

[14 seconds][Customer] : Hello.

[15 seconds][Agent] : Hi there. Right now it's Rob calling from real insurance. How you doing?

[20 seconds][Customer] : Oh hey mate, sorry it kept coming up as suspected scam.

[26 seconds][Agent] : Yeah, and that's fair enough. Umm, the choice of working in a call center is that if we call someone and the number that uh, pops up, they don't recognize and they flag it as them, uh, it comes up for everyone. But I can assure you the only reason I'm calling is because we received your inquiry for life insurance at exactly 416 PM yesterday and we are not open on the weekends. So we're just trying to call up explain how the couple works and months or some points with you.

[56 seconds][Customer] : Yeah, alright. No worries.

[58 seconds][Agent] : Cool. Sorry, can I just confirm we did receive your details here as Mr. Raina Summers date of birth. Sorry, what was that?

[1 minutes 4 seconds][Customer] : Yes, Lachlan, Lachlan Rain. Lachlan Rain of summers.

[1 minutes 9 seconds][Agent] : Oh, OK. So you go by your middle name now.

[1 minutes 14 seconds][Customer] : No, I usually go by my first name.

[1 minutes 11 seconds][Agent] : Oh, OK, sure. So is Lachlan spelled the standard Bay? Lachlan.

[1 minutes 21 seconds][Customer] : Yes.

[1 minutes 22 seconds][Agent] : All right, and I've got your middle name as I've got your date of birth as the 20th of March 1998. Awesome. And you are a male and an Australian resident. Beautiful. Thanks very much for confirming that for me. While everything loads up, I do also need to let you know that all calls are recorded. Any advice I provide is general in nature and may not be suitable to your situation.

[1 minutes 29 seconds][Customer] : Yes, yes, Yep, Yep.

[1 minutes 47 seconds][Agent] : And umm, just so I can get like an understanding of your circumstances. I mean quite young compared to a lot of people I speak to, but what's actually got you interested in life insurance?

[2 minutes][Customer] : I need like a accident and illness policy. Yes, somewhat, yeah.

[2 minutes 7 seconds][Agent] : OK, so more like income protection, OK, because life insurance, just so you are aware, what it's designed to do is basically pay a lump sum to a nominated beneficiary of your choosing when you die, or basically if you were to be diagnosed with the terminal illness. Whereas income protection, umm, it is designed to pay a monthly income benefit directly to you if you're unable to work due to a disabling sickness or injury and you suffer a loss of income.

[2 minutes 40 seconds][Customer] : Yeah, OK.

[2 minutes 41 seconds][Agent] : So is that the one you actually meant to click on?

[2 minutes 44 seconds][Customer] : Yes.

[2 minutes 45 seconds][Agent] : OK, cool, no worries. Now, excuse me, let me just change the service income protection then, umm, basically the way that, uh, we work out income protection is we have a set of yes or no questions we need to ask you about your job and your health and lifestyle to determine how much we can offer to you and, uh, the like parameters of the cover. So when I say that's, umm, the, with the income protection, we offer an income benefit of 70, I'm sorry, up to 70% of your monthly pre tax income from a minimum of \$1000 up to a maximum of \$15,000.

[3 minutes 31 seconds][Customer] : Yeah, OK. Yep.

[3 minutes 31 seconds][Agent] : OK, Now, obviously if you're eligible for the maximum, you don't have to take it. If you just want to look at something small, that is completely up to you. And then, uh, if you're approved, umm, depending on obviously the terms we can offer you cover once in place, it will cover you after your policy anniversary following your 65th birthday. Umm, and keep in mind there are some exclusions that apply as outlined in the PDS. I'm happy to run through those for you if you need to. Uh, also the premiums for income protection are generally tax deductible, which can make it even more cost effective for you come and the financial year.

[4 minutes 10 seconds][Customer] : Yeah. OK.

[4 minutes 10 seconds][Agent] : Does that all make sense so far? OK, cool. So before answering any of your questions, it is important that you are aware of your duty to answer all of our questions accurately and honestly. Failure to do so could impact, uh, your cover at claims time. So may I first ask, uh, do you work 15 hours or more per week? Excellent. Is your role of an administrative,

managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment? OK, so that'd be no then do you perform heavy physical duties, use heavy machinery or drive a vehicle? Uh, so yes.

[4 minutes 12 seconds][Customer] : Yes, yes, it's mostly outside all of the above.

[4 minutes 59 seconds][Agent] : OK. Yeah. So heavy physical duties may include driving commercial vehicles, operating machinery, carrying, lifting, pushing, pulling or operating heavy machinery.

[5 minutes 8 seconds][Customer] : Yes, yes, yes.

[5 minutes 9 seconds][Agent] : So you do that also. Excuse me again, are you qualified skilled or semi skilled or hold the required licenses to perform your role?

[5 minutes 22 seconds][Customer] : Yes.

[5 minutes 23 seconds][Agent] : Excellent. UMM do you work in any of the following fields? Aviation as a pilot or crew? Entertainment or sporting industry? Air Force, Army, armed forces or do you handle explosives? Excellent. Do you regularly work underground or underwater? Work at heights above 10 meters? Work offshore? Carry a fire Hart, excuse me, firearm or drive long haul.

[5 minutes 38 seconds][Customer] : No, no.

[5 minutes 55 seconds][Agent] : Excellent. All righty. So that was the duties based assessment. So we're going to load this up for us now. Now, based on your duties, you can select A benefit amount anywhere from a minimum of \$1000 up to the maximum of \$15,000.

[6 minutes 23 seconds][Customer] : So monthly.

[6 minutes 14 seconds][Agent] : What amount would you like me to quote you on by taking into account what you earn, Uh, like in terms of monthly? Yeah. How much? How much would help you out if you were sick or injured and unable to work and suffer loss of income?

[6 minutes 29 seconds][Customer] : Oh damn, *** ****.

[6 minutes 41 seconds][Agent] : Uh, uh, we let we can always, uh, uh, like reverse engineer. Do you know what your annual income is before tax?

[6 minutes 52 seconds][Customer] : Yes.

[6 minutes 52 seconds][Agent] : Yeah. How much did you end before tax?

[7 minutes 3 seconds][Customer] : C Could we just like do about like 4 grand or something?

[7 minutes 6 seconds][Agent] : Yeah, yeah, sure. Could do 4000. And could I please confirm with you, Have you had a cigarette in the last 12 months?

[7 minutes 7 seconds][Customer] : Yeah, yes.

[7 minutes 15 seconds][Agent] : No worries. All right, so if we're looking at \$4000 here, I just need to confirm, uh, can you please confirm that the total annual income before tax is at least minimum of \$68,600? Yeah. Is it at least or higher than that \$68,600?

[7 minutes 37 seconds][Customer] : So my yearly wage higher than sorry, yes.

[7 minutes 49 seconds][Agent] : Yeah, yeah. Cool. All right, so we can definitely look at the \$4000 for you. Umm now are you employed or self-employed?

[7 minutes 49 seconds][Customer] : Yeah, it's higher self-employed.

[8 minutes][Agent] : All right awesome. So pre tax income is your share of annual income earned in the business before tax directly due to your own personal efforts, less any business expenses and excluding superannuation contributions. This is the amount that the business would otherwise cease earning in the event you are unable to work due to a disability. Excuse me. So like I mentioned, we can uh, go up to obviously more if you need it, but I'm leaving it at less level \$4000 for you as you requested. Now you have the option to select different waiting periods and benefit periods based on your circumstances. So the waiting period is the non payment period that you must wait before the income benefit is payable after the insured event.

[8 minutes 33 seconds][Customer] : Yep, Yep.

[8 minutes 48 seconds][Agent] : You can choose either 30 days or 90 days, but just keep in mind that the income benefit you've paid in arrears, which means if you choose a 30 day waiting period, your first payment would be 60 days after your first elevated with a claim and then every 30 days after that. Which waiting period would you like me to quote you on? Sure. Now the benefit. Is the maximum amount of time we will pay the income benefit for anyone injury or illness. You can choose between six months to, uh, sorry, six months, one year, two years or five years. Which one would you like me to look at first?

[9 minutes 8 seconds][Customer] : Just be 30 days one year.

[9 minutes 28 seconds][Agent] : Sure. All right. Now included in the policy is a rehabilitation benefit and it's designed to pay a reimbursement of up to 50% of your monthly income benefit to a maximum of \$3000 to help with the rehabilitation costs while claiming. Or you can choose that we reimburse up to six times your income benefit towards the cost of equipment or modifications required to assist your return to work. OK, There is also a final expenses benefit built in which pays \$10,000 in the event that you pass away to assist with things like funeral expenses or other final expenses at that time. Umm, and then looking at this one for you. Umm, as you are self-employed, do you pay yourself weekly, fortnightly or monthly?

[9 minutes 59 seconds][Customer] : Yep, I'll pay myself monthly.

[10 minutes 23 seconds][Agent] : OK, sure. So would you prefer a monthly quote? Would that be best for you?

[10 minutes 28 seconds][Customer] : Yes, please.

[10 minutes 28 seconds][Agent] : All right, cool vents. Now looking at this one here on a monthly figure, you're looking at a premium of \$109.24, which works out to be about \$3.60 per day. Does that sound like it would be suitable to cover you being, uh, for income protection?

[10 minutes 52 seconds][Customer] : So how, how much was it again? Sorry, 100. So I have to pay that.

[10 minutes 54 seconds][Agent] : So \$109.24 per month basically, if you rounded up 110.

[11 minutes 5 seconds][Customer] : I have to pay that a month.

[11 minutes 6 seconds][Agent] : Yeah, that's right.

[11 minutes 8 seconds][Customer] : Yeah, Yeah, Yeah, that's fine.

[11 minutes 9 seconds][Agent] : Awesome. Now also keep in mind your premium is stepped, which means it will generally increase as your age. So as an indication, if you make no changes to the policy, your premium next year would go to \$111.35 per month. And you can also find information about our premium structure on our website.

[11 minutes 34 seconds][Customer] : Alright. Thank you.

[11 minutes 34 seconds][Agent] : And no worries so far, is everything sounding all good? You understand how it's all going so far.

[11 minutes 41 seconds][Customer] : Yes, yes.

[11 minutes 42 seconds][Agent] : Excellent, excellent. I'm going to take you through these health and lifestyle questions because the final price and terms of cover are determined on the outcome. Before I do that, can I just confirm if we are able to get you approved, we'll get a copy of the policy sent out to you via e-mail and then a hard copy in the mail. Can I confirm the e-mail we have here is marla.bricklaying@gmail.com?

[11 minutes 51 seconds][Customer] : Yep, Yep, yes.

[12 minutes 8 seconds][Agent] : Yeah. And what's the best address to get the hard copy sent out to 18 Mitchell St.

[12 minutes 14 seconds][Customer] : 18 Mitchell St., South Penrith.

[12 minutes 24 seconds][Agent] : Excellent. And is that both your home and postal address? Yeah. Awesome. All righty. Lastly, the number that we've got you on here, 0424775116, is that your best contact number?

[12 minutes 30 seconds][Customer] : Home and postal, yes.

[12 minutes 44 seconds][Agent] : OK, awesome. All righty, all right, umm there, OK, so sorry, just bear with me because this is umm like this is literally the first day we're offering umm, the cover I just got. I just umm systems all new to me here. So umm, I'll just reconfirm these these information here with you. Umm now, so just to reconfirm with you, so the question, the initial questions we went over. So you work 15 hours or more per week, you said yes. Umm, the second one in terms of being an admin, managerial, professional nature or being inside, you said no. You work outside, umm, you said yes. The heavy physical duties, heavy machinery and driving your vehicle. You said yes to being qualified, skilled or semi skilled or holding the required license to do so. Said no to being in aviation, entertainment, sporting, uh, any sort of armed forces and handling explosives. And then the last one said, do you regularly work underground or underwater, work at heights above 10 meters, work offshore, carry a firearm or drive long haul? Just reconfirm you said no to that one. Is

that correct? Thank you. All right, so I'm just going to read out here a, excuse me, we're going to jump into the health and lifestyle questions for you. They are mainly yes or Nos to keep it as simple as possible for you. At the end of the day, if there is anything that you're unsure about, please don't hesitate to let me know. So I'm here to help you out, not the other way around. I'll be with you every step of the way. OK?

[14 minutes 15 seconds][Customer] : Yes, they're all good.

[14 minutes 43 seconds][Agent] : Excuse me. OK, so question #1 have you been hospitalized for COVID-19 in the last 12 months? Or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days?

[14 minutes 59 seconds][Customer] : No.

[15 minutes][Agent] : OK, no worries and I'll just quickly read out this pre underwriting disclosure to you. So it says again, please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and they share it with other Australian service providers for the purpose of administering your policy or handling claims. How? Privacy Policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. By proceeding, you understand that you are applying to purchase a life insurance policy and as such you have a duty to take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question I ask here and that you provide honest, accurate and complete answers. You need to answer each question in full, even if you have provided some information to us in any earlier discussions you've had. If you do not take reasonable care, you may breach your duty. And if this happens, your insurer may be entitled to cancel your policy, decline a claim, or make adjustments to the terms and conditions of your policy. So can I please confirm, do you understand and agree to your duty?

[16 minutes 10 seconds][Customer] : Yep, I agree.

[16 minutes 22 seconds][Agent] : Thank you very much and you understand.

[16 minutes 21 seconds][Customer] : Yes, I understand. Yes.

[16 minutes 25 seconds][Agent] : Thank you for that. All right, So, umm, just to reconfirm, sorry, I realized that I needed to ask that question after I read that statement out to you. So, uh, again, uh, have you been hospitalized for COVID-19 in the last 12 months or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days?

[16 minutes 47 seconds][Customer] : No.

[16 minutes 48 seconds][Agent] : Beautiful. Are you a citizen or permanent resident of Australia or of New Zealand? Currently residing in Australia.

[16 minutes 57 seconds][Customer] : Yes.

[16 minutes 59 seconds][Agent] : Does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore? Are you a employed or B self-employed? Do you own a business or are you a contractor?

[17 minutes 12 seconds][Customer] : self-employed buying a business?

[17 minutes 19 seconds][Agent] : Have you been in your current business for at least 12 months? Excellent. Has your business been profitable?

[17 minutes 23 seconds][Customer] : Yes, yes.

[17 minutes 29 seconds][Agent] : Excellent. If you were to become disabled and unable to work, would your business continue to generate income for more than 60 days?

[17 minutes 39 seconds][Customer] : Yes.

[17 minutes 40 seconds][Agent] : No worries. Do you have a second occupation that generates a taxable income? Have you ever been declared bankrupt or placed in receivership, involuntary liquidation, or under administration?

[17 minutes 47 seconds][Customer] : No, no.

[17 minutes 56 seconds][Agent] : The next section is in relation to your height and weight. Please be aware that I am required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figure. Excuse me. Figures, words or height and weight ranges? What is your exact height, please?

[18 minutes 20 seconds][Customer] : Hello.

[18 minutes 20 seconds][Agent] : Yeah. Hello.

[18 minutes 22 seconds][Customer] : Yeah. So, so that just, it went super quiet. My bad.

[18 minutes 25 seconds][Agent] : Oh, sorry about that.

[18 minutes 26 seconds][Customer] : So yeah, all good.

[18 minutes 27 seconds][Agent] : Do you, I'll do you need me to repeat that question or were you able to hear it?

[18 minutes 30 seconds][Customer] : No, no, no, I I I heard.

[18 minutes 33 seconds][Agent] : OK, Perfect. And what is your exact flight placement?

[18 minutes 32 seconds][Customer] : Yeah, 175 centimetres, 96 kilos.

[18 minutes 44 seconds][Agent] : Thank you very much for that. All righty. And then the next, uh, question here says have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months? Fantastic. To the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? You have definite plans to travel or reside outside of Australia that is booked or we'll be booking travel within the next 12 months. All right. Do you have existing income protection cover?

[18 minutes 57 seconds][Customer] : No, no, no, no.

[19 minutes 30 seconds][Agent] : OK, no worries. That's just loading the next questions here. All right, And now we're on to the medical section for you. So there is an overarching question we're going to refer back to and if you need me to repeat it at any time, please let me know. So it says here. Have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following? Number one is cancer, tumor, mole or cysts including skin cancer, sunspots, Melanoma, or leukemia. Have you ever had an abnormal PSA test or an enlarged prostate, stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure? High cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting. Diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder, or pancreas. Epilepsy, Motor neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or

paralysis. Anxiety, anxiety, depression, or stress requiring medical treatment or any other mental health disorder.

[20 minutes 10 seconds][Customer] : No, no, no, no, no, no, no, no, no.

[21 minutes 19 seconds][Agent] : Any illegal drug use, abuse of prescription medication or receive medical advice or counseling for alcohol consumption. A disorder of the kidney or bladder. A blood disorder or disease. Asthma or other respiratory disorder, excluding childhood asthma, back or neck pain or disorder. Arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome, or fibromyalgia. Joint or muscle pain. Ligament injuries, including replacement or reconstructive surgery.

[21 minutes 27 seconds][Customer] : No, no, no, no, no, no, no, no, no.

[22 minutes 8 seconds][Agent] : Osteoporosis or osteopenia, any defect of hearing or sight other than which is corrected by glasses or contact lenses. Excellent. Other than what you have already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist, or are you awaiting the results of any medical tests or investigations? Excellent, And other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks?

[22 minutes 19 seconds][Customer] : No, no, no.

[22 minutes 57 seconds][Agent] : Sorry, I don't realize we have changed that previous question, so let me re ask that one. Other than what you have already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you waiting the results for any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy? Awesome, and then other than what you have already told me about, have you ever during your working career required more than two consecutive weeks off work due to illness or injury?

[23 minutes 21 seconds][Customer] : Nah, Nah.

[23 minutes 36 seconds][Agent] : Beautiful. Umm, two more. Sorry, three more questions left here. You're doing really well so far. I'm looking, so to the best of your knowledge, have any of your

immediate family, and this is just your mom, dad, or if you have any brothers or sisters, uh, any of your immediate family living or deceased, ever being diagnosed with polycystic kidney disease, Huntington's disease, or familial adomatis polyposis. Excellent. To the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

[24 minutes 7 seconds][Customer] : No, no.

[24 minutes 25 seconds][Agent] : Wonderful. Last question here says other than one off events such as a gift certificate and vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering, hub sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity?

[24 minutes 58 seconds][Customer] : No.

[25 minutes][Agent] : Excellent. All right, so that is all the questions there for you. So we're just going to load up the application now. OK, so, so it's just taking the time to do the loading here. All right, So, umm, congratulations, your application has been approved with the following terms that says, yeah, umm, there has been an exclusion added which says, uh, which is due to self-employed and it's on the business continuity. So the income protection benefit will be reduced by any income you receive or are entitled to receive from any business you have an interest in subsequent to the disablement date. This adjustment will only apply with the total amount of the benefit payable plus the ongoing income exceeds 70% of your pre disability income. Righty. Umm, so that only applies where, uh, if you're still getting money from the business even though you're off. Umm, if you don't earn an income while you're off, then that's not applying to you, right? Because the question was, uh, would the business continue to make money if you were unable to work? So that's, that's in that regard. So where it's if it doesn't affect your salary, that's different. OK, awesome. Umm, and then there has been a slight payment change, uh, which is called a loading due to BMI. So with the monthly premium, this has come up to a total now of \$157.83. This is something that can be applied to be reviewed in the future, but would that still be suitable? Would you like me to see if I can adjust

something to make it a bit cheaper for you?

[26 minutes 39 seconds][Customer] : Yeah, yeah, yeah. No, that's fine.

[27 minutes 9 seconds][Agent] : Awesome.

[27 minutes 9 seconds][Customer] : I just, I just want a quote, that's all.

[27 minutes 12 seconds][Agent] : Yeah, no worries. And so with that there you have been fully approved for the cover, umm, by the exclusion, like I said, umm, and there's been no other changes made based on the information you have provided to me.

[27 minutes 29 seconds][Customer] : Yep.

[27 minutes 28 seconds][Agent] : Umm, So just confirming, are you happy to proceed?

[27 minutes 34 seconds][Customer] : I just want a quote right now at the, at the at the time.

[27 minutes 38 seconds][Agent] : Yeah, yeah, no worries. Sure.

[27 minutes 40 seconds][Customer] : So yeah, No, no, no, that's all good.

[27 minutes 42 seconds][Agent] : And did you have any questions or anything like that in regards to, uh, the cover or anything that's not making sense to you? Sure.

[27 minutes 53 seconds][Customer] : No, that's alright.

[27 minutes 55 seconds][Agent] : So understandably, you know, if this is sounding like something that would be suitable for you, uh, we can, uh, yeah.

[28 minutes 7 seconds][Customer] : Yep, Yep.

[28 minutes 3 seconds][Agent] : And by all means take your time to review everything and, and see if it is gonna fit what you need. But, umm, if it does sound like something that would get your circumstances at the moment, uh, the other hand, what we can do is organize to help provide you with that cover. And the way that it works is you're not actually required to stop paying anything today. Uh, you can select a day in the future that would be suitable.

[28 minutes 20 seconds][Customer] : Yep, Yep, Yep.

[28 minutes 28 seconds][Agent] : Read e-mail and post out all the policy documents like I mentioned earlier for you can take your time to read through the policy in full instead of just to quickly send out. If you are happy with it, then also, yeah, it's in place and protecting you and hopefully you never

really have to claim on it. But if you're not satisfied with the policy or change your mind for any reason, you can call us back and apply to have it cancelled at any time. There's no issue with that.

[28 minutes 58 seconds][Customer] : Alright, thank you.

[28 minutes 58 seconds][Agent] : Would you be happy for me to get that organized for you?

[29 minutes 3 seconds][Customer] : Yeah, just send everything out. So I, I if I want to take that, I, I I can take that in the future.

[29 minutes 11 seconds][Agent] : OK, so you're not looking to take out the cover today?

[29 minutes 14 seconds][Customer] : No, not today. I'm just looking around for quotes.

[29 minutes 18 seconds][Agent] : Yeah, no worries. That's fine. So I'll e-mail you that cards out there to the e-mail that we confirmed earlier on at gmail.com. Alrighty. And when do you think would be a good time? I could give you a courtesy call to see if you're happy to continue that.

[29 minutes 27 seconds][Customer] : Yeah, yeah, like 2 days or whatever.

[29 minutes 39 seconds][Agent] : Yeah, no worries. Try back around this time on Wednesday.

[29 minutes 41 seconds][Customer] : Yeah, yeah, no worries.

[29 minutes 45 seconds][Agent] : If you have any questions, look on my numbers in the e-mail. Umm, again, if we do try and call you back now that I have spoken to you, I will be able to leave you a voicemail if you don't answer. And, uh, if the e-mail doesn't actually come through your inbox, just double check your junk folder.

[30 minutes 2 seconds][Customer] : Alright, no worries.

[30 minutes 1 seconds][Agent] : OK, awesome. Thanks very much for your time and uh, I will speak with you.

[30 minutes 7 seconds][Customer] : Alright. Bye. Bye.

[30 minutes 7 seconds][Agent] : Cheers man, bye.