

## 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](https://tiktoploans.com). If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you wish to leave a message, 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](https://tiktoploans.com). If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you wish to leave a message 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](https://tiktoploans.com). If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you wish to leave a message, 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](http://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:

[illegible]



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](https://tiktoploans.com). If you are a new customer, please press 1. If you have already had a loan with us, please press 2. If you wish to leave a message, 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](https://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](mailto: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:

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## 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](mailto: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:

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## 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](http://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:

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## 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 rain and cancel 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 cancel 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:

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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](http://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:

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