

Trader Objection Handling Flow Template

Objection handling flow for forex and CFD broker calls: ten trader objections with acknowledge, answer and next-step branches, plus end and handoff rules.

WHO IT IS FOR

Sales, retention and compliance leads at forex and CFD brokerages who run outbound calls to dormant traders and old leads

TIME TO COMPLETE

60 minutes

This template gives your calling team, human or AI, one written flow for the objections dormant traders and old leads raise most. Each objection gets a three-part branch: acknowledge what the trader said, answer it with a fact you can stand behind, then move to one next step. You also fill in the rules for when a call ends and when it goes to a person, so nobody improvises on a regulated topic. The outcome is a flow your sales lead and compliance officer can sign off together and load straight into an AI voice agent or a script deck.

1 How every branch is built

Every objection in this template follows the same three moves, in the same order. Skipping the acknowledgement is what makes a reactivation call sound like a pitch.

☐ Acknowledge in one sentence, in the trader's words

Repeat the objection back without softening it. "You lost money on gold and stopped" lands better than "I understand your concern". The trader hears that the agent listened, and the branch can move on.

☐ Answer with one fact, never a promise

The answer is something that changed, something true about the account, or something the trader can check themselves. Anything about future returns, market direction or what the trader should do with their money is off limits. That's a compliance line, not a style choice.

☐ Offer exactly one next step

A callback at a set time, an email with one link, a transfer to a named team, or a clean close. Two options in one sentence get a no to both.

☐ Cap each objection at two rounds

If the same objection comes back after the answer, the flow goes to the next-step line or the close. A third attempt at the same objection is where complaints start.

☐ Write the branch for the trader who says nothing

Silence after the answer is common on dormant-account calls. Give the agent a short bridging line ("Does that match what happened on your side?") and a rule for how long to wait before it.

☐ End every branch in a disposition code

The codes live in the last section. Without them you can't tell which objection is killing the campaign.

MOVE	WHAT IT DOES	ONE-LINE EXAMPLE
Acknowledge	Shows the trader was heard, in their words	"So the last trade you placed went against you and you closed the app."
Answer	Gives one checkable fact, no forecast and no advice	"Your account is still open and the balance is exactly where you left it."
Next step	Moves to one action or a clean close	"If it's useful, someone from the account team can call you Thursday at 4. Would that work?"

2 The ten objections and their branches

Fill the table with your own wording. The example lines are starting points, and your compliance officer reviews every answer cell before the flow goes live.

☐ Pull the last 50 call notes or recordings and tally the objections

Rank them by count. If your top objection isn't in this table, add a row before you write anything else.

☐ Replace every example answer with a fact about your brokerage

A spread change, a new platform version, a fixed withdrawal process, an account manager by name. If you can't point to the fact in your own systems, don't say it.

☐ Mark which rows skip the answer and go straight to a person

Withdrawal complaints and account-access problems usually do. Say so in the next-step cell so the agent never tries to talk its way through a complaint.

☐ Write the local-language version for each market you call

Objections sound different in Spanish, Arabic or Thai, and a translated English line falls flat. Add a row per language per objection where the wording differs.

☐ Read each answer cell aloud and cut it to two breaths

Written answers run long. On the phone, a trader stops listening after the second sentence.

OBJECTION	ACKNOWLEDGE	ANSWER (ONE FACT)	NEXT STEP
"I lost money last time"	"You had losses and stepped away, that's fair."	Only what's true about the account today: it's open, the balance, any change to the tools or education available. No comment on markets.	Offer an account-manager callback or a clean close. Never a reason to trade again.

OBJECTION	ACKNOWLEDGE	ANSWER (ONE FACT)	NEXT STEP
"I don't have time to trade right now"	"Understood, trading isn't the priority at the moment."	Confirm nothing is required from them and the account stays as it is.	Ask if a check-in in ____ months is welcome. Log the date or the opt-out.
"I've moved to another broker"	"Makes sense, you found something that works."	One fact about what changed here since they left, if anything did. If nothing did, skip the answer.	Ask whether they'd like the account kept open or closed, log the answer, close.
"Who are you? How did you get my number?"	"Fair question."	Name the brokerage, the account they opened and roughly when, and that the number came from their own registration.	Offer a confirmation email from the official domain. If they still doubt it, close politely.
"Is this a robot?"	"Yes, this is an automated call from [Brokerage]."	Say what the call is for and that a person is available on request. Never deny being automated.	Continue if they're fine with it. Transfer or offer a human callback if they're not.
"The spreads and fees were too high"	"Costs were the problem, got it."	State the current published spread on the pair they traded, or say you'll send the current schedule. Don't compare to other brokers.	Send the fee schedule by email. Offer a callback if they want to go through it.
"I had a problem with a withdrawal"	"That shouldn't have happened, and I want it looked at."	No answer on this call. Take the details and confirm who will follow up.	Hand off to support or payments with a ticket reference. Disposition: complaint.
"Just send me an email"	"Will do."	Confirm the email on file and say what the message will contain, one link only.	Send within the hour from the official domain. No further calls unless they reply.
"I'm not interested"	"No problem, I won't keep you."	One sentence: the account stays as it is and they can come back any time.	Ask if they want no further calls. If yes, add to the suppression list on the call.
"I'll think about it"	"Take your time."	Say what happens if they do nothing: nothing changes on the account.	Offer one dated follow-up. If they decline, close and log.

3 Lines the agent must never cross

Outbound broker calls sit inside financial promotion rules. The flow has to make the boundary explicit, because a good objection handler will otherwise reach for the persuasive line.

☐ List the banned statements and load them as hard rules

No return figures, no "the market is recovering", no "now is a good time", no "other traders are making money", no comment on where a specific instrument is heading. Put the list in the agent's instructions as well as in the training deck.

☐ Write the risk statement your compliance officer requires and where it lands

If a trader asks about trading again, the agent reads the approved risk wording before any next step. Wording and placement come from your compliance officer under FCA financial promotion rules, MiFID II or the local equivalent, not from this template.

☐ Decide what the agent says about bonuses or offers

Many jurisdictions restrict trading incentives. If your offer is a fee waiver or education access, write the exact approved sentence. If there's no approved sentence, the answer is that there's no offer.

☐ Ban personal advice, including the friendly kind

"I'd start small" is advice. The branch for "what should I trade" is a redirect to education material or to a person who's licensed to have that conversation.

☐ Set a rule for vulnerability signals

Distress about losses, mentions of debt, or confusion about what the account is. The flow ends the sales part of the call, gives support contact details, and logs the call for compliance review. Confirm the exact wording with your compliance officer or counsel.

☐ Record who signed off each answer cell and when

A dated sign-off per row. When wording changes, the row gets a new date.

TRADER SAYS	AGENT MUST NOT	AGENT DOES INSTEAD
"Will I make it back?"	Give any figure, estimate or reassurance about outcomes	Reads the approved risk wording, offers education material or a human callback
"What should I trade?"	Name an instrument, a direction or a position size	Points to education material or hands off to a licensed person
"Is there a bonus?"	Improvise an incentive	Reads the one approved offer sentence, or says there's no offer
"I can't afford to lose more"	Continue the sales branch	Closes the sales part, gives support contact details, flags the call for compliance review

4 Identity and AI disclosure branches

Two objections come before all the others: who is calling, and whether it's a person. Handle both in the first fifteen seconds, and again any time the trader asks.

☐ Open with the brokerage name, the trader's name and the reason for the call

The reason is specific: "about the account you opened in March", not "a quick catch-up".

☐ **State that the call is automated at the start and whenever asked**

Rules on AI and recorded-call disclosure differ by jurisdiction and change often. Write the disclosure line per country with your compliance officer or counsel, and never let the agent claim to be human.

☐ **Give the trader a way to verify the call**

A callback number listed on your website, or an email from the official domain. Put the exact number and domain in the flow.

☐ **Treat "take me off your list" as a command, not an objection**

The agent confirms, logs the opt-out on the call, and ends. No answer branch, no next step.

☐ **Write the recording notice per jurisdiction**

Some markets require consent to record, some require notice, some neither. The recording line lives here. MiFID II recording obligations for investment firms are a separate review item for your compliance officer.

☐ **Check the data-source line is true**

"Your number is from your registration with us" only works if that's where the number came from. Bought lists need a different line and a GDPR and TCPA review before anyone dials.

5 When the call ends

A flow without end rules keeps talking. Write down every condition that closes the call and the one line the agent says on the way out.

☐ **End on an explicit opt-out, first time, every time**

"Don't call me", "remove my number" and "stop" all trigger the same branch: confirm, log the suppression, thank them, end.

☐ **End after the second refusal**

One acknowledge-and-answer round is fair. The second "not interested" gets the close line and a disposition, with no further attempts in this campaign.

☐ **End on hostility or abuse**

Set the line: profanity aimed at the agent, threats, or repeated shouting. The agent closes politely and the call is flagged for human review, not queued for a retry.

☐ **End on wrong person or wrong number**

Confirm no account details were shared, apologise, and log the number for suppression and data correction in the CRM.

☐ **End on a vulnerability signal**

As in the money-and-risk section: close the sales part, offer support details, log for compliance.

☐ **End on the time cap**

Decide the maximum length for a reactivation call and what the agent says when it's reached: a callback offer, then close.

☐ Write the close line once and reuse it

Brokerage name, thanks, and what happens next (nothing, an email, or a callback). Short enough to say in one breath.

END TRIGGER	CLOSE LINE	DISPOSITION	RETRY ALLOWED?
Explicit opt-out	"Understood, I've removed your number. Thanks for your time."	DNC	No
Second refusal	"No problem. Your account stays as it is. Have a good day."	OBJ_NOT_INTERESTED	Not for ____ days
Hostility	"I'll leave it there. Goodbye."	REVIEW	Not until reviewed
Wrong number	"Apologies, I've noted that. Goodbye."	WRONG_NUMBER	No
Vulnerability signal	Approved wording plus support contact details	REVIEW	No
Time cap reached	"I'll let you go. Can someone call you back at ____?"	CALLBACK or OBJ_NOT_INTERESTED	Per the callback

6 When the call hands off to a person

Some objections aren't answers the agent should give. Decide in advance which ones go to a human, how, and to whom.

☐ Hand off any withdrawal, deposit or account-access complaint

The agent takes the trader's name, the issue in one line and the best callback time. Support or payments own it from there.

☐ Hand off when the question needs a licensed person

Product suitability, leverage on a specific account, tax questions. The branch is a warm transfer where a human is available, otherwise a booked callback.

☐ Hand off on request, without a fight

"Can I speak to a person?" is answered with yes and the transfer. No attempt to keep the trader on the automated call.

☐ Hand off by account tier

Set a balance or past-volume threshold above which the call goes to a named account manager instead of the answer branch. Write the threshold here: ____.

☐ Hand off on language mismatch

If the trader switches language and the agent isn't set up for it, transfer to a speaker or book a callback. Log the language so the next call is right.

☐ Define what travels with the transfer

The objection heard, the branch taken, the trader's own words, and the CRM record link. The person picking up shouldn't ask the trader to repeat themselves.

☐ Set the fallback when nobody's available

Outside hours or all agents busy: a callback booked at a specific time, confirmed on the call, written to the CRM.

HANDOFF TRIGGER	METHOD	GOES TO	WHAT THE AGENT SAYS
Withdrawal or deposit complaint	Ticket plus callback	Support or payments team	"I've logged that. Someone from payments will call you within ____ hours."
Asks for a person	Warm transfer, callback if unavailable	Sales or retention desk	"Of course, connecting you now."
Suitability or leverage question	Callback with a licensed agent	Named account manager	"That's one for the account team. When's a good time for them to call?"
Balance above ____	Warm transfer	Named account manager	"Let me put you through to [Name], who looks after your account."
Language mismatch	Transfer or callback	Language desk	Approved line in the trader's language

7 Dispositions and what happens next

Every branch lands in one code. Map each code to a CRM field and a follow-up action before the first call, so objection data shapes the next campaign instead of sitting in call notes.

☐ Use one code per objection, not one per outcome

"Not interested" on its own tells you nothing. "OBJ_FEES" tells you which answer cell needs work and which offer to test next.

☐ Pair each code with a next action and an owner

Callback: sales, dated. Complaint: support, ticket. Email requested: automation, within the hour. Opt-out: suppression list, on the call.

☐ Write the suppression rules into the flow as well as the CRM

Opt-outs and wrong numbers are suppressed the moment the call ends, before the next batch dials.

☐ Review the objection counts weekly

Rank the codes by volume and by how often each branch reaches a next step. The branch with the most volume and the lowest next-step rate is the one to rewrite first.

☐ Keep a change log for answer cells

Date, old wording, new wording, who approved. When the fee objection rate drops, you'll know which change did it.

DISPOSITION CODE	TRIGGER	NEXT ACTION	OWNER
OBJ_LOSSES	Trader cites past losses	Education email or account-manager callback	Retention
OBJ_TIME	No time to trade	Dated check-in in ____ months	Automation
OBJ_OTHER_BROKER	Moved to another broker	Keep or close the account per the trader's answer	Retention
OBJ_FEES	Spreads or fees	Fee schedule email, optional callback	Sales
OBJ_NOT_INTERESTED	Declined twice	No further calls this campaign	Automation
COMPLAINT	Withdrawal, deposit or access problem	Ticket, callback within ____ hours	Support
EMAIL_ONLY	Asked for email instead	One email within the hour, no calls unless they reply	Automation
CALLBACK	Agreed to a dated callback	Calendar entry and CRM task	Sales
DNC	Opt-out or remove request	Suppression list, immediate	Compliance
WRONG_NUMBER	Not the trader	Suppress and correct the record	Data
REVIEW	Hostility or vulnerability signal	Human review before any further contact	Compliance

8 Test the flow before it goes live

Ten short test calls catch most of what goes wrong. Run them on the AI voice agent or with a colleague playing the trader.

☐ Run one test call per objection row

Each call should reach the next step or the close without the agent inventing a line. Note every place it did.

☐ Interrupt the agent mid-answer on three of the calls

Traders talk over calls. Check the branch still resolves when the objection lands halfway through the opening.

☐ Try two objections in one breath

"I lost money, and anyway I've moved brokers." The flow should acknowledge both and answer one.

☐ Say "is this a robot?" at three different points in the call

Start, middle and after the close line. The disclosure answer has to be the same each time.

☐ Have your compliance officer listen to every test recording

They sign off the answer cells, the risk wording and the disclosure lines together, with a date.

☐ **Check every test call landed the right disposition in the CRM**

Ten calls, ten codes, ten next actions. If a code is missing or wrong, fix the mapping before the first real dial.

☐ **Set the review date**

After the first ____ calls, re-rank the objections and rewrite the weakest branch.

How to use this template

1. Print the template or open it beside your CRM and fill the objections table first, starting with your own top five from recent call notes.
2. Replace every example answer with a fact you can point to in your systems, then read each one aloud and cut it to two breaths.
3. Fill the banned-statements list, the risk wording and the disclosure lines with your compliance officer, per country you call.
4. Write the end rules and handoff rules, including the account-tier threshold and the fallback when nobody's available.
5. Map every disposition code to a CRM field and an owner, then run the ten test calls.
6. Load the flow into your AI voice agent or hand it to the calling team, and set the review date.

Book a 30-minute call with a Topcalls co-founder

On a 30-minute call we go through your top trader objections, map the handoff and disposition flow to your CRM, and scope a pilot on the \$0.35/min all-inclusive rate.

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