



# CUSTOMER INTERVIEWING STRATEGY

## BUILDING RAPPORT

When first engaging with a customer, ask questions to build trust.

How did you hear about us?

Why are you in the market for a new vehicle?

What's most important to you about your next vehicle?

## CONFIRMING THE PURCHASE

Once trust is established, ask more probing questions to qualify the customer for a loan.

Is your vehicle paid off?

How much are you prepared to put down on the vehicle today?

Did you take advantage of any cancellable benefits in your last vehicle purchase?

### ASK THIS



### NOT THAT

**DO YOU HAVE ANY ADDITIONAL VERIFIABLE INCOME?**  
**WHAT'S YOUR CURRENT IMMIGRATION STATUS?**  
(BASED ON DISCOVERY)

**DO YOU RECEIVE ALIMONY?**  
**WHERE WERE YOU BORN?**

## OTHER SOURCES OF INCOME AND LOAN QUALIFICATIONS



A customer may have other sources of income, like alimony or child support. However, you cannot directly ask if that is the case.



If you ask about any additional income, they should volunteer any relevant information. Then, you can probe for more details.



## IMMIGRATION STATUS AND LOAN QUALIFICATIONS



If a customer's visa expires within two years, they might be restricted to getting a loan that has less than a 48-month term.



While you cannot ask about a customer's nationality when discussing loan terms, you can ask when clearing any Red Flags against the Specially Designated Nationals List.



For more information on ensuring compliance within your dealership, contact EFG at 800-527-1984.

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