

When is it time to call the customer a CUNT?

by Ling Valentine, LINGS.CARS.com



On Mon, Oct 24, 2016, at 12:11, **Ling (Rosie Harding)** said to **Customer**:

Subject: (None) > C X

John,

I've just been told that the car finance proposal has been declined by the finance company. They won't give me a reason as it is confidential, they say. Unfortunately they have advised that this will still be a decline, even if a director's guarantee is provided.

I can't access your credit report directly to check why this happened due to Data Protection Act, so if you want me to see if I can help then the best thing I can suggest is that you check your credit report on Experian and come back to me with any info you can see. They might charge a small fee, but I'd say it's well worth doing to download it and have a look.

On your credit file, you will need to look for things like CCJ's or any late payment (even one late payment can upset the finance companies), or a default or non-payment, or underpayment etc. Often you can be totally unaware of this as it might just be a bank card expiring and a tiny payment being bounced or something really simple like that, or there may be a very good explanation why a payment was stopped (eg you have a small payment dispute).

If there is nothing showing, or it's something that can easily be fixed then I can appeal the finance company decision for you. To do that, I need to know the information and for you to indicate why you think the finance company said it was declined. If you want, you can send me a copy of your credit file, but it's far better if you look and see what's showing as some information on there might be private.

It may be that I can find an alternative deal with a different funder, but rather than just getting another decline, it's better to check and see what kicked them off in the first place.

Bear in mind that if there is a big default or CCJ showing then it will be difficult for me to make an appeal.

Please have a look at your credit file, and let me know how you get on.

Hope that helps :) Let me know when you have some info for me and I'll do my best to help.

Rosie Harding - *I'm new, please don't hit me*

Mon, Oct 24, 2016 12:26 - **Ling (Randall Bell)**

On Mon, Oct 24, 2016, at 12:22, **Customer** said to **Ling(213.205.194.117 x)**:

Subject: (None) > C X

Don't bother my business with you is over

Mon, Oct 24, 2016 13:28 - **Customer**

On Mon, Oct 24, 2016, at 12:28, **Ling (Randall Bell)** said to **Customer**:

Subject: (None) > C X

John,

OK, no problem.

Mercedes declined you - not us, so it will be the same no matter where you go if you try Mercedes finance.

We could try a personal lease if you have no CCJs, defaults or late payments in the last 6 years?

Randall Bell - *Ling's trusted employee*

Mon, Oct 24, 2016 13:32 - **Ling (Rosie Harding)**

On Mon, Oct 24, 2016, at 13:31, **Customer** said to **Ling(213.205.194.117 x)**:

Subject: (None) > C X

I'm disgusted by this I'll never for any reason use you.
It's a shit service from you it's a mercenary attitude from both of you.
Two cars I've leased, well done.
Do not bother chasing me for a follow up call.
Choke on your fucking principles, you don't have any.
No apology will ever pass my fucking lips

Mon, Oct 24, 2016 13:36 - **Customer**

On Mon, Oct 24, 2016, at 13:36, **Ling** said to **Customer**:

Subject: Failed finance > C X

John,

It's a coincidence you want me to choke on my principles, because I'm having them for tea tonight. :)))

I'm missing something here, because Mercedes Finance failed you (not me). Talk about shooting the messenger, BOOM.

Ling Valentine

On Mon, Oct 24, 2016, at 13:38, **Customer** said to **Ling(213.205.194.117 x)**:

Subject: (None) > C X

Fuck off & die.
Pass the blame, do not contact me again.

Mon, Oct 24, 2016 14:42 - **Customer**

Mon, Oct 24, 2016 13:47 - **Ling (Rosie Harding)**

On Mon, Oct 24, 2016, at 13:42, **Ling** said to **Customer**:

Subject: Considerate response > C X

John,

Thanks for your considerate response.

Having checked, your business seems to have negative net worth. That means that it seems to be worth less than nothing on your last accounts. I think that may be the reason it failed, but I'm unsure because Mercedes Finance won't disclose that.

Or it may just be that you seem to be a complete cunt? Who knows...? :)

Ling Valentine

On Mon, Oct 24, 2016, at 14:45, **Customer** said to **Ling(213.205.194.117 x)**:

Subject: (None) > C X

I'm not interested in what you see I have paid all monthly payments you & mercedes are clutching at straws.
For the last time do not contact me.
Two cars 6 years payments & at worst two payments late.
The pair of you are market leaders with a truly brilliant track record, well fucking done.
Go off & count your profits.
You make me sick

On Mon, Oct 24, 2016, at 16:18, **Ling** said to **Customer**:

Subject: Late payments > C X

John,

You said: "at worst two payments late."

You didn't mention **THAT**. There is your answer, 2 late payments are enough to completely hijack your credit rating. So, this decline from Mercedes Finance is not a) Mercedes fault, b) My fault, but ...c) **YOUR** fault.

Along with the negative net worth of your business, **THAT** is what fucked it, I think. Fuck, fuck, fuckety fuck.

You need to accept the responsibility. Go buy a mirror.

Best of luck in the future :)

I'll now terminate this conversation.

Ling Valentine

