# Comprehensive Banking Chatbot Question-Answer Set

## 1. Customers Table Questions

### Basic Customer Information

- \*\*Q: What's my name registered with the bank?\*\*

- A: "Your name on our records is [first\_name] [last\_name]."

- \*\*Q: When was I born according to your records?\*\*

- A: "According to our records, your date of birth is [dob]."

- A: "We don't have your date of birth on record. Would you like to update it?"

- \*\*Q: What's my customer ID number?\*\*

- A: "Your customer ID is [customer\_id]."

- \*\*Q: How do you identify me?\*\*

- A: "You're identified in our system as [first\_name] [last\_name] with customer ID [customer\_id]."

### Contact Information

- \*\*Q: What email address do you have for me?\*\*

- A: "Your email on file is [email]."

- A: "We don't have an email address on file. Would you like to add one?"

- \*\*Q: What phone number do you have on file?\*\*

- A: "Your registered phone number is [phone\_number]."

- A: "We don't have a phone number on record. Would you like to add one?"

- \*\*Q: Is my contact information up to date?\*\*

- A: "Your current contact information includes phone: [phone\_number] and email: [email]. Is this correct?"

- \*\*Q: What address do you have for me?\*\*

- A: "Your address on record is [address]."

- A: "We don't have an address on file. Would you like to add one?"

### Customer Relationship

- \*\*Q: When did I become a customer?\*\*

- A: "You've been our customer since [customer\_since], which is [X years/months/days]."

- \*\*Q: How long have I been with the bank?\*\*

- A: "You've been with our bank for [calculated duration] since [customer\_since]."

- \*\*Q: What's my credit score?\*\*

- A: If exists: "Your credit score is [credit\_score], last updated on [credit\_score\_updated\_at]."

- A: If null: "We don't currently have a credit score on file for you."

- A: If outdated: "Your credit score was [credit\_score] as of [credit\_score\_updated\_at], which is over 6 months old. Would you like us to request an update?"

- \*\*Q: When was my credit score last updated?\*\*

- A: If exists: "Your credit score was last updated on [credit\_score\_updated\_at]."

- A: If null: "We don't have any credit score update history for you."

### Security

- \*\*Q: Do I have an MPIN set up?\*\*

- A: If exists: "Yes, you have an MPIN set up for your account."

- A: If null: "No, you haven't set up an MPIN yet. Would you like to set one up now?"

- \*\*Q: When was my account created?\*\*

- A: "Your customer profile was created on [created\_at]."

- \*\*Q: Can I change my MPIN?\*\*

- A: If MPIN exists: "Yes, you can change your MPIN. Would you like me to guide you through the process?"

- A: If no MPIN: "You don't have an MPIN set up yet. Would you like to create one?"

## 2. Accounts Table Questions

### Account Listing

- \*\*Q: What accounts do I have?\*\*

- A: Multiple accounts: "You have [count] accounts: [list with account types and last 4 digits of account numbers]."

- A: One account: "You have one [account\_type] account ending in [last 4 digits]."

- A: No accounts: "You don't have any accounts registered with us."

- \*\*Q: How many accounts do I have?\*\*

- A: "You have [count] accounts with us."

- A: "You don't have any accounts with us."

- \*\*Q: Do I have a savings account?\*\*

- A: Yes: "Yes, you have [count] savings account(s). The account number ending in [last 4 digits] has a balance of [currency] [balance]."

- A: No: "No, you don't have a savings account with us. Would you like information on opening one?"

- \*\*Q: Do I have a current/checking account?\*\*

- A: Yes: "Yes, you have [count] current account(s). The account number ending in [last 4 digits] has a balance of [currency] [balance]."

- A: No: "No, you don't have a current account with us. Would you like information on opening one?"

### Balance Inquiries

- \*\*Q: What's my account balance?\*\*

- A: One account: "Your [account\_type] account balance is [currency] [balance]."

- A: Multiple accounts: "Which account would you like to check? You have: [list account types with last 4 digits]."

- A: No accounts: "You don't have any accounts with us to check the balance."

- \*\*Q: How much money do I have in all my accounts combined?\*\*

- A: Multiple accounts: "Your combined balance across all [count] accounts is [currency] [total balance]."

- A: One account: "You have [currency] [balance] in your [account\_type] account."

- A: No accounts: "You don't have any accounts with us."

- \*\*Q: Which of my accounts has the highest balance?\*\*

- A: Multiple accounts: "Your [account\_type] account ending in [last 4 digits] has the highest balance of [currency] [balance]."

- A: One account: "You only have one account, with a balance of [currency] [balance]."

- A: No accounts: "You don't have any accounts with us."

### Account Details

- \*\*Q: What's my account number?\*\*

- A: One account: "Your [account\_type] account number is [account\_number]."

- A: Multiple accounts: "Which account would you like the number for? You have [list account types]."

- A: No accounts: "You don't have any accounts with us."

- \*\*Q: What currency is my account in?\*\*

- A: One account: "Your [account\_type] account is denominated in [currency]."

- A: Multiple accounts: "Which account are you asking about? You have accounts in the following currencies: [list currencies]."

- \*\*Q: What's the interest rate on my account?\*\*

- A: For savings: "Your savings account has an interest rate of [interest\_rate]%."

- A: For loans: "Your loan has an interest rate of [interest\_rate]%."

- A: For current/checking: "Your current account doesn't earn interest."

- A: For credit card: "Your credit card account has an interest rate of [interest\_rate]% for purchases."

- \*\*Q: What's my credit limit?\*\*

- A: Credit card/loan account exists: "Your [account\_type] account has a credit limit of [currency] [credit\_limit]."

- A: Multiple credit accounts: "Which credit account are you asking about? Your [account\_type] account has a limit of [currency] [credit\_limit]."

- A: No credit accounts: "You don't have any credit accounts with us."

### Account Status

- \*\*Q: Is my account active?\*\*

- A: One account: "Your [account\_type] account is currently [status]."

- A: Multiple accounts: "Which account are you asking about? Your [account\_type] account is [status]."

- A: No accounts: "You don't have any accounts with us."

- \*\*Q: Why is my account frozen/inactive/closed?\*\*

- A: If frozen: "Your [account\_type] account was frozen on [date]. Please contact our customer service for details."

- A: If inactive: "Your [account\_type] account became inactive on [date] due to inactivity."

- A: If closed: "Your [account\_type] account was closed on [date]."

- A: If active: "Your account is currently active."

- \*\*Q: When was my account opened?\*\*

- A: One account: "Your [account\_type] account was opened on [opened\_at]."

- A: Multiple accounts: "Which account are you asking about? Your [account\_type] account was opened on [opened\_at]."

- \*\*Q: How old is my account?\*\*

- A: "Your [account\_type] account is [calculated age] old, opened on [opened\_at]."

### Payment Due Information

- \*\*Q: When is my next payment due?\*\*

- A: Has due date: "Your next payment for your [account\_type] account is due on [due\_date]."

- A: Multiple accounts with due dates: "You have several accounts with upcoming payments. Your [account\_type] payment is due on [due\_date], and your [account\_type] payment is due on [due\_date]."

- A: No due date: "You don't have any upcoming payment due dates for your accounts."

- \*\*Q: How much is my minimum payment this month?\*\*

- A: Credit account: "Your minimum payment for your [account\_type] account is [currency] [calculated amount] due on [due\_date]."

- A: No credit account: "You don't have any credit accounts with minimum payments due."

## 3. Payees Table Questions

### Payee Listing

- \*\*Q: Who are my saved payees?\*\*

- A: Payees exist: "You have [count] saved payees: [list payee names]."

- A: No payees: "You don't have any saved payees."

- \*\*Q: How many payees do I have saved?\*\*

- A: "You have [count] payees saved in your account."

- A: "You don't have any payees saved in your account."

- \*\*Q: Show me my favorite payees.\*\*

- A: Favorites exist: "Your favorite payees are: [list favorite payee names]."

- A: No favorites: "You don't have any payees marked as favorites."

- A: No payees: "You don't have any payees saved yet."

- \*\*Q: Who are my merchant payees?\*\*

- A: Merchant payees exist: "Your merchant payees are: [list merchant payee names]."

- A: No merchant payees: "You don't have any merchant payees saved."

### Payee Verification

- \*\*Q: Do I have [name] saved as a payee?\*\*

- A: Exists: "Yes, [payee\_name] is saved as a [payee\_type] payee."

- A: Doesn't exist: "No, you don't have [name] saved as a payee."

- \*\*Q: What type of payee is [name]?\*\*

- A: Exists: "[payee\_name] is saved as a [payee\_type] payee."

- A: Doesn't exist: "I couldn't find [name] in your saved payees."

### Payee Details

- \*\*Q: What's the account number for [payee]?\*\*

- A: If exists with account number: "The account number for [payee\_name] is [account\_number]."

- A: If no account number: "[payee\_name] doesn't have an account number saved."

- A: If payee doesn't exist: "I couldn't find [payee] in your saved payees."

- \*\*Q: What bank is [payee] with?\*\*

- A: If bank info exists: "[payee\_name] is with [bank\_name]."

- A: If no bank info: "We don't have bank information saved for [payee\_name]."

- A: If payee doesn't exist: "I couldn't find [payee] in your saved payees."

- \*\*Q: What's the contact information for [payee]?\*\*

- A: If complete info: "[payee\_name]'s contact information includes email: [email], phone: [phone], and address: [address]."

- A: If partial info: "We have limited contact information for [payee\_name]: [available info]."

- A: If no info: "We don't have any contact information saved for [payee\_name]."

- A: If payee doesn't exist: "I couldn't find [payee] in your saved payees."

### Payee Usage

- \*\*Q: When did I last pay [payee]?\*\*

- A: If recent payment: "You last paid [payee\_name] on [last\_used\_at]."

- A: If never used: "You haven't made any payments to [payee\_name] yet."

- A: If payee doesn't exist: "I couldn't find [payee] in your saved payees."

- \*\*Q: How long has [payee] been in my payee list?\*\*

- A: "You added [payee\_name] to your payees on [created\_at], which is [calculated time] ago."

- A: "I couldn't find [payee] in your saved payees."

### Payee Management

- \*\*Q: Is [payee] marked as a favorite?\*\*

- A: If favorite: "Yes, [payee\_name] is marked as a favorite."

- A: If not favorite: "No, [payee\_name] is not marked as a favorite. Would you like to mark it as a favorite?"

- A: If payee doesn't exist: "I couldn't find [payee] in your saved payees."

- \*\*Q: How do I add a new payee?\*\*

- A: "To add a new payee, you'll need the payee's name, account number, and bank information. Would you like me to guide you through the process?"

- \*\*Q: How do I remove a payee?\*\*

- A: "To remove a payee, please tell me which payee you'd like to remove from your list."

## 4. Transactions Table Questions

### Transaction Listing

- \*\*Q: Show me my recent transactions.\*\*

- A: Transactions exist: "Here are your 5 most recent transactions: [list with dates, amounts, descriptions]."

- A: No transactions: "You don't have any recent transactions."

- \*\*Q: How many transactions did I make last month?\*\*

- A: "You made [count] transactions last month."

- A: "You didn't make any transactions last month."

- \*\*Q: Show me all my withdrawals this month.\*\*

- A: Withdrawals exist: "You made [count] withdrawals this month totaling [currency] [sum]."

- A: No withdrawals: "You haven't made any withdrawals this month."

- \*\*Q: Show me my largest transactions this year.\*\*

- A: "Your largest transactions this year are: [list top 5 transactions with amounts, dates, descriptions]."

- A: "You don't have any transactions recorded for this year."

### Transaction Details

- \*\*Q: What was my last transaction?\*\*

- A: "Your last transaction was [amount] [currency] [transaction\_type] on [transaction\_date] for [description]."

- A: "You don't have any transactions on record."

- \*\*Q: Tell me about transaction #[transaction\_id].\*\*

- A: If exists: "Transaction #[transaction\_id] was a [transaction\_type] of [amount] [currency] on [transaction\_date] for [description]."

- A: If doesn't exist: "I couldn't find transaction #[transaction\_id] in your records."

- \*\*Q: What's the status of my recent transfer to [payee/description]?\*\*

- A: If found and completed: "Your transfer of [amount] [currency] to [payee/description] was completed on [transaction\_date]."

- A: If found and pending: "Your transfer of [amount] [currency] to [payee/description] is currently pending since [transaction\_date]."

- A: If found and failed: "Your transfer of [amount] [currency] to [payee/description] failed on [transaction\_date]. Reason: [status details]."

- A: If not found: "I couldn't find a recent transfer to [payee/description]."

### Transaction Analysis

- \*\*Q: How much did I spend last week/month?\*\*

- A: With data: "Last week/month, you spent a total of [sum] [currency] across [count] transactions."

- A: No data: "You didn't have any spending transactions last week/month."

- \*\*Q: What's my average transaction amount?\*\*

- A: "Your average transaction amount is [currency] [average] based on your last [count] transactions."

- A: "You don't have enough transactions to calculate an average."

- \*\*Q: What's my largest transaction ever?\*\*

- A: "Your largest transaction was [amount] [currency] [transaction\_type] on [date] for [description]."

- A: "You don't have any transactions on record."

- \*\*Q: How many deposits did I receive this month?\*\*

- A: Deposits exist: "You received [count] deposits this month totaling [currency] [sum]."

- A: No deposits: "You haven't received any deposits this month."

### Transaction Search

- \*\*Q: Do I have any transactions with [merchant/payee]?\*\*

- A: Exists: "Yes, you've had [count] transactions with [merchant/payee]. The most recent was on [date] for [amount]."

- A: None: "I couldn't find any transactions with [merchant/payee]."

- \*\*Q: Find all transactions between [start\_date] and [end\_date].\*\*

- A: Transactions exist: "I found [count] transactions between [start\_date] and [end\_date] totaling [currency] [sum]."

- A: No transactions: "I couldn't find any transactions between [start\_date] and [end\_date]."

- \*\*Q: Show me all transactions above [amount].\*\*

- A: Transactions exist: "You have [count] transactions above [amount] [currency]. The largest was [max\_amount] on [date]."

- A: No transactions: "You don't have any transactions above [amount] [currency]."

- \*\*Q: Did I make any payments to [payee] last month?\*\*

- A: Payments exist: "Yes, you made [count] payments to [payee] last month totaling [currency] [sum]."

- A: No payments: "No, you didn't make any payments to [payee] last month."

### Transaction Patterns

- \*\*Q: What day of the week do I spend the most?\*\*

- A: With data: "Based on your transaction history, you spend the most on [day of week], averaging [currency] [average] per day."

- A: Insufficient data: "I don't have enough transaction data to determine your spending pattern by day of week."

- \*\*Q: Where do I spend the most money?\*\*

- A: With data: "Based on your transaction descriptions, you spend the most at [common merchant/description], totaling [currency] [sum] over [count] transactions."

- A: Insufficient data: "I don't have enough transaction data to determine where you spend the most."

## 5. Credit Cards Table Questions

### Card Listing

- \*\*Q: What credit cards do I have?\*\*

- A: Has cards: "You have [count] credit cards: [list card types and last 4 digits]."

- A: No cards: "You don't have any credit cards with us."

- \*\*Q: How many credit cards do I have?\*\*

- A: "You have [count] credit cards with us."

- A: "You don't have any credit cards with us."

- \*\*Q: Do I have a Visa credit card?\*\*

- A: Has Visa: "Yes, you have [count] Visa credit card(s). The card number ending in [last 4 digits] expires on [expiry\_date]."

- A: No Visa: "No, you don't have a Visa credit card with us."

- \*\*Q: What type of credit cards do I have?\*\*

- A: Has cards: "You have the following types of credit cards: [list of card\_type values]."

- A: No cards: "You don't have any credit cards with us."

### Card Details

- \*\*Q: When does my credit card expire?\*\*

- A: One card: "Your [card\_type] credit card expires on [expiry\_date]."

- A: Multiple cards: "Which credit card would you like to know about? You have [list card types and last 4 digits]."

- A: No cards: "You don't have any credit cards with us."

- \*\*Q: What's my credit card number?\*\*

- A: One card: "For security reasons, I can only show the last 4 digits: XXXX-XXXX-XXXX-[last 4 digits]."

- A: Multiple cards: "Which credit card would you like the number for? You have [list card types and last 4 digits]."

- A: No cards: "You don't have any credit cards with us."

- \*\*Q: What's the CVV for my credit card?\*\*

- A: "For security reasons, I cannot provide your CVV. You can find it on the back of your physical card."

- \*\*Q: When was my [card\_type] card issued?\*\*

- A: Card exists: "Your [card\_type] card was issued on [issued\_date]."

- A: Multiple cards of same type: "You have multiple [card\_type] cards. The card ending in [last 4 digits] was issued on [issued\_date]."

- A: Card doesn't exist: "You don't have a [card\_type] card with us."

### Card Status

- \*\*Q: Is my credit card active?\*\*

- A: One card: "Your [card\_type] credit card is currently [card\_status]."

- A: Multiple cards: "Which credit card are you asking about? Your [card\_type] ending in [last 4 digits] is [card\_status]."

- A: No cards: "You don't have any credit cards with us."

- \*\*Q: Why is my credit card blocked?\*\*

- A: If blocked: "Your [card\_type] card was blocked on [date]. Please contact our customer service for details."

- A: If not blocked: "Your [card\_type] card is not blocked. It's currently [card\_status]."

- A: No cards: "You don't have any credit cards with us."

- \*\*Q: Is my credit card about to expire?\*\*

- A: If expiring soon (< 30 days): "Yes, your [card\_type] card expires on [expiry\_date], which is in [days] days. A replacement should arrive soon."

- A: If not expiring soon: "No, your [card\_type] card is valid until [expiry\_date], which is [months/years] from now."

- A: No cards: "You don't have any credit cards with us."

### Credit Limits and Usage

- \*\*Q: What's my credit card limit?\*\*

- A: One card: "Your [card\_type] credit card has a limit of [currency] [monthly\_limit]."

- A: Multiple cards: "Which credit card would you like to know about? Your [card\_type] card has a limit of [currency] [monthly\_limit]."

- A: No cards: "You don't have any credit cards with us."

- \*\*Q: How much of my credit limit have I used?\*\*

- A: One card: "You've used [percentage]% of your credit limit on your [card\_type] card. Your available credit is [currency] [available]."

- A: Multiple cards: "Which credit card are you asking about? On your [card\_type] card, you've used [percentage]% of your limit."

- A: No cards: "You don't have any credit cards with us."

- \*\*Q: Am I close to my credit limit?\*\*

- A: If close (>80%): "Yes, you've used [percentage]% of your [currency] [monthly\_limit] credit limit on your [card\_type] card."

- A: If not close: "No, you've only used [percentage]% of your [currency] [monthly\_limit] credit limit on your [card\_type] card."

- A: No cards: "You don't have any credit cards with us."

- \*\*Q: Can I increase my credit limit?\*\*

- A: "Based on your account history, you [may/may not] be eligible for a credit limit increase. Would you like to submit a request?"

## 6. Bills Table Questions

### Bill Listing

- \*\*Q: What bills do I have due?\*\*

- A: Bills due: "You have [count] bills due: [list bill\_name, amount, due\_date]."

- A: No bills: "You don't have any bills due at the moment."

- \*\*Q: How many bills do I have?\*\*

- A: "You have [count] bills in our system."

- A: "You don't have any bills registered in our system."

- \*\*Q: Show me all my bills.\*\*

- A: Bills exist: "Here are all your bills: [list bill\_name, amount, due\_date, status]."

- A: No bills: "You don't have any bills registered in our system."

- \*\*Q: Show me my pending bills.\*\*

- A: Pending bills exist: "You have [count] pending bills: [list bill\_name, amount, due\_date]."

- A: No pending bills: "You don't have any pending bills at the moment."

### Bill Details

- \*\*Q: When is my next bill due?\*\*

- A: Bills exist: "Your next bill is [bill\_name] for [amount] [currency], due on [due\_date]."

- A: No bills: "You don't have any upcoming bills."

- \*\*Q: What's the amount for my [bill\_name] bill?\*\*

- A: Exists: "Your [bill\_name] bill is for [amount] [currency], due on [due\_date]."

- A: Doesn't exist: "I couldn't find a bill named [bill\_name]."

- \*\*Q: Is my [bill\_name] bill paid?\*\*

- A: If paid: "Yes, your [bill\_name] bill was paid on [payment\_date]."

- A: If pending: "No, your [bill\_name] bill for [amount] [currency] is still pending and due on [due\_date]."

- A: If overdue: "No, your [bill\_name] bill for [amount] [currency] is overdue. It was due on [due\_date]."

- A: Doesn't exist: "I couldn't find a bill named [bill\_name]."

- \*\*Q: What's the status of my [bill\_name] bill?\*\*

- A: If exists: "Your [bill\_name] bill is currently [status]. It's for [amount] [currency] and was due on [due\_date]."

- A: Doesn't exist: "I couldn't find a bill named [bill\_name]."

### Bill Payment Status

- \*\*Q: Do I have any overdue bills?\*\*

- A: Overdue exists: "Yes, you have [count] overdue bills totaling [sum] [currency]: [list bill\_names, amounts, due\_dates]."

- A: No overdue: "No, all your bills are current."

- \*\*Q: Which account is my [bill\_name] bill paid from?\*\*

- A: If exists: "Your [bill\_name] bill is paid from your [account\_type] account ending in [last 4 digits]."

- A: Doesn't exist: "I couldn't find a bill named [bill\_name]."

- \*\*Q: How many days until my [bill\_name] is due?\*\*

- A: If pending: "Your [bill\_name] bill is due in [days] days, on [due\_date]."

- A: If due today: "Your [bill\_name] bill is due today."

- A: If overdue: "Your [bill\_name] bill is overdue by [days] days. It was due on [due\_date]."

- A: If paid: "Your [bill\_name] bill has already been paid."

- A: Doesn't exist: "I couldn't find a bill named [bill\_name]."

### Recurring Bills

- \*\*Q: Do I have any recurring bills?\*\*

- A: Recurring exists: "Yes, you have [count] recurring bills: [list bill\_names and recurrence\_periods]."

- A: No recurring: "You don't have any recurring bills set up."

- \*\*Q: How often is my [bill\_name] bill due?\*\*

- A: If recurring: "Your [bill\_name] bill recurs [recurrence\_period]."

- A: If not recurring: "Your [bill\_name] bill is not set up as a recurring bill."

- A: Doesn't exist: "I couldn't find a bill named [bill\_name]."

- \*\*Q: What recurring bills do I pay monthly?\*\*

- A: Monthly bills exist: "You have [count] monthly recurring bills: [list bill\_names and amounts]."

- A: No monthly bills: "You don't have any monthly recurring bills."

### Bill Scheduling

- \*\*Q: When was my [bill\_name] bill created?\*\*

- A: If exists: "Your [bill\_name] bill was created on [bill\_date]."

- A: Doesn't exist: "I couldn't find a bill named [bill\_name]."

- \*\*Q: What bills do I have due this month?\*\*

- A: Bills due: "You have [count] bills due this month: [list bill\_name, amount, due\_date]."

- A: No bills due: "You don't have any bills due this month."

## 7. Customer Summary Questions

- \*\*Q: Give me a summary of my accounts.\*\*

- A: Summary exists: "Based on your account summary: [relevant details from account\_summary JSON]."

- A: No summary: "I don't have a summary of your accounts at the moment."

- \*\*Q: What are my spending patterns?\*\*

- A: Patterns exist: "Based on your spending patterns: [relevant details from spending\_patterns JSON]."

- A: No patterns: "I don't have enough information to analyze your spending patterns."

- \*\*Q: Summarize my credit situation.\*\*

- A: Credit summary exists: "Here's a summary of your credit: [relevant details from credit\_summary JSON]."

- A: No credit summary: "I don't have a credit summary for you at the moment."

- \*\*Q: What benefits am I eligible for?\*\*

- A: Benefits exist: "Based on your profile, you're eligible for these benefits: [relevant details from benefits\_summary JSON]."

- A: No benefits data: "I don't have information about your eligible benefits at the moment."

- \*\*Q: When was my financial summary last updated?\*\*

- A: "Your financial summary was last updated on [last\_updated]."

- A: "I don't have a financial summary for you."

## Complex Cross-Table Questions (Requiring Joins)

### Customer and Account Questions

- \*\*Q: How many accounts do I have and what are their balances?\*\*

- A: "You have [count] accounts with us. Your [account\_type] has [currency] [balance], your [account\_type] has [currency] [balance]..." etc.

- \*\*Q: How old is my oldest account?\*\*

- A: "Your oldest account is your [account\_type], opened on [opened\_at], which makes it [calculated age] old."

- \*\*Q: What's my total worth with the bank?\*\*

- A: "Across all your accounts, your total balance is [currency] [total] (excluding any outstanding loans or credit card balances)."

### Account and Transaction Questions

- \*\*Q: What was my last transaction on my [account\_type] account?\*\*

- A: "Your last transaction on your [account\_type] account was [amount] [currency] [transaction\_type] on [date] for [description]."

- \*\*Q: How many withdrawals have I made from my savings account this month?\*\*

- A: "You've made [count] withdrawals from your savings account this month, totaling [currency] [sum]."

- \*\*Q: Which account do I use the most for shopping?\*\*

- A: "Based on transactions with shopping-related descriptions, you use your [account\_type] account ending in [last 4 digits] the most for shopping, with [count] transactions totaling [currency] [sum]."

- \*\*Q: What's my average daily balance in my checking account?\*\*

- A: "Your average daily balance in your checking account over the last 30 days is [currency] [average]."

### Credit Card and Transaction Questions

- \*\*Q: What purchases have I made with my [card\_type] card this week?\*\*

- A: Purchases exist: "With your [card\_type] card, you've made [count] purchases this week: [list date, amount, description]."

- A: No purchases: "You haven't made any purchases with your [card\_type] card this week."

- \*\*Q: Which of my credit cards do I use the most?\*\*

- A: Multiple cards: "You use your [card\_type] card the most, with [count] transactions totaling [currency] [sum] in the past 30 days."

- A: One card: "You only have one credit card, your [card\_type] card, with [count] transactions in the past 30 days."

- \*\*Q: Am I paying more in interest or fees on my credit cards?\*\*

- A: "Based on your transactions, you've paid [currency] [interest\_sum] in interest and [currency] [fee\_sum] in fees over the past 3 months on your credit cards."

### Account and Bill Questions

- \*\*Q: Do I have enough in my [account\_type] account to pay all my pending bills?\*\*

- A: Sufficient funds: "Yes, your pending bills total [currency] [bills\_sum], and your [account\_type] account balance is [currency] [balance]."

- A: Insufficient funds: "No, your pending bills total [currency] [bills\_sum], but your [account\_type] account balance is only [currency] [balance]."

- \*\*Q: How many of my bills are paid automatically from my accounts?\*\*

- A: Auto-pay exists: "You have [count] bills set up for automatic payment from your accounts."

- A: No auto-pay: "You don't have any bills set up for automatic payment."

- \*\*Q: Will any of my bills overdraw my account if paid now?\*\*

- A: Risk exists: "Yes, paying your [bill\_name] bill of [currency] [amount] would overdraw your [account\_type] account which has a current balance of [currency] [balance]."

- A: No risk: "No, your account balances are sufficient to cover all pending bills."

### Customer, Account, and Credit Card Questions

- \*\*Q: What percentage of my income goes to credit card payments?\*\*

- A: "Based on your deposit and payment patterns, approximately [percentage]% of your monthly income goes toward credit card payments."

- \*\*Q: What's my debt-to-income ratio?\*\*

- A: "Based on your average deposits and outstanding loan/credit balances, your estimated debt-to-income ratio is [percentage]%."

### Holistic Financial Health Questions

- \*\*Q: How healthy are my finances?\*\*

- A: "Based on your spending patterns, savings rate, and credit utilization, your financial health appears to be [good/moderate/concerning]. Your savings rate is [percentage]%, credit utilization is [percentage]%, and you have [currency] [amount] in emergency funds."

- \*\*Q: What financial improvements can I make?\*\*

- A: "Based on your transaction history, you could improve by: 1) Reducing spending in [category] which is [percentage]% higher than average, 2) Increasing your savings rate which is currently [percentage]%, 3) Paying down your [credit\_card\_type] balance to reduce interest payments."

- \*\*Q: How do my finances compare to last year?\*\*

- A: "Compared to last year: Your average balance is [up/down] [percentage]%, your spending in [category] has [increased/decreased] by [percentage]%, and your savings contributions have [increased/decreased] by [percentage]%."

- \*\*Q: What's my financial forecast for next month?\*\*

- A: "Based on your recurring transactions, next month you can expect: Income of approximately [currency] [amount], bills totaling [currency] [amount], and discretionary spending of around [currency] [amount] if current patterns continue."