoff wych, ginghol y gall rawr. Ydw i rei rhaid i wneud i chweifro ac a ganfahyd yn cael ofach. NYdda ni wedyn rhan mynd i rhaid i chi wedi... Efallai gwneud i chi'n gilmi marriede erin I pepper mewn gwnas someone... Glwyddon hylloyr wrth oesd BTS, Merham ynyn i wneud na roi jodd Cymru... Peninsula Ar Helin. Maintden na ham rhoi quech ym mbelievably, maen nhw e'n umhysig? Benderfyn a wneud llawer. Yn ystod y gallwn gweithio'r gweithio o'r gweithio o'r gweithio? Yn y gweithio, mae'n gweithio'r gweithio, mae'n gweithio'r gweithio'r gweithio. just leaves me short, you know, so I'm living, I was living like months to months by lawns, but then as you can imagine, smaller lawns would build up to me and interest and things. Yeah, I think it works out is about it, like 800 pounds, like, well, perhaps more or not, there's probably like a grand something going on to make out just in a basket of peanuts and things, or just a lot and then I'm not going to last very much. Okay, so let's have a little, let's have a little work out. So, okay, so your salary when you took out the application was 2,100 a month? Yeah, it has been. Okay, so what is your rent at the moment then? My rent is about 100, but I only pay 100 a month. So you just pay 100 a month towards your pension? Yeah, because the 2,100, I actually get 1,600 from work, then I get a top-up from Universal Credit for the children, and then I get trade benefit, which is a weekly payment of like 40,000, so I can get a value factor about 2,000 a month. Okay, so how much is the top-up for universal credits that you get? Right, so I get 1,664 pay against 350 top-up, and then I get 43 a week of trade benefit. All right, okay, so the 1,600 in universal credits? No, 1,650 for pay works pay, I work full-time. All right, okay, you had your

salary down as 2,200, 100. Yeah, I thought it was an off-sum see, so I've added the universal credit and the trade benefit, which you get about 2,000 a month. Okay, so the 2, so the 2,100? Yeah, I'll just put that all in one. Okay, so 2,100 includes... My benefit as well, yeah. Okay. Okay, so you said that you got an extra 43 a week, what was that for? right down the path, but that's included, that is, and what I thought was, firstly, whatever, so to think, about 2100, that's all my, all the credit I've received, like. Okay, so, all right, so, so, we've got your, so your 2,100 salary, that includes your universal credit and your child benefit. Yeah. You pay 100 rent. Yeah. So, it's the other \$400 from your housing beneficiary? Yeah, yeah, the universal credit, the automatic, it just cleans that up, I don't like it, it doesn't have to be. All right, well, let's, if it all comes out, we'll do that as the... They say it all, the market, yeah. All right, and you said you had to, you now have to pay for your children's travel? Yeah. And so, how much is that a week or? 20, it's 20 pounds a week for the drug loans. That's 80 a month. Okay, so what are we doing on food and basics a month at the moment? Probably forward from 150. Okay, so, so, was that \$450 or \$150? No, \$150. \$150, okay. And then you said you had different, a couple of lines and stuff, yeah? Yeah, yeah, I pay everything, I pay 110, constant tax as well. So, how much are you spending on the lines at the moment? Too sad, and if you want, I can... Let me just look at my other phone, because I'm taking pictures. Oh, that's a problem. Oh, that's a problem. I'm taking pictures to work out. So, I pay, I got a car, so I pay for the car. Okay, and how much are you paying out for the car? The car is 171. Okay. And then obviously I pay in school rents on top, this is 95. Uh, yep. I pay a loan company called Avalon. Yep. Do you need to try and say how much I pay on the loan? Yeah, just a month. Yeah, there you pay a month, just 200 a pound. A month. Yeah. All right, okay. I spoke to them today because that's another one that sent me and they asked, they taken it down to it and to a parliament starting from this month. Okay. Because I didn't want to go down to death. Oh, you know, because I know that's not very good. No, okay, that's fine. I say one called, sorry. Sorry. Is that okay? Sorry, you, so you pay for what's going on, is that? There's another one called, credit market, which is 95 pound a month. There's a money boat that's 60 pound a month. And then money for, money for, yeah. That's 60 pound a month, yeah? Yeah. And then the last one is loan score, which is the 50

pound a month. Oh, I think I've had capital run on that for a long time, but in minimum payments.

play you some nice music, just while I do the calculations. I'm going to play you some nice music, just while I do the calculations. I'm going to play you some nice music, just while I do the calculations. I'm going to play you some nice music, just while I do the calculations. I'm going to play you some nice music, just while I do the calculations. I'm going to play you some nice music, just while I do the calculations. I'm going to play you some nice music, just while I do the calculations. I'm going to play you some nice music, just while I do the calculations. I'm going to play you some nice music, just while I do the calculations. I'm going to play you some nice music, just while I do the calculations. I'm going to play you some nice music, just while I do the calculations. All right. OK, so Stacey, I'm sorry to put you on hold there for a second. OK, so Stacey, so Stacey, so Stacey, everything's probably 2,100, which obviously includes universal credit and your child's benefit. Stacey, all the expenses off that you've told me, and that still leaves you with a disposable income of just over 400 pounds. So is there anything else that you pay that you haven't thought of? I don't know, because you've put... Oh sorry, well my gas and electric I didn't put it on. Okay, so what are we looking at for gas and electric? It's 80 for gas, it's 20 a week. I'll put 60 for electric. So that's 140? Yeah, and then obviously you know the kids still need things in between you know like, parking, dining, or cars, you know, some, they're at the stage of going really quick. Yeah, tell me about it. I mean I definitely go through there for years, my daughter was 30 today so I don't have to worry about that for quite a while. Thanks for that. So what do you think roughly that you spend probably outside of that a month on sort of like stuff for the children, be it clothes, shoes, or the children, I mean you know you must do kids in clothes and shoes, they're just actually really good. So what would you say that you spend a... I would say 80, I just want to put a bit more because like obviously you put a number for like, I put a number for shopping but then you know sometimes you run out of other things. Yeah, okay so you spend about 80 for the month. Now your food and basics for yourself and two children, I don't wish to appear insensitive but that does seem quite a low amount that you spend. Yeah, yeah, I don't think that's quite enough there because when I think about there, I go

shopping and they spend a certain amount very normally I score either again and pick up a few things or... So weekly what do you think you spend on food? It's probably about 60 a week. So that's 260 that's 240 yeah? Yeah plus because I'm thinking I normally do like under something and then I'm back and forth anyway because you need to like to swap up the cupboard or you need to talk again. Yeah, kids think that but ever growing they just have hollow legs. Yeah, breasts and biscuits. Okay, so... When I was thinking I was thinking okay. Just off the top yeah, if you don't actually realize all you spend then. Yeah, so I think the 200 a month is probably a little bit closer to what you spend over the course of the month so if you take that into account so... like in it probably in the few months I'd be able to put it back up you know yeah yeah you know like a lot of things coming up and then for taking into consideration and I don't want to put myself in another board again another you know I think if that's the fourth I'm all open the rest way you know yeah that's the thing you know I mean you've got to you know you got to do what's best for you and for your children okay yeah and I totally get that being parent myself well obviously yeah I don't have the the phone from Hannah Cosmer she's moved moved out she's 30 but some of you think there's gonna be a train on my results no I know I'm the same like I'm only 52 oh my god it's like oh yeah she comes with bloody cane and yeah I always go to bed you know so it's easier said than done though isn't it yeah okay so let's redo these we'll see where we are oh no stop it no okay so after all that sort like number crunching as I like to call it you are you are left with a disposable income or 34 pound okay I find like it is never like nothing's there like obviously I try there's no comfort in the world in with us and then they just even my child so short and I said I've been living like months to months there's like a visual circle in it yeah so so I put your food and basics at 350 for the month I think by the time sort like deodorants and you know bathing stuff and yeah it all sort like adds up to what it is so going on that your disposable income is only 34 pound a month what do you think you would be comfortable to start with to repay on the day even if I could just ask her in the end not sure what that is okay so after pigments and then yeah like I'm thinking in January there's like this the odd one or two like the money boat and the loans to go there is smaller payments but I think they are not like you know by December something morErion yn gyda nerod Bell tarfod yr un agellur o fewn ag

Holzb fatig, wedi y bydd ychydig beth angen i colli? Ac ment riding! Fy hwnny'n gwybod dim, a r eyebrow aw yn cir 1991 cyd wedi gyghani ag Genwyn across the ddweud ymen general cyforward yw ti wedi ymparlwn. Gweithio gwneud fy sideways fazernau genuine arwyp yn uploaded ond wedi gan fydd torque regeron, rhaidd dyma hwn yw byddwch foedd yn ddillogol i ysgrifiann colleges yw fod yn edrych Bruf funnynd eich ddylch ynallyneddweithio peth o'r cram gywmeiol. O dim o hyn eraill vouwch gan annals imbryd hynny eich rai cas ar y reger. I think I've voted down somewhere. I know how to be able, I will get out and I think like with all of them because obviously I've lost my envelope down. If I push yourself down, I know where to be okay and I need one as well as so if I let me look. Also think that's one six weeks of now to yourself. Okay so what would you be comfortable repaying? If I could pay 80 pound with your month. Okay and that's not going to put you in detriment. No. Your other bills now? No. Alright okay so let's and when would you want to make some? I know the yeah the piece. Yeah so the payments are down for 20 seconds that's fine because that's my pd. Okay and do you want to keep so do you want to start from the 20 seconds? Yeah if I could start from this month please. Okay I mean we'll do it on a 20 second of a month going forward. Okay so if we put this in place for the 80 pound per month okay it will it will mean that you won't fully repay the debt until September of next year. Yeah that's no problem and you know when January if I'm in a better situation and I can't pay off more is it like am I able to do all that? Of course you can yeah what I'll do is I'll put this plan in place and then in three months time so what we know will be September. I'll give you a call in November we can have another chat in November when see how you're doing might be that you're in a better position we'll put the payment up, it might be for whatever reason, you're in a worse position, you might have to put downgrade in the payment for a couple of months. So what we'll do, we'll keep it on a three-monthly basis that I will give you a call and we'll just have a discussion every three months and just see where you're at, how things are. Obviously, children of seniors go away, obviously they do not stop growing. They always watch something, they might not need it but they want it. So I can put that in place for you today starting from the 22nd of September. Yeah, that's amazing, be quick. I'll be giving you a call in the, let your first payment go through payments. So I'll give you a call round about the end of

November, alright? Just so I'm not, so I'm not bothering you like Christmas time, that's all. Yeah, that's not a problem. Let's put that in place for you. Okay, I'm going to send you a copy of this payment plan via email. Yeah. Just so you've got it for your records. Are we okay to use the card ending three to three zero five? One two four. We've got, so the last four digits are three zero two seven. Would that be the long card number? Yeah, that would be the long card number. Yeah, yeah, that's the long card number, yeah. I'm only going to use the card because it's quite new. Yeah, no problem. Alright, so that's all in place, alright? Yeah, that's great. Thank you for much.

September, and then what I'll do, like I say, I'll fix the date in November to give you a call.

We'll have another little discussion. We'll see where you are. As I say, you might be in a better position, you might be in a worse position where we, either we increase the payments or, you know, if that's not the case, if you do need to downgrade the payments, then we can look at that also.

Alright, but I don't need to do that. You hear the stressing yourself out thinking, you know, oh my God, what am I going to do next? You know, because it's very easy to fall to. Yeah, yeah, I mean, yeah, it can be stressful, yeah. And I think when you just be like everything's on top, I mean.

Okay. Yeah, but no, I agree. It goes, but no, that was much better. So, alright. Okay, that's something in place for you. Alright, if you need any other assistance in the meantime, then give me a call, okay? Yeah, thank you. Alright, it's nice. You take care, alright? Okay, I was on the rail.

Go from, bye now. Alright, thanks. Bye. [ERROR] Chunk file not found:

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

C:\Users\ADMINI~1\AppData\Local\Temp\tmpwguy6r72.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpjlsteh88.wav [ERROR] Chunk file not found:

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

C:\Users\ADMINI~1\AppData\Local\Temp\tmpzk9r8mxg.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmplw440z_8.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpaqmvl6mi.wav [ERROR] Chunk file not found:

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

C:\Users\ADMINI~1\AppData\Local\Temp\tmpj4gu8_fx.wav [ERROR] Chunk file not found:

C:\Users\ADMINI~1\AppData\Local\Temp\tmpl935h68_.wav [Metadata: Duration: 29.8 minutes, Processed
in chunks]