



RAY RIEGER TRAINING

## Cash Conversion Script

So I see Mr. /Mrs. *client's name* you are buying a *xxxxxxx* and you are writing us a cheque for this? That is Fantastic.

I do need to ask you a question though before you write the cheque. Is this cheque coming from a personal line of credit or from your personal banking account? The reason why I am asking is our accounting department needs to know, because if it is coming from a personal line of credit we don't need to certify the cheque whereas if it is coming from your personal chequing account we do.

### When client says PLC....

Ok, perfect, if you don't mind me asking what kind of interest rate are you getting on your line of credit?

### Client says: *xx%*

Wow that's a great rate, I do want to mention to you though that some of the banks are being super aggressive and are qualifying some people for zero percent financing right now.

So if you were to qualify you for zero percent would you still want to use your PLC or would you rather use the dealership finance?

### Client says: *Dealership*

*Yes that makes sense. Well lets do a quick credit application and see what you qualify for and we can go from there.*