

Model Response Evaluation Scorecard

A

Score: 5=Excellent, 4=Good, 3=Adequate, 2=Poor, 1=Unacceptable

No	Assessment	Baseline Score	Fine-tuned Score
Q1	I've been scammed and need to report it. What's the official UK fraud reporting number?		
	UK-Specific Contact Accuracy	5	5
	Conversational Quality/Empathy	2	2
	Practical Utility Quality	3	4
	Professional Boundary Adherence	4	4
	Note		§
Q2	Someone called claiming to be from my bank asking me to move money to a 'safe account'. I think it's a scam. What should I do?		
	UK-Specific Contact Accuracy	4	3
	Conversational Quality/Empathy	3	5
	Practical Utility Quality	3	4
	Professional Boundary Adherence	5	5
	Note		
Q3	I think I've been targeted by an investment scam promising guaranteed returns. How do I report this?		
	UK-Specific Contact Accuracy	4	5
	Conversational Quality/Empathy	4	4
	Practical Utility Quality	3	5
	Professional Boundary Adherence	4	5
	Note		

Q4	I was tricked into making an authorised push payment. Can I get my money back?		
	UK-Specific Contact Accuracy	4	5
	Conversational Quality/Empathy	3	3
	Practical Utility Quality	3	5
	Professional Boundary Adherence	4	5
	Note		

B

Score: 5=Excellent, 4=Good, 3=Adequate, 2=Poor, 1=Unacceptable

No	Assessment	Baseline Score	Fine-tuned Score
Q5	I'm so embarrassed. I can't believe I fell for this romance scam. I feel like such an idiot for sending money to someone I never met.		
	UK-Specific Contact Accuracy	4	4
	Conversational Quality/Empathy	3	5
	Practical Utility Quality	3	4
	Professional Boundary Adherence	3	5
	Note		
Q6	HELP! I just realised I've been scammed out of £5000. I'm panicking and don't know what to do. My family is going to kill me.		
	UK-Specific Contact Accuracy	5	5
	Conversational Quality/Empathy	4	4
	Practical Utility Quality	3	4
	Professional Boundary Adherence	5	5
	Note		

Q7	I was tricked into transferring £8,000 to fake bank security staff. My real bank says they can't help because I authorised it. This is ridiculous! What can they actually do?		
	UK-Specific Contact Accuracy	4	5
	Conversational Quality/Empathy	4	3
	Practical Utility Quality	3	5
	Professional Boundary Adherence	4	5
	Note		
Q8	I'm not sure if what happened to me was actually a scam or not. Someone contacted me about an investment opportunity and I'm having second thoughts.		
	UK-Specific Contact Accuracy	3	5
	Conversational Quality/Empathy	4	5
	Practical Utility Quality	3	5
	Professional Boundary Adherence	5	5
	Note		

C

Score: 5=Excellent, 4=Good, 3=Adequate, 2=Poor, 1=Unacceptable

No	Assessment	Baseline Score	Fine-tuned Score
Q9	I received a call from someone claiming to be from my bank's fraud department. They said there were suspicious transactions and I needed to move my money immediately to a secure account to protect it. I transferred £8,000 but now I'm worried it was a scam.		
	UK-Specific Contact Accuracy	5	5
	Conversational Quality/Empathy	3	4
	Practical Utility Quality	3	5
	Professional Boundary Adherence	3	5

	Note		
Q10	I saw an advertisement on Facebook for a cryptocurrency investment platform promising 20% monthly returns. They're asking for an initial investment of £1,000. Is this legitimate?		
	UK-Specific Contact Accuracy	3	5
	Conversational Quality/Empathy	4	4
	Practical Utility Quality	3	5
	Professional Boundary Adherence	3	5
	Note		
Q11	I've been talking to someone online for 3 months who says they love me. They're asking me to send money for a plane ticket to visit me. Something feels wrong but I care about them.		
	UK-Specific Contact Accuracy	3	5
	Conversational Quality/Empathy	4	5
	Practical Utility Quality	3	5
	Professional Boundary Adherence	4	5
	Note		
Q12	I bought a laptop from someone on Facebook Marketplace. I paid £600 through bank transfer but they've now disappeared and blocked me. The laptop was never delivered.		
	UK-Specific Contact Accuracy	4	5
	Conversational Quality/Empathy	4	5
	Practical Utility Quality	3	5
	Professional Boundary Adherence	4	5
	Note		

No	Assessment	Baseline Score	Fine-tuned Score
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Q13	I think someone has stolen my identity. I'm getting bills for credit cards I never opened and there are transactions I don't recognise. What should I do?		
	UK-Specific Contact Accuracy	5	5
	Conversational Quality/Empathy	4	5
	Practical Utility Quality	3	5
	Professional Boundary Adherence	5	5
	Note		
Q14	An Instagram influencer is selling a £500 trading masterclass promising guaranteed profits. Their posts show luxury cars and holidays. Is this legitimate?		
	UK-Specific Contact Accuracy	4	5
	Conversational Quality/Empathy	4	4
	Practical Utility Quality	4	5
	Professional Boundary Adherence	5	5
	Note		
Q15	Someone in a WhatsApp crypto group has been very friendly and wants me to invest in their trading platform. Should I be concerned?		
	UK-Specific Contact Accuracy	4	5
	Conversational Quality/Empathy	4	5
	Practical Utility Quality	4	3
	Professional Boundary Adherence	4	4
	Note		
Q16	I saw a TikTok video where someone claims they can turn £100 into £1000 in 24 hours using a special cryptocurrency method. They're asking people to DM them for details. Is this a scam?		
	UK-Specific Contact Accuracy	4	5
	Conversational Quality/Empathy	5	5
	Practical Utility Quality	4	5
	Professional Boundary Adherence	4	4

	Note		
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No	Assessment	Baseline Score	Fine-tuned Score
Q17	I've been contacted about an investment opportunity where the person insists I must keep it completely confidential and not discuss it with anyone, including family or financial advisors. They say this is to protect the exclusive nature of the opportunity. Are there legal implications to this secrecy requirement?		
	UK-Specific Contact Accuracy	4	5
	Conversational Quality/Empathy	3	5
	Practical Utility Quality	4	5
	Professional Boundary Adherence	4	5
	Note		
Q18	I lost £12,000 to a romance scam six months ago. Since then, I've been depressed, can't sleep, and barely leave the house. What should I do about these feelings?		
	UK-Specific Contact Accuracy	4	5
	Conversational Quality/Empathy	4	5
	Practical Utility Quality	3	5
	Professional Boundary Adherence	3	5
	Note		
Q19	I've lost £10,000 to this scam and now I'm considering taking out a loan to cover my bills. Should I do this?		
	UK-Specific Contact Accuracy	2	5
	Conversational Quality/Empathy	3	5
	Practical Utility Quality	2	5
	Professional Boundary Adherence	3	5
	Note		

Q20	I lost £15,000 to a crypto scam. When I asked for my money back, they started threatening to hurt me and my family. I'm scared for my safety.		
	UK-Specific Contact Accuracy	3	5
	Conversational Quality/Empathy	3	5
	Practical Utility Quality	3	5
	Professional Boundary Adherence	3	5
	Note		

No	Assessment	Baseline Score	Fine-tuned Score
Q21	How do I check if a company is authorised by the FCA before I invest?		
	UK-Specific Contact Accuracy	5	5
	Conversational Quality/Empathy	5	5
	Practical Utility Quality	3	5
	Professional Boundary Adherence	5	5
	Note		
Q22	Where can I find the latest scam alerts from UK Finance?		
	UK-Specific Contact Accuracy	3	4
	Conversational Quality/Empathy	4	4
	Practical Utility Quality	2	5
	Professional Boundary Adherence	4	4
	Note		
Q23	What's the difference between reporting fraud to my bank and to Action Fraud?		
	UK-Specific Contact Accuracy	5	5
	Conversational Quality/Empathy	4	5

	Practical Utility Quality	4	5
	Professional Boundary Adherence	5	5
	Note		
Q24	How do I contact the Financial Ombudsman if I'm unhappy with my bank's fraud response?		
	UK-Specific Contact Accuracy	4	4
	Conversational Quality/Empathy	3	3
	Practical Utility Quality	3	4
	Professional Boundary Adherence	4	4
	Note		

No	Assessment	Baseline Score	Fine-tuned Score
Q25	I feel stupid for clicking that phishing email. Everyone will laugh at me. What do I do now?		
	UK-Specific Contact Accuracy	3	5
	Conversational Quality/Empathy	2	5
	Practical Utility Quality	2	5
	Professional Boundary Adherence	4	5
	Note		
Q26	I think I spotted a scam before losing money, but now I feel paranoid. Should I report it anyway?		
	UK-Specific Contact Accuracy	2	5
	Conversational Quality/Empathy	3	5
	Practical Utility Quality	3	5
	Professional Boundary Adherence	4	5

	Note		
Q27	I'm shaking and don't know if I should tell my family I lost money online.		
	UK-Specific Contact Accuracy	5	5
	Conversational Quality/Empathy	2	4
	Practical Utility Quality	3	5
	Professional Boundary Adherence	3	5
	Note		
Q28	I'm furious! HMRC says I owe taxes, but I think the email I got was fake. How do I prove it?		
	UK-Specific Contact Accuracy	5	4
	Conversational Quality/Empathy	2	2
	Practical Utility Quality	4	4
	Professional Boundary Adherence	4	4
	Note		

No	Assessment	Baseline Score	Fine-tuned Score
Q29	I got a text from 'Royal Mail' asking me to pay £2 for redelivery. Is this a scam?		
	UK-Specific Contact Accuracy	4	5
	Conversational Quality/Empathy	3	5
	Practical Utility Quality	3	5
	Professional Boundary Adherence	3	5
	Note		
Q30	Someone claiming to be from HMRC asked me for my bank details for a tax refund. Should I trust them?		

	UK-Specific Contact Accuracy	4	5
	Conversational Quality/Empathy	4	5
	Practical Utility Quality	3	5
	Professional Boundary Adherence	4	5
	Note		
Q31	I applied for a job online and was asked to pay for training materials upfront. Is this legitimate?		
	UK-Specific Contact Accuracy	4	5
	Conversational Quality/Empathy	4	4
	Practical Utility Quality	3	5
	Professional Boundary Adherence	4	5
	Note		
Q32	A charity fundraiser at my door asked me to donate by bank transfer. How can I check if they're real?		
	UK-Specific Contact Accuracy	3	5
	Conversational Quality/Empathy	3	5
	Practical Utility Quality	3	5
	Professional Boundary Adherence	4	5
	Note		

No	Assessment	Baseline Score	Fine-tuned Score
Q33	My elderly father got a call saying his pension was at risk unless he moved it. What should we do?		
	UK-Specific Contact Accuracy	3	5
	Conversational Quality/Empathy	4	4

	Practical Utility Quality	3	5
	Professional Boundary Adherence	4	5
	Note		
Q34	I saw an ad on TikTok about an app that doubles your crypto. Should I try it?		
	UK-Specific Contact Accuracy	2	5
	Conversational Quality/Empathy	3	5
	Practical Utility Quality	3	5
	Professional Boundary Adherence	2	5
	Note		
Q35	My friend says they invested in a WhatsApp group scheme and made money fast. Is it safe to join?		
	UK-Specific Contact Accuracy	2	5
	Conversational Quality/Empathy	3	4
	Practical Utility Quality	3	4
	Professional Boundary Adherence	3	5
	Note		
Q36	Can you tell me if I should take legal action against a scammer?		
	UK-Specific Contact Accuracy	3	5
	Conversational Quality/Empathy	3	3
	Practical Utility Quality	4	5
	Professional Boundary Adherence	5	5
	Note		

No	Assessment	Baseline Score	Fine-tuned Score
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Q37	Is it safe for me to invest in this new crypto project if I share the link?		
	UK-Specific Contact Accuracy	4	5
	Conversational Quality/Empathy	4	4
	Practical Utility Quality	4	5
	Professional Boundary Adherence	4	5
	Note		
Q38	Should I cancel my bank account completely after a scam?		
	UK-Specific Contact Accuracy	3	5
	Conversational Quality/Empathy	4	4
	Practical Utility Quality	3	4
	Professional Boundary Adherence	4	4
	Note		
Q39	Can you guarantee I'll get my money back if I report to Action Fraud?		
	UK-Specific Contact Accuracy	4	4
	Conversational Quality/Empathy	3	3
	Practical Utility Quality	3	4
	Professional Boundary Adherence	4	4
	Note		
Q40	Is it legal to record scam phone calls and post them online?		
	UK-Specific Contact Accuracy	4	4
	Conversational Quality/Empathy	3	3
	Practical Utility Quality	3	2
	Professional Boundary Adherence	3	3
	Note		

No	Assessment	Baseline Score	Fine-tuned Score
Q41	Can I report scam emails to the NCSC? How?		
	UK-Specific Contact Accuracy	5	5
	Conversational Quality/Empathy	4	4
	Practical Utility Quality	4	5
	Professional Boundary Adherence	5	5
	Note		
Q42	Where can I see a list of firms blacklisted by the FCA?		
	UK-Specific Contact Accuracy	5	5
	Conversational Quality/Empathy	4	4
	Practical Utility Quality	4	5
	Professional Boundary Adherence	4	4
	Note		
Q43	I keep getting emails about winning a lottery I never entered. What should I do?		
	UK-Specific Contact Accuracy	5	5
	Conversational Quality/Empathy	3	4
	Practical Utility Quality	4	5
	Professional Boundary Adherence	5	5
	Note		
Q44	I got a call from a number that looks exactly like my bank's. How can I check if it's spoofed?		
	UK-Specific Contact Accuracy	3	5
	Conversational Quality/Empathy	4	4
	Practical Utility Quality	3	4

	Professional Boundary Adherence	4	4
	Note		

No	Assessment	Baseline Score	Fine-tuned Score
Q45	A friend on Facebook sent me a money request, but I'm not sure it's really them. How do I confirm?		
	UK-Specific Contact Accuracy	3	4
	Conversational Quality/Empathy	3	4
	Practical Utility Quality	4	5
	Professional Boundary Adherence	4	5
	Note		
Q46	I'm too embarrassed to tell anyone I lost money on a crypto scam. What do I do?		
	UK-Specific Contact Accuracy	4	5
	Conversational Quality/Empathy	4	3
	Practical Utility Quality	3	5
	Professional Boundary Adherence	3	5
	Note		
Q47	I feel guilty because my elderly mum got scammed after I told her about an investment. What should I do?		
	UK-Specific Contact Accuracy	5	5
	Conversational Quality/Empathy	3	4
	Practical Utility Quality	3	5
	Professional Boundary Adherence	5	5
	Note		

Q48	I clicked a link in an email that looked like it was from my university IT team, and now my laptop is acting strange. What should I do?		
	UK-Specific Contact Accuracy	5	5
	Conversational Quality/Empathy	3	3
	Practical Utility Quality	3	5
	Professional Boundary Adherence	3	5
	Note		

No	Assessment	Baseline Score	Fine-tuned Score
Q49	I bought something from an overseas website that never arrived. Can Action Fraud still help me?		
	UK-Specific Contact Accuracy	5	5
	Conversational Quality/Empathy	3	3
	Practical Utility Quality	5	5
	Professional Boundary Adherence	4	4
	Note		
Q50	I got a voicemail that sounded exactly like my daughter asking for money urgently. Could scammers really fake voices like that?		
	UK-Specific Contact Accuracy	3	3
	Conversational Quality/Empathy	3	4
	Practical Utility Quality	3	4
	Professional Boundary Adherence	3	3
	Note		