

[0 seconds][Customer] : Hello, sorry about that.

[2 seconds][Agent] : Oh, that's all right. Sorry, Barton.

[3 seconds][Customer] : I I don't know whether it was me. I don't know me with just swapping over, but yeah, I'll keep this one. I've got the other card. I've just not activated it yet.

[3 seconds][Agent] : If it that's right, I got you. I got you. But listen, apologies if that was me. I'm sorry. I don't know whether it was.

[13 seconds][Customer] : I think it was me when I was trying to go to my wallet.

[16 seconds][Agent] : That's OK.

[16 seconds][Customer] : So I'll keep I'll need to activate this card, which I'll do as soon as I finish this call.

[20 seconds][Agent] : That's all right.

[21 seconds][Customer] : But this, this one will this one will go to this one expires in 28.

[21 seconds][Agent] : So I just got a all right, so let me explain how that works. So First things first. So just because it's a new call, can I just get you to give me first name, surname and date of birth? Beautiful Jane One choice and calls recorded at 188 and SE and \$0.37 per month. And that's for the 10,090 days in two years now 22nd, the 1st payments coming out every month after that. Then on a on the 22nd. If this card now has not expired yet, that's fine. You can use this one if the first payment will come out on this one.

[33 seconds][Customer] : Martin Nags 14th of the 8th 74 Yeah, no.

[56 seconds][Agent] : And then you could just give us a call and what have you.

[58 seconds][Customer] : Will the first payment come out if I give you the card?

[1 minutes 2 seconds][Agent] : Yeah. Yeah. Nothing.

[1 minutes][Customer] : Will the first payment sort come out on the 22nd or you taking it today?

[1 minutes 3 seconds][Agent] : No, no, no, no, no. Nothing's connected with the process.

[1 minutes 5 seconds][Customer] : I I'll give you the new card.

[1 minutes 7 seconds][Agent] : Got you.

[1 minutes 7 seconds][Customer] : I'll give you the new card.

[1 minutes 8 seconds][Agent] : All right. Yeah.

[1 minutes 7 seconds][Customer] : Saves me having to write up.

[1 minutes 9 seconds][Agent] : All right. Perfect.

[1 minutes 9 seconds][Customer] : I just got to get activate it.

[1 minutes 11 seconds][Agent] : OK, so you're gonna activate it right away after this call. OK.

[1 minutes 11 seconds][Customer] : So the as soon as I've done this call, yeah.

[1 minutes 15 seconds][Agent] : Perfect. All right, let me just pause this recording for you. So bear with me, OK? Uh, for security purposes, while obtaining your card details, the call recording will stop, but we'll recommend after we've collected your details.

[1 minutes 32 seconds][Customer] : None. None. None. None.

[3 minutes 52 seconds][Agent] : And this just reads. Please revise the call recordings and resume for qualitymonitoringpurposesandyouremailmnags03@gmail.com.

[4 minutes 1 seconds][Customer] : That's it, Yeah.

[4 minutes 2 seconds][Agent] : I'm just going to read your declaration and you're done.

[4 minutes 5 seconds][Customer] : Oh yeah.

[4 minutes 4 seconds][Agent] : OK, And then I'll explain what I'm going to send you that reads. Thank you, Martin Max. Thanks, Martin. It is important to understand the following information. I will ask your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. One choice income protection insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle. Pinnacle has an agreement with Green Self Financial Services and that Limited, whom I refer to as GFS, to issue and arranges insurance on its behalf. GFS is licensed for the Financial Markets Authority to provide a financial advice service. The advice we have provided to you is limited to assisting you to make a decision about whether One Choice Income Protection Insurance is suitable for your needs on the basis of the information you provided to us about your general circumstances. When providing this advice, we have not considered your specific financial needs of those or considered any other insurance products or services. We have verified that you understand the cover and that you consider that the premiums are affordable. We

will send you a copy of our Financial Advice Disclosure Statement which sets out more information which can assist you to decide whether to act on any advice we provide. One short question and it reads. Can you please confirm that you understand and agree to this? Just yes or no? Thank you. Your application, excuse me. Your answer to the application questions and any related documents for on the basis of your contract of insurance and Pinnacle relies upon the information you have provided when assessing your application. I need to remind you of the duty of disclosure that you agreed to. Can you please confirm you have answered all of our questions in accordance with the duty of disclosure, Yes or no?

[5 minutes 7 seconds][Customer] : Yes, yes.

[5 minutes 28 seconds][Agent] : Thanks Martin you. By agreeing to this declaration you consent to be contacted by us in relation to other products and services. You can operate with this at any time they're contacting us. You've agreed to take out a single one choice income protection insurance policy with the following cover for Martin Mags a monthly insured amount of \$10,000 with a waiting period of 90 days and a benefit period of 24 months. The monthly income benefit payable in the event of a claim may be less than the monthly insured amount as your income benefit is limited to 75% of your average monthly income over any 12 consecutive months during the two years before you suffered your disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments or offsets from other sources from Martin Nags Income Protection. Benefit of loading was applied during the application process.

[6 minutes 19 seconds][Customer] : OK.

[6 minutes 17 seconds][Agent] : Your cover expires on December 22nd, 2039 at 12:00 AM. Your premium for the first year covers \$188.37 per month. Your premium is stepped, which means it will be calculated to each policy anniversary and will generally increases your age. Your monthly benefit amount will also increase automatically by 3% each year and you can opt out of this. Included in your premium is an amount payable to GFS or between 26% and 56% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. AM Best is raised to Pinnacle with AB Plus financial strength good and Triple B minus Issue a credit rating with

an outlook of stable. You can read more about these ratings on our website and in your policy documentation. The policy documentation will be sent to you via mail and if you have provided us with an e-mail address, we'll also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cutting off period to which you may cancel your policy and any premium you may have paid will be refunded in full unless you have launched a claim. There's no ref. There's no refund of premiums after the cutting off. 2 short questions. The first one is do you understand and agree with with the declaration?

[7 minutes 31 seconds][Customer] : Yes.

[7 minutes 32 seconds][Agent] : Thank you. Martin, last question, would you like any other information now? Sorry, excuse me, would you like any other information or would you like me to read any part of the policy documents to you?

[7 minutes 42 seconds][Customer] : No.

[7 minutes 43 seconds][Agent] : Awesome. Now, chat to your wife.

[7 minutes 52 seconds][Customer] : Yeah.

[7 minutes 46 seconds][Agent] : And I work 9:00 to 5:00 tomorrow, and I work 9:00 to 5:00 today, and I also work 12:00 to 8:00 PM on Monday.

[7 minutes 55 seconds][Customer] : Brilliant.

[7 minutes 55 seconds][Agent] : OK, So if she wants, I can give her a call or she can call me whatever suits, and I'll check phone number 0277079372.

[8 minutes 7 seconds][Customer] : That's fine. Yeah.

[8 minutes 8 seconds][Agent] : Beautiful. And you're going to activate that card?

[8 minutes 11 seconds][Customer] : Yes. Yeah.

[8 minutes 10 seconds][Agent] : I just checked that a moment ago with my manager and she said that was fine. All right. Awesome. Awesome, ma'am.

[8 minutes 12 seconds][Customer] : No, I Yeah, the other the. So I'll speak to my wife tonight. Will you e-mail me?

[8 minutes 19 seconds][Agent] : Yes. Yes, yeah, yeah, they'll come along. Just remember exchange.

So what happens is all you do is your ring. It comes through to the contact center and she just asked for Jane.

[8 minutes 19 seconds][Customer] : Can you just give me your Det, your Det contact details and I can give them to her or thanks.

[8 minutes 31 seconds][Agent] : You get put through to me directly.

[8 minutes 33 seconds][Customer] : Alright.

[8 minutes 33 seconds][Agent] : Now the other and I'll be on start to finish. And look, The thing is if you guys then moving forward down the years or whatever it is need any assistance, we'll also you can use me as your point of contact.

[8 minutes 43 seconds][Customer] : Brilliant.

[8 minutes 43 seconds][Agent] : So my customers always have our number. So always lots of support if you need it.

[8 minutes 47 seconds][Customer] : Brilliant.

[8 minutes 46 seconds][Agent] : OK, so, yeah, so I'll put that on there, you know, chat to her and get her to give me a buzz. And if she wants to do evening one evening, I'm here till 8:00 Monday. OK. Oh, lovely stuff.

[8 minutes 54 seconds][Customer] : Well, she's, she's off tomorrow and she's going to Hamner so with her friends. So she probably could do that on the way there.

[9 minutes 1 seconds][Agent] : Yeah. She's going to work, you say? Oh, yeah. Oh, nice. Oh, beautiful. Oh, yeah, lovely. Get it done. Get it over to us. Awesome.

[9 minutes 3 seconds][Customer] : Hamner Springs, I forget to give you a call tomorrow.

[9 minutes 10 seconds][Agent] : All right. But don't forget yourself, though. If you need anything, you're not sure on anything, you just give it a buzz. OK.

[9 minutes 16 seconds][Customer] : Brilliant. Thank you.

[9 minutes 17 seconds][Agent] : All right. Well, you're welcome. There you go. Now you're gonna have a busy Christmas, and I hope you get a bit of resting.

[9 minutes 24 seconds][Customer] : We will be.

[9 minutes 24 seconds][Agent] : But you mind yourself, all right? It's nice to speak to you today and look after you.

[9 minutes 29 seconds][Customer] : Thank you. Cheers.

[9 minutes 28 seconds][Agent] : All right? Take care. Bye, Martin. All the best. See you now. Bye. Bye. Bye. Bye.