

NEGOTIATION CREDIT CARD SCRIPT

STEP 1: INCREASING LINES OF CREDIT

You: Hi, I'm calling to make some adjustments to my current credit card. First, what is my current credit line limit?

Operator: Your current limit is \$ _____

You: I'm going to be making a significant purchase and rather than using more than one card, I would like to use this as my primary credit card. In order to do so, I will need to raise my limit.

Operator: How much would you like?

You: What are you authorized to offer me? (If they offer less than you are looking for, continue to negotiate through Steps 2 and 3, then ask to speak to a supervisor, outlined in Step 4)

OR

I would like to increase my limit to \$ _____.

Operator: I can raise your limit to \$ _____ (if applicable, move to Step 2)

OR

We will get back in touch with you in 72 hours, etc.

Then

You: What can you do for me today? If their response is not acceptable to you:

You: Thank you for your assistance. Now, I would like to speak with a supervisor. (Return to script, and begin again)

STEP 2: DECREASING INTEREST RATES

You: What interest rate am I currently paying?

Operator: _____

You: I would like that interest rate lowered immediately (If they do not decrease your interest rate to an acceptable level)

You: I'm confused...I receive offers in the mall quite frequently that are for _____% interest. I realize these are introductory offers, but in order for me to be comfortable using this as my primary card, I would think you could be more competitive. Can you reconsider or meet me at least part way for a limited period of time?

Operator: We could go down to _____ for _____ months.

You: Thank you so much

STEP 3: ELIMATING ANNUAL FEES

You: Am I currently paying an annual fee for this card?

Operator: You are paying \$_____ per year

You: What benefit(s) am I receiving for this fee?

Operator: You are receiving: _____
if you are just paying for the privilege of holding the card:

You: I would like that fee credited and discontinued

Operator: Okay

STEP 4: NEGOTIATING WITH A SUPERVISOR (When Negotiations Are Unsatisfied)

You: Thanks you for your help. Now, I would like to speak with a supervisor.
When the supervisor gets on the line:

You: Hello, I have been speaking with one of your representatives, but I need some additional assistance (Continue negotiations, beginning with **Step 1** as appropriate)

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