CONVERSATION TOOLKIT

Creditor scripts you can use honestly

Use these scripts as guides, not magic phrases. They cannot guarantee fee reductions, changes to rates, hardship programs or collection outcomes. Record any agreement and ask for written confirmation.

1 / Ask for a lower APR

What to say	"Hello, my current APR is [rate]. I am organising a repayment plan and want to explore whether there is a reduced interest rate or temporary assistance programme available on my account. What options can you offer, and for how long?"

Ask before accepting: Does the rate change automatically later? Are there fees? Will the account be closed, frozen or reported differently?

2 / Ask about hardship options

What to say	"I want to keep communicating about my account, but [brief truthful change in circumstances] has affected what I can afford. I can currently manage [realistic amount]. Do you offer hardship support or a payment arrangement? Please explain the total cost and account consequences."

Ask for written terms. Consider independent free advice before agreeing to significant changes.

CALL & MESSAGE SCRIPTS

Waivers, payment timing and collections

3 / Request a late-fee waiver

What to say	"I saw a late fee of [amount] dated [date]. I am correcting my payment process. Would you consider a one-time courtesy waiver? Can you confirm any effect on the interest charged?"

4 / Change a due date

What to say	"My normal income arrives on [date]. Is it possible to move my payment due date to [date] so I can pay reliably? Please tell me when the change takes effect and whether interest or fees will differ."

5 / Ask about a manageable payment plan

What to say	"I want a realistic repayment arrangement. After essential bills I can afford [amount] on [frequency]. What options can you consider, and can I review the agreement in writing before accepting?"

6 / If a debt collector contacts you

What to say	"Before discussing a payment, please provide the debt details and tell me how to verify them. I will review the information and respond after checking my rights and budget."

Collection law differs by jurisdiction. Do not assume a payment or acknowledgement has no legal consequences. Seek appropriate local advice when unsure.