**Late Fee Waiver Request Script**

This script is designed to request a **one-time waiver of a late fee** for a credit card, loan, utility bill, or other financial obligation.

**Step 1: Connect to the Right Department**

"Hello, my name is [Your Name], and I have an account with [Company Name]. I recently noticed a late fee on my account, and I’d like to see if it can be waived. Can you direct me to the right person for that?"

(*Wait for confirmation or transfer if necessary.*)

**Step 2: Politely Request the Waiver**

"I see that I was charged a late fee of [$X] on [Date]. I’ve been a responsible customer, and this was an oversight on my part. I always try to pay on time, and I’d really appreciate it if you could waive this fee as a one-time courtesy."

(*Pause and let them respond. Many companies will grant a waiver if you have a good payment history.*)

**Step 3: Reinforce Your Reliability (If They Hesitate)**

"I completely understand policies are in place, and I respect that. However, I’ve been a loyal customer for [X years/months] and have consistently made my payments on time. I’d appreciate any flexibility you can offer in waiving this fee."

(*If they still resist, move to Step 4.*)

**Step 4: Ask About Alternatives (If Denied)**

"If waiving the fee isn’t possible, is there another way to offset it? For example, can it be credited back in some way, or could I receive a courtesy credit on my account?"

(*If they remain firm, politely ask if a supervisor could review your request.*)

**Step 5: Confirm the Waiver**

(*If they agree to waive the fee, confirm the details before ending the call.*)

"Thank you! Just to confirm, the [$X] late fee will be waived, and I’ll see the adjustment on my next statement, correct?"

(*If applicable, ask for email confirmation or check your account later to ensure it’s removed.*)

**Additional Tips:**

✔ **Be polite but persistent** – Agents have discretion, and kindness helps.
✔ **Mention your good payment history** – If you rarely pay late, emphasize this.
✔ **Ask for a one-time courtesy waiver** – Many companies allow at least one per year.
✔ **If denied, ask for a supervisor** – They often have more authority.

Would you like this customized for a specific type of bill (credit card, utility, car loan, etc.)?