

Rebuttal

(Use these rebuttals if want to make more money)

1. Why are you calling me?

We are a lower interest rate department working on Master card and Visa card accounts that are in good standing offering you a lower rate OK.

2. From where you got my profile?

Sir/Ma'm we have a research department who searches for those customers who are in good standings on their accounts and make their payments on time OK.

3. How do you reduce my interest rate?

Sir we have a business to business relationship with your bank and our financial adviser going to negotiate with your bank to get you a prime rate or lower between 0 to 6 percent OK.

4. Why I would tell you which card I have?

Sir/mam we are working with all major banks in Canada that issue Visa and MasterCard, and we are going to reduce the interest rate on your existing account so that's why I need to find out which bank you deal with OK.

5. You don't know which bank is my card from?

Sir/ Ma'm we deal with all major banks that issue Visa and MasterCard Such as MBNA, CIBC, TD, RBC, CAPITAL ONE, PRESIDENT'S CHOICE just to name a few.

6. ARE YOU CALLING FROM MY BANK?

No I am not calling from your bank; I am calling you from lower interest rate Department n we have a business to business relation with multiple banks all Over Canada OK.

7. Why did you select me for lower interest rate?

According to your profile, you are making your monthly payments on time and You have good credit history on your accounts and that gets you qualified for Lower interest rates less than 6 percent on your existing visa n master card Accounts OK.

8. How much will this service cost me?

As long as you qualify there is no out of pocket expense to you, we collect our fee from the interest and finance charges that we save you that is why you have to qualify for this program OK.

9. Why should I give you my credit card number?

Because the lower interest rate that we are offering is on the same credit card That you already have and when I contact your bank they would want to know Which account we are working on, that's why I need to verify this information So we can negotiate rates for you OK.

10. Why do you need my CVC code?

This is your customer verification code and it lets us know that you are the Authorized card holder and you do have the card present with you. I do not Require this for every account just the primary account to qualify you with. OK

11. Why should I give you my date of birth?

When we contact the bank to negotiate the interest rates, we need to make Sure the information matches their system and to get you're most recent billing Statement with balance and your current interest rate as well as your last Payment OK.

12. If you have my information why can't you give it to me?

By state and federal laws I am only authorized to give the first four digits of your Account number to you for your protection and our company, the rest you have To provide us so we know that, YES we are speaking to the correct authorized card Holder OK.

Winners do not do different things.....They do the things differently.