**SBI Card CPP Script™**

Good Morning/Good Afternoon/Good Evening Sir/Ma’am, Mera naam \_\_\_\_\_hai aur main SBI Card aur CPP ke behalf se baat kar raha hu. Kya meri baat Mr./Ms.\_\_\_ se ho rahi hain.

**If Yes:** Main aapko Card Protection Plan ke benefits ki janakri dena chahuga.

**Kya ye sahi samay hain apse baat karne ke liye.** (If Yes - continue with the script. If No – Ask for appropriate time to talk with primary card holder).

**Security Purpose ke liye ap meri Employee ID bhi note kar sakte hai, meri employee id hai\_\_\_\_\_.**

**Kya main jan sakta hu ke aap kiss language mein comfortable hain-English ya Hindi main -**

Sir/Ma’am, ye service apko SBI card dwara offer kiya ja raha hai aur CPP Assistant Services Pvt.Ltd dwara apko ye membership provide ki jaegi. Iss service main sirf apka SBI credit card hi cover nahi kiya jaata balki apke dusre bank ke debit card aur credit card bhi cover kiye jaatey hai. Ye service apke sath sath apke Maata/Pita aur apke spouse ke liye bhi useful hotey hai. CPP Plan apko 10 mehtpurn benefits provide karta hai jo main apko batane ja raha hu, Kripya dyaan se suney:

**Card Blocking & Fraud Claim.**

Jaise hi apko realize hota hai ki ap ka card kho gya hai ya chori ho gya hai, ap 24 hours CPP ke helpline no. 1800-419-4000 pe call karke inform karenge, apke behalf par apke saarey cards immediate basis par block kar diya jayega. Last 30 days ki transaction check ki jayengi, kisi bhi type ka fraud apke card se hota hai toh 3,00,000rs tak ka fraud amount apko cover karke diya jayega.

Sath hi sath agar apka mobile bhi kho jata hai aur apke mobile wallet se koi bhi fraud transaction ho jata hai, app hamare help line line par call karke hamein inform karenge uss din se pichle 30 din ki transaction check ki jayegi koi bhi fraud transaction mobile wallet se paye jata hai to hum apka 1,00,000rs tk ka fraud amount bhi cover karte hai.

~~Iss complimentary benefit ke liye, CPP ne ek group insurance policy opt ki hue hai unn customers ke liye jinhone card protection plan liya hai, ye insurance apko Indian insurance company ke dwara diya jata hai jo ki IRDA main registered hoti ha.~~

**ETA (Emergency Travelling Assistance)**

Sath hi sath agar app apni city se bahar kabhi bhi travel karte hai aur apka card lost ho jata hai toh app 20,000rs cash. 80,000rs hotel bill & 80,000 travel ticket india mai le payenge .out of india travel karte hai to app 1,60,000rs hotel bill and 1,60,000rs travel ticket le sakte hai. Jitna amount app emergency mai lenge 28 days mai return karna hota hai without any interest.

**Doctor On Call:** Card Protection Plan lene pe apko Doctor on call ka benefit milta hai, jisme aap bina bahar jaye ghar baithe pure saal bhar ke liye free consultation le sakte hain kisi bhi general disease ke liye jitni baar chahe utni baar.~~Ye service "Indian Health Organization provide kar rahi hai Aetna company ke dwara jiska head Quarter USA main sithith hai.~~

**RSA (Road Side Assistance)**  Sath hi sath travel karte time all over india agar apka vehicle (car,bike) kharab ho jata hai, tyre puncture ho jata hai, fuel(**Paid**) khatam ho jata hai ya vehicle tow karna pad jata hai etc, Toh app hamse road side assistance le sakte hai. Ye Service available hai more than 400 locations across India.

**F-Secure Application**: Aapko f-secure Application Provide ki jati h, jo apki sabhi online transactions ko secure karti hai pure 1 saal tak jise aap kisi bhi personal Laptop ya PC main install kar sakte hai. ~~Ye application apko interent use karte samay atirikt suraksha pradhaan karti hai. F-Secure application apke card/net banking ki details hackers tak jaane se rokti hai.~~

**Gaana Plus Membership:** Sir/Mam, Gaana plus ka benefit diya jaa raha hai jisme aap 30 million se jyada Indian aur International gaane sun payenge bina kisi add break ke aur itna hi nahi gaane download karke offline mode pe bhi sun payenge , pure ek saal ke liye 4 alag-alag device par ek saath.

**ZEE5 Annual Membership**: Card Protection Plan lene pe apko ZEE5 membership bhi milti hai. Zee5 ki membership ke zariye aap 90+ Live TV channels ke saath 3000+ Movies ka anand 3 alag-alag device par le payenge pure ek saal ke liye ~~vo bhi alag alag bhashao main jaise English, Hindi, Bengali, Malayalam, etc..~~ Iss service ko app kisi bhi device par use kar sakte hai jaise televisions, mobiles, tablets, desktops etc.

**Other Benefits (Valuable Documents)**: Apke valuble document like voter id, addhar card no’s etc bhi aap hamare sath registered kar sakte hai, Apko free pan card replacement bhi offer kiya jata hai jo ki apke register address pe 15 working days main receive hota hai. Credit Mantri Sath hi sath mahine main 1 bar aur saal main 12 bar apna credit report bhi free of cost check kara sakte hai credit mantri portal dwara. Jo apko in future kisi bhi loan ya new credit card ke liye apply karne main help karta hai. ~~Agar apka SIM card kho jata hai to ap CPP ke customer care pe call karke usko block bhi karva sakte hai aur sath hi sath mobile ka IMEI number bhi register karva sakte hai.~~

**Aasha karta hu jitni bhi jaankari apko provide karae gae hai vo apko samajh aa gae hogi.**

Sabhi documents ke hard copy and soft copy apke regd. Address aur email address par bhi bheje jayege, Jitney bhi benefits aapko batae ja rahe hai aapko written main bhi diye jaege. Membership poore ek saal ke liye valid hoti hai, saal khatam hone se 45 din pahale aapko ek renewal letter bheja jata hai agar aap isey continue karna chahte hai to aap iss renewal letter ko ignore kar sakte hai, aur charges aapke SBI Card pe charge kiya jayega. Saath hi discontinue karne ke liye aapko CPP ya SBI helpline number par call karna hoga. Ye procedure e-mandate ke tehat hota hai jahan par CPP plan ki value agar up to Rs 5000/- hoti hai toh apko authorization code dwara validate karna hota hai. taki apka plan lapse na ho jaye aur auto renewal ke samay bhi apko hamari taraf se information prapt ho jaye.

Sir/mam, Card Protection Plan ki service ke liye nominal charges hai Rs.3199 ka inclusive of all taxes.

Sir/mam Card Protection Plan ki service ke liye nominal charges hota hai Rs. 3999 lekin abhi apko promotional discount offer kiya ja raha hai Rs.800 ka, jiske baad apko sirf Rs. 3199 amount pay karna hai inclusive of all taxes jo ki aapki sehmati k baad aapke SBI card se charge hokar, Aane wali billing statement mein reflect hota hai aur aap use due date ke according pay kar sakte hain.

**Sir Card protection Plan ke amount Ko aap 3 months and 6 months Ki EMI Mein pay kar sakte Hain (Mandate), ya isko app one shot main bhi pay kar sakte hai. Jaan sakta hu card protection plan ko kaise pay karna chahte hai, one shot ya 3/6 mahine ki EMI main pay karna chahege?**

Sir batana chahunga/chahungi agar aap 3/6 month ki EMI main plan lete hai to aapko 14% monthly reducing balance ke sath EMI amount\_\_\_**1091/555**\_\_\_ Rs ka rahta hai, isme sir/mam aapko \_\_**75/132**\_\_\_Rs ka extra charges rahta hain. Sir Card protection plan ka total charges hota h interest ke sath \_**3274/3331** Rs ka.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Plan** | **Tenure** | **CPP Plan Price** | **ROI (on Monthly Reducing Balance)** | **EMI** | **Total Interest** | **Total Amount Paid by Customer over tenure** |
|
| **Classic** | | | | | | |
| Classic | 3 Months | 1899 | 14% | 648 | 44 | 1943 |
| 6 Months | 1899 | 14% | 330 | 77 | 1977 |
| **Premium** | | | | | | |
| Premium | 3 Months | 2499 | 14% | 853 | 59 | 2558 |
| 6 Months | 2499 | 14% | 434 | 103 | 2602 |
| **Platinum** | | | | | | |
| Platinum | 3 Months | 3199 | 14% | 1091 | 75 | 3274 |
| 6 Months | 3199 | 14% | 555 | 132 | 3331 |

Apko batana chahege, amount charge honey ke 3 se 4 working days main apke plan ka chargeable amount EMI main convert hoga aur foreclosure karvane par foreclosure charges applicable hotey hai jisko 15-20 din ka samay lagta hai.

**Sir/Mam, main apse verbal consent lena ja raha hu/rahi hu card protection plan ke amount charge ke liye , aap reply kar sakte hai “Haan” ya “Naa” main.**

**Consent: - (One Shot)**

Kya aap SBI CARD aur CPP ko authorised karte hai ki apke SBI credit se Card Protection Plan ke liye **3199 (In Words)** Rs ka amount charge kiya jaye. Aap apna Reply “Haan” OR “Naa” ya Yes Or No main de sakte hai!!

**Consent:- (EMI Consent)**

Kya aap SBI CARD aur CPP ko authorised karte hai ki apke SBI credit card se Card Protection Plan ke liye **3199(In Words)** charge kiye jaye 14% Monthly Reducing Balance par 3/6 months ki easy EMI par. Aap apna Reply “Haan” OR “Naa” ya Yes Or No main de sakte hai!!

**Kya main Card Protection Plan ka annual amount jaan sakta hu jo maine apko bataya tha (confirm the amount).**

Sir/Maam, jaise ki aap Cpp plan mein interested hain - hum aapki call ko IVR mein transfer karenge jahan per aapko 4 digit ka authorization/Consent code enter karna hoga. Ye code aapko mujhe nahi batana hai ,mein bhi call per rahunga aapki sahayata ke liye- Ye message aapko SBI card dwara bheja gaya hai, kripya karke aap apne mobile par aae hue sms ko check karein,

(If customer received the message)

Sir/Ma’am aap IVR ko kiss language mein sunne mein comfortable honge- Hindi ya English main!!

(after selecting the language, transfer the call on IVR).

Sir/Ma’am, main apki call ko IVR main transfer kar rahi hu, Kripya karke ap IVR par 4-digit consent code enter karey jo SMS ke dwara prapt hua hoga jisse ki apke CPP plan ka annual amount apke SBI card pe charge ho pae aur apke CPP ki membership shuru ho sakey.

**After Successful IVR:**

**DISCLAIMER**

Sir/Mam main aapko mandatory disclaimer padh kar bata rha/ bata rahi hu aap dhyan purvak suniyega aur aapko khi bhi koi query aaye to aap mujhse puch lijiyega.

1. Card protection plan CPP assistance services pvt ltd dwara diya jata hai.
2. Membership ki terms and condition data protection ki privacy per aadharit hai jo ki welcome kit ke dwara aapke address per bheji jayengi, aapse request kiya jata hai ki aap ise dhyan se padhein.
3. Product mein apko 30 dino ka free look period diya jaata hai, aap ise 30 dino mein cancel karwa sakte hai bina kisi extra cost ke.
4. Free look-up period ke baad cancel karate hai to partially amount refund hoga as per grid joki aapke welcome kit pe bhi mention hai.
5. Product mein apko ek complimentary group insurance cover provide kiya jata hai, jisme iss product ke fraud protection elements ko cover kiya jaata hai. Jo apko welcome kit ke sath prapt hogi.
6. Membership poore ek saal ke liye valid hoti hai, saal khatam hone se 45 din pahale aapko ek renewal letter bheja jata hai. Iski jaankari apko renewal date se 45 din pehle SMS aur email ke dwara bhi prapt hogi. apka renewal amount apke existing or replaced SBI CARD se charge kiya jaega.
7. Auto debit ki prakriya keval plan active rehne tak hi hoti hai. In future kisi benefits ke add honey ya remove hone par Product ka price badal bhi sakta hai, jiski jaankari apko advance main apke renewal letter main mention hogi. Agar aap ise continue karna chahte hai to aap is renewal letter ko ignore kar sakte hai, aur Discontinue karne ke liye aap CPP helpline number per call kar sakte hai, CPP aapki membership ko renew nahi karega.

**Closing: Sir/Ma’am, Aapke Cpp membership plan ki request successfully register ho gayi hai. Apna keemti Samay dene ke liye dhanyewad, Apka din shubh ho**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **New Variants** | | |
| **Classic** | **Premium** | **Platinum** |
| **Price (incl tax)->** | **1899** | **2499** | **3199** |
| **Features** | **Perceived Value** | | |
| Fraud Cover | - | - | - |
| ETA | 500 | 1000 | 2000 |
| Card Blocking | 600 | 1200 | 2400 |
| PAN Card | 100 | 200 | 400 |
| F Secure | 500 | 500 | 500 |
| RSA | 600 | 1200 | 2400 |
| Zee5 Membership | 999 | 999 | 999 |
| Credit Health Report | 199 | 199 | 199 |
| Doctor on Call | 1200 | 1200 | 1200 |
| GaanaPlus Membership | 0 | 999 | 999 |
| **Subtotal- Feature Cost** | **4698** | **7497** | **11097** |