

Call 9

- 1 P1: this guy doesn't wanna a credit card
- 2 P2: then ↑why did you try to give him one?
- 3 P1: >↑because he applied for a loan, bank gave him a credit card he tried to cancel it so
4 we decided to call up and say excuse me your credit card we gonna increase the
5 limit<
- 6 P2: ↑wow
- 7 P1: HE DOESN'T WANNA A CREDIT CARD!
- 8 P2: yes!!
- 9 ((Phone rings))
- 10 V9: [hello]
- 11 P1: [hello] hello good morning
- 12 V9: yes good morning
- 13 P1: boleh cakap dengan V XXX?
can speak with V XXX?
- 14 V9: yes V ↑speaking
- 15 P1: a:h hello good morning Mister V I'm my name is Ibrahim ah
- 16 V9: yeah
- 17 P1: I'm the head of the ah finance and credit card department ah
- 18 V9: ok
- 19 P1: ok ni ah ahm wa why do you need the increase of credit ah sir?
- 20 V9: wait hold on
- 21 what credit card is it? because I don't have one as well
- 22 P1: ah the XXX gold XXX
- 23 the gold
- 24 V9: I don't have any
- 25 P1: according to report a:h your claims to increase to
26 credit limit was ah issued by our customer service ah Khairu:l Azwan did you
27 speak call our call centre recently?
- 28 V9: I have not at all
- 29 P1: oh
- 30 V9: >I don't even have a credit
31 card<
- 32 P1: Mister V because we have here records that you have to ask to increase your
33 credit ah for you XXX gold

Comment [YK1]: Yes/No Question

Comment [YK2]: Request for Information

Comment [YK3]: Answer

Comment [YK4]: Wh Question

Comment [YK5]: Request for Information

Comment [YK6]: Wh Question

Comment [YK7]: Request for Information

Comment [YK8]: Non-answer Response to YK4

Comment [YK9]: Answer to YK6

Comment [YK10]: Yes/No Question

Comment [YK11]: Request for Confirmation

Comment [YK12]: Answer

34 V9: ok ↑how can I increase my credit when I don't
35 even ↑have the credit card?

36 P1: have you applied for any loan recently?

37 V9: I have

38 P1: ok you see [when you apply
39 V9: [a car loan yes
40 P1: [yeah when you apply for load we automatically give you a
41 card

42 V9: wa::h is that what is that ah free gift or something ah?

43 P1: yeah it is a free
44 gift sir [it's the

45 V9: [you don't have to ok did you ask me whether I want the credit card or not?

46 P1: this is a promotion sir it is you you don't have to pay anything for the card

47 V9: ok let's say I do not want the card, I hate credit cards by the way lar hundred
48 percent fled out

49 P1: [but
50 V9: =[ok
51 P1: but this one you don't have to use it you just keep it there for
52 emergency sir

53 V9: no I do not want ok I don't have to use it plus I do not want it for
54 emergencies you see

55 P1: but then if you ever emergency this is good

56 V9: I don't
57 care↑ [so do not convince me to have a credit card=
58 P1: [hmmm M not
59 V9: =because I do not want it or doesn't matter for emergency
60 P1: [hmmm]
61 V9: =[or no emergencies]
62 P1: I
63 understand I understand but already there is a card under your name we wonder
64 wondering now why are you requesting for increase for credit then?

65 V9: I've not
66 requested increase of credit

67 P1: then ↑why is it noted here from our ah our customer
68 service?

69 V9: how am I suppose to know? ok you said you have the record right?

70 P1: yes

Comment [YK13]: Wh Question
Comment [YK14]: Assessment
Comment [YK15]: NO RESPONSE
Comment [YK16]: Yes/No Question
Comment [YK17]: Request for Information
Comment [YK18]: Answer

Comment [YK19]: Wh Question
Comment [YK20]: Yes/No Question
Comment [YK21]: Request for Confirmation
Comment [YK22]: NO RESPONSE TO YK13
Comment [YK23]: Answer
Comment [YK24]: Yes/No Question
Comment [YK25]: Request for Confirmation
Comment [YK26]: Non-answer Response

Comment [YK27]: Wh Question
Comment [YK28]: Request for Confirmation
Comment [YK29]: Non-answer Response
Comment [YK30]: Wh Question
Comment [YK31]: Request for Confirmation
Comment [YK32]: Non-answer Response
Comment [YK33]: Assessment
Comment [YK34]: Wh Question
Comment [YK35]: Yes/No Question
Comment [YK36]: Suggestion
Comment [YK37]: NO RESPONSE TO YK34
Comment [YK38]: Answer to YK35

71 V9: ok do you have the recording as well?

72 P1: we we will check thru

73 V9: the true recording?

74 P1: what is the actual recording?

75 V9: the actual recording of the conversation

76 P1: then I

77 will double check on it but then wha what will I find in that recording?

78 V9: what will

79 you find? you find documents lar requesting

80 P1: [but

81 V9: =[then that's goodlar

82 P1: =tapi you you

83 baru cakap you kata you you didn't call us

84 V9: ↑yeah I didn't call you correct so

85 ↑why are you saying I have a record?

86 P1: calm down sir↑ calm down

87 V9: =you

88 ↑understand?

89 P1: yes calm down let's let's get to the bottom of this

90 V9: [yes yeah yeah]

91 P1: [first of all you

92 have two credit cards under your name but you don't want to

93 V9: [↑which I do not know off ↑ok correct

94 P1: you don't want this credit card?

95 V9: no I do not I don't even know plus I do not want

96 P1: ok how about this ok sir?

97 V9: hmmm

98 P1: we need you to send in a letter k if you don't want this credit card

99 V9: I need to

100 send in a letter↑

101 P1: yes

102 V9: ↑why do I have to trouble myself?

103 P1: [because it's already

104 V9: [=when for someone gave me

105 something for free?

- Comment [YK39]: Yes/No Question
- Comment [YK40]: Suggestion
- Comment [YK41]: Non-answer Response
- Comment [YK42]: Yes/No Question
- Comment [YK43]: Request for Confirmation
- Comment [YK44]: Non-answer Response
- Comment [YK45]: Wh Question
- Comment [YK46]: Request for Information
- Comment [YK47]: Answer
- Comment [YK48]: OIR
- Comment [YK49]: Wh Question
- Comment [YK50]: Request for Information
- Comment [YK51]: OIR
- Comment [YK52]: Answer
- Comment [YK53]: Wh Question
- Comment [YK54]: Request for Information
- Comment [YK55]: Non-answer Response
- Comment [YK56]: Yes/No Question
- Comment [YK57]: Assessment
- Comment [YK58]: Answer
- Comment [YK59]: Yes/No Question
- Comment [YK60]: Request for Confirmation
- Comment [YK61]: Answer
- Comment [YK62]: Wh Question
- Comment [YK63]: Suggestion
- Comment [YK64]: Non-answer Response
- Comment [YK65]: Yes/No Question
- Comment [YK66]: Request for Confirmation
- Comment [YK67]: Answer
- Comment [YK68]: Wh Question
- Comment [YK69]: Assessment

106 P1: =↑this one from XXX sir it's not our our thing because you
107 already have a credit card under your name you are approved

108 V9: ↑I didn't sign

109 anything how can I approve? ↑

110 P1: [but then you s

111 V9: [=yes or not?

112 P1: because when you do

113 the loan we give you

114 V9: but I didn't ask for it↑

115 P1: .hhh [ha but its]

116 V9: =credit card is not something

117 like a present you know credit card involve in money and >money is a sensitive

118 issue<

119 P1: but there is no problem here sir you just have to send in letter

120 V9: ok now I

121 have to trouble myself, to send in a ↑letter?

122 P1: [=to cancel the credit card]

123 V9: =for something that I got for free?

124 P1: yes yes

125 V9: what↑ kind of process is that↑ does it make sense to you ah↑

126 P1: ok how bout this sir the easier process ok do you want to cancel it verbally?

127 V9: ↑yes ↑of course ↑definitely

128 P1: >ok ok<

129 V9: >↑I don't even know that I have credit cards

130 man!<

131 P1: [ok ok] let me turn on the recorder for you just say hi hi I'm V I do not want

132 your credit card ok please go ahead

133 V9: yes

134 P1: go ahead please

135 V9: >hi I'm V XXX and I I

136 do not want any single credit card at all<

137 P1: and then can you also say I just got *gotchad* by

138 the hits dot fm from morning crew

139 V9: ↑are you serious?

140 ((Laughing))

141 P1: \$I'm serious\$ Sarah set you up dude

- Comment [YK70]: Non-answer Response
- Comment [YK71]: Wh Question
- Comment [YK72]: Assessment
- Comment [YK73]: Non-answer Response
- Comment [YK74]: Yes/No Question
- Comment [YK75]: Assessment
- Comment [YK76]: Non-answer Response
- Comment [YK77]: Yes/No Question
- Comment [YK78]: Assessment
- Comment [YK79]: Answer
- Comment [YK80]: Wh Question
- Comment [YK81]: Request for Information
- Comment [YK82]: Yes/No Question
- Comment [YK83]: Assessment
- Comment [YK84]: Wh Question
- Comment [YK85]: Yes/No Question
- Comment [YK86]: Non-answer Response to YK80 & YK82
- Comment [YK87]: Suggestion
- Comment [YK88]: NO RESPONSE TO YK84
- Comment [YK89]: Answer
- Comment [YK90]: Yes/No Question
- Comment [YK91]: Request for Confirmation
- Comment [YK92]: Answer

142 V9: ↑are you serious?
143 ((Laughing))
144 P1: \$Sarah set you up dude I'm sorry\$
145 ((Laughing))
146 V9: this can't be happening
147 ((Laughing))
148 P1: it is happening dude↑
149 V9: so sorry I'm so sorry
150 P1: ↑no no no its good it's good
151 it's good you you you were fighting for your rights for not to have a credit card but
152 dude got to says GOTCHA!!!
153 V9: alright thanks

Comment [YK93]: Yes/No Question
Comment [YK94]: Request for Confirmation
Comment [YK95]: Non-answer Response