

[2 seconds][Customer] : Hello, Tanya speaking.

[4 seconds][Agent] : Hi Kanye, it's Josh calling from one choice. How are you today?

[7 seconds][Customer] : I'm good. Thank you. Yes, you are. Happy Monday? Yes.

[10 seconds][Agent] : Yes, happy Monday. I'm well, thanks for asking. Umm, I'm just giving you a call in regards to a life insurance inquiry that we received on our website.

[19 seconds][Customer] : Yes, please.

[19 seconds][Agent] : Umm, and just take you through some information and give you a quote as well. Umm, But before I do that, I'll just confirm a few details with you. I'm speaking with Tanya Richard.

[28 seconds][Customer] : Yes, you are.

[29 seconds][Agent] : And your date of birth is the 12th of the 10th, 1960.

[33 seconds][Customer] : Yes, I'm 21. I'm 21.

[39 seconds][Agent] : No, you're 21. Yeah, of course, of course. No worries. And Tanya and I'll just confirm that you're a female. New Zealand. New Zealand. Currently residing in New Zealand.

[51 seconds][Customer] : Yes.

[51 seconds][Agent] : Yeah, and I'll just let you know that all our calls are recorded, Any advice are provided, limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs.

[1 minutes 2 seconds][Customer] : Thank you.

[1 minutes 1 seconds][Agent] : We do not consider your personal circumstances. All righty, Sonya. So what's actually got you looking for some life insurance?

[1 minutes 9 seconds][Customer] : I just bear with my girlfriend, my best, best girlfriend in the world of 30 years this weekend. So.

[1 minutes 13 seconds][Agent] : Oh, I'm so sorry to hear that.

[1 minutes 16 seconds][Customer] : And she had life insurance. Yeah, she had, she had one life insurance. So it's like, well, I hadn't even got some. I better, I'd better help and do something. Yeah, that's why I too love for protection and 'cause it's so dear to have a bloody funeral these days, isn't

it?

[1 minutes 18 seconds][Agent] : Yeah, MMM, yeah, OK MMM MMM yeah. And I'm so sorry to hear about that one, umm, with your friend.

[1 minutes 33 seconds][Customer] : Yeah, you do.

[1 minutes 34 seconds][Agent] : Umm, but yeah, umm, I'll, I'll go through, you know exactly what the cover is. I'll provide you with some pricing. Umm, of course, if you have any questions along the way, feel free to let me know. Umm, but have you ever had a life insurance or anything like that before?

[1 minutes 46 seconds][Customer] : Yeah, years ago, darling, that I got breast cancer. So after that I wasn't allowed to get cover for probably, I think five years. So I just left it.

[1 minutes 57 seconds][Agent] : Uh, MMM, yeah, yeah, yeah.

[1 minutes 59 seconds][Customer] : But I'm still here and it's been, it's been 15 years.

[2 minutes 3 seconds][Agent] : 15 years, yeah. Oh, that's so good to hear.

[2 minutes 2 seconds][Customer] : So there you go.

[2 minutes 6 seconds][Agent] : Umm, but yeah, uh, in the case of the license range, you know, you've, you've had it before. So it's, you know, it's basically designed to provide that financial protection for your family. Umm, I'm assuming in this case you're leaving it behind for the family.

[2 minutes 15 seconds][Customer] : Yes, yes, totally love.

[2 minutes 18 seconds][Agent] : Yeah, yeah, of course. That's beautiful to hear you. Umm, yeah. Umm, it's designed to provide that financial protection for your family through a laptop payment if you were to pass away. Umm, of course the money could be used for any way they see fit. Umm, of course, here at One Choice, we would never tell them how to use that money. OK, so that's a good thing.

[2 minutes 20 seconds][Customer] : Yes, yes, that's a good thing.

[2 minutes 40 seconds][Agent] : I'm saying that yes.

[2 minutes 41 seconds][Customer] : No parties, mate. Don't spend it on the alcohol thing. Me too. Yes dear. Oh nice.

[2 minutes 47 seconds][Agent] : Uh, I'm S I'm saying that you can nominate up to five beneficiaries to receive the benefit amount and they can also request an advance payment of \$10,000 to help with any funeral costs. Or maybe it costs at a time, you know, while the claim is still being processed.

[3 minutes 2 seconds][Customer] : Oh, awesome.

[3 minutes 1 seconds][Agent] : OK, umm, and included in the cupboard, we do have a terminally ill advanced payout as well.

[3 minutes 8 seconds][Customer] : Oh awesome.

[3 minutes 8 seconds][Agent] : Umm, but the whole process, umm, it's very simple. We do all over the phone. Uh, so there's no actual forms to fill in or we don't require you to go get medical checks for blood tests. Umm, we just simply take you through some health and lifestyle questions. Uh, and then that would determine the pricings and the terms of the policy. OK. Umm, but yeah, we'll get into some indicative pricing for yourself. I'm trying to do by miss misses or miss miss I uh, OK, OK. And I'll just confirm your e-mail address as well. It was just tanyaummrickett6@gmail.com. Yeah, no worries then. Alrighty. And to begin with, have you had a cigarette in the last 12 months?

[3 minutes 44 seconds][Customer] : Yesterday, not a cigarette love, but I do vape. Thanks girl.

[3 minutes 54 seconds][Agent] : You do that, Yeah, that's good then.

[3 minutes 55 seconds][Customer] : Yes, I don't lie.

[3 minutes 57 seconds][Agent] : Yeah.

[3 minutes 57 seconds][Customer] : Yes, I do.

[3 minutes 59 seconds][Agent] : Umm, and this one, because we would classify a vape as a e-cigarrete umm, So we'll, we'll switch the address to that question.

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

[4 minutes 6 seconds][Agent] : OK umm, so I'll just put that one there. OK yeah, I'll just load up the pricing here. Umm, so the couplet ranges from 100,000 up to seven fif 750,000. Umm, I can see in weaponry you put through 100,000. Is that the amount you're wanting to look at?

[4 minutes 24 seconds][Customer] : Yes, yes, please.

[4 minutes 25 seconds][Agent] : OK, Yep, no worries then. All righty. So for \$100,000 worth of cover, you would be looking at a indicative fortnightly premium of \$50.81. How's that one sounding?

[4 minutes 25 seconds][Customer] : Yes, that sounds good. When it how long is it for? Sorry, is it fortnight or weekly? Oh, yes, that's great, love.

[4 minutes 42 seconds][Agent] : Fortnite, Yep. OK, no worries then. OK, we'll see if we can get you approved because as I mentioned before, so it's all dependent on the health and lifestyle questions. I mean, because it determines the final premiums in the terms of the policy. But we'll go through that one together, you know, we'll get an outcome. See what? See how we go from there.

[4 minutes 54 seconds][Customer] : Yes, Lovely. Thank you.

[5 minutes 2 seconds][Agent] : OK, All righty. OK, before I do that, I'll just read you what we call pre underwriting disclosure, uh, basically just tells you what we do with your information and what your duty of disclosure is when answering our questions.

[5 minutes 17 seconds][Customer] : Mm hmm.

[5 minutes 16 seconds][Agent] : OK, I just say please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance claims issue cover and other related services. We share this with your insurer and we share it with other service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure. Before you enter into a life insurance contract, you have a legal duty to provide to us any information you know or could reasonably be expected to know, which may affect that decision. To ensure you and in what terms. You do not need to tell us things that we already know or should know as an insurer or which reduces the risk. We ensure if it should be until the time we enter into the contract, if you further disclose the matter or you make a false statement in answer to our question, we may be able to declinically impose new conditions on your policy or avoid your policy entirely. So Tanya, do you understand this? Yes, Sonia.

[6 minutes 12 seconds][Customer] : Yes, I do.

[6 minutes 15 seconds][Agent] : Thanks for that, Tanya. So it's a pretty straightforward process. I'm just going to ask you the question. Most of them being just just on their answers. OK, so first question, are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand?

[6 minutes 13 seconds][Customer] : Thank you, New Zealand citizen.

[6 minutes 33 seconds][Agent] : And of course you're currently residing in new sermon.

[6 minutes 36 seconds][Customer] : Yes.

[6 minutes 37 seconds][Agent] : Yep. OK, no worries. And Tanya, next set of questions in regards to some medical history. So have you ever had symptoms of being diagnosed with or treated for or intend to take medical advice or any of the following stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina?

[6 minutes 57 seconds][Customer] : No.

[6 minutes 59 seconds][Agent] : Lung disorder excluding asthma, sleep apnea or pneumonia, Cancer or leukemia, excluding skin cancer.

[7 minutes 3 seconds][Customer] : No cancer. Yes.

[7 minutes 10 seconds][Agent] : OK, and it's just a bit of a drop down here. So in the last five years, have you been diagnosed with or treated for any of the following cancers? Lung cancer, cancer of the esophagus, stomach or pancreas cancer, brain cancer, multiple myeloma or any other cancer that is spread to other organs. All righty. And was she cancelled over 10 years ago?

[7 minutes 28 seconds][Customer] : No, No 9.

[7 minutes 33 seconds][Agent] : Yep, nine years ago. OK, OK, that one. OK, no worries. Then we'll get to the next question.

[7 minutes 39 seconds][Customer] : Sorry, Love 2015 9/9 No, No, thank God.

[7 minutes 53 seconds][Agent] : Kidney disorder, hepatitis or any disorder of the liver, Anxiety, depression or stress requiring medical treatment or any other mental health disorder.

[8 minutes 10 seconds][Customer] : No, not that I know of.

[8 minutes 12 seconds][Agent] : And have you.

[8 minutes 13 seconds][Customer] : Probably undiagnosed. Now I'm joking. No, no, my dear. No.

[8 minutes 21 seconds][Agent] : Sorry. Give me one second.

[8 minutes 22 seconds][Customer] : Sorry, sweet. You've been here. Sorry, love.

[8 minutes 25 seconds][Agent] : No, no, it's it's, you know, I love it. Umm, you know, it's, it's a very like hot topic.

[8 minutes 31 seconds][Customer] : Again.

[8 minutes 30 seconds][Agent] : And I love how yeah, I love, you know, having a laugh. But like, of course it's serious. But you know, it's, it's a different.

[8 minutes 36 seconds][Customer] : Yes, they're not yet. Not anyway.

[8 minutes 37 seconds][Agent] : Yeah, yeah.

[8 minutes 39 seconds][Customer] : Yes, skimmed that one.

[8 minutes 44 seconds][Agent] : And OK, so we'll put that's that one. And have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for murder neuron disease or any form of dementia including Alzheimer's disease?

[8 minutes 58 seconds][Customer] : No, thank God no.

[8 minutes 57 seconds][Agent] : OK, yes, alrighty there. Let's have a look here, OK? OK, give me one second. Sorry, the computer's just first up on me.

[9 minutes 19 seconds][Customer] : It's like, that's a weird question she didn't answer right. What I keep telling you?

[9 minutes 18 seconds][Agent] : So, umm, OK, perfect. OK, so so congratulations on you. So the application has been approved.

[9 minutes 35 seconds][Customer] : Oh no.

[9 minutes 35 seconds][Agent] : OK, I'm subject to the following terms and conditions. OK, so we are able to offer you a benefit amount of \$50,000 up to \$100,000 fifty 75 or 100 umm, with the policy term of 20 years. OK, Umm, I'll give you a bit of a rundown on exactly what this, umm, cover would, uh, what the cover would, what the policy will cover you for. Sorry.

[9 minutes 57 seconds][Customer] : Yes, yes, please.

[10 minutes][Agent] : Uh, so for the 1st 12 months you'll be covered for accidental death only, OK.

[10 minutes 6 seconds][Customer] : Lovely.

[10 minutes 6 seconds][Agent] : And then after 12 months you would be covered for death due to any cause. However, suicide is not covered in the 1st 13 months of the policy. OK Umm, and then there is a terminally ill advanced payment.

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

[10 minutes 18 seconds][Agent] : So after holding your policy for 12 months, if you were diagnosed with 12 months or less fluid by a medical practitioner, of course we can pay the claim 2IN full and your beneficiaries also will be able to request a funeral advance payout of \$10,000. OK?

[10 minutes 34 seconds][Customer] : Oh, listen.

[10 minutes 35 seconds][Agent] : So please be aware that the premium is stepped, which means you'll generally increase each year.

[10 minutes 40 seconds][Customer] : Yes.

[10 minutes 40 seconds][Agent] : In addition, this policy has automatic indexation, which means each year your benefit amount will increase by 2% with associated increases in premium. Umm, But of course, you can opt out of this indexation each year, OK Umm, so I just got an e-mail, Tony. So the premium has risen, OK, umm, so 100 for \$100,000 worth of cover. Uh, you'll be looking at a fortnightly premium of \$128.16. Umm, I know it's a bit of a drastic change, umm, from the indicative, umm, fortnightly premium that I quoted to you, umm, but it's not still something suitable or affordable for yourself. Because keep in mind you can always look at the 50,000 or the 75,000. Yeah, of course. I'll drop it down to 50 just to see what that one would look like.

[10 minutes 57 seconds][Customer] : Yes the jumpy yes yes, I might just look at it for now until I do some re re rejuggling, if that's alright love yes yes please, yes, Cos I knew I got a lot of lot of stuff going on Well, not really just the breath and my anemia.

[11 minutes 50 seconds][Agent] : Yeah, of course. So for \$50,000 worth of cover, umm, we'll be looking at a fortnightly premium of \$64.08. Is that one sounding? Yeah.

[11 minutes 41 seconds][Customer] : That's the only two things I have problems with now, but yeah

OK, lovely just for now, because I just really want to be covered if I talk it tomorrow, that's all you know talk it in a year Yep, that sounds a bit better. Lovely. Yes, thank you.

[12 minutes 3 seconds][Agent] : OK. Yeah. Umm. So yeah, I just want to confirm that sounding suitable and affordable for yourself. Yeah.

[12 minutes 9 seconds][Customer] : Yes, yes, thank you.

[12 minutes 10 seconds][Agent] : OK, umm, because in that case Tanya, because what I can do for you, because as I mentioned before, we do everything all over the phone. Umm, so the next steps now will just be umm, get you immediately covered today.

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

[12 minutes 21 seconds][Agent] : Umm, I would send you all the tailored policy documents for you to review. And I mean the policy, it does give you a 30 day cooling off.

[12 minutes 28 seconds][Customer] : Oh, awesome. Yes.

[12 minutes 27 seconds][Agent] : So if you do decide the policy is not suitable for you, umm, and you cancel within the 30 days, then of course you would receive a full refund of your premium. Unless a claim has been made of course.

[12 minutes 37 seconds][Customer] : Oh, awesome. No, that sounds lovely. Thank you.

[12 minutes 36 seconds][Agent] : Umm, yeah, sounds good. Yeah, I'm glad to hear that one. Umm, but yeah, but telling me the process from you, it's umm, we just take that of the third payment option. But of course, you're not required to make any upfront payments today.

[12 minutes 50 seconds][Customer] : Yes. OK, love. Yeah.

[12 minutes 49 seconds][Agent] : Umm, and you can still be covered by us, umm, and you can select the date that's most suitable for you, but that's one week from now, Two weeks from now.

[12 minutes 57 seconds][Customer] : Great. Now.

[12 minutes 57 seconds][Agent] : Umm, you know, you have that time to go over all the documents and stuff like that.

[13 minutes 2 seconds][Customer] : Awesome. Awesome. Because I just stopped working, that's all. And I didn't want to have too much.



[13 minutes 2 seconds][Agent] : Have umm, yeah, yeah.

[13 minutes 6 seconds][Customer] : Once I get a job in the new year that'll of course not start it all back up again. Probably lovely. But, you know, I just sort of, if I died over Christmas, if I doubt it, but who? Who knows?

[13 minutes 15 seconds][Agent] : No, no, no, not we. We hope not.

[13 minutes 18 seconds][Customer] : Yes. I hope I don't have alcohol poisoning or something a bit exciting. I'm joking. I'm joking, love. I don't drink. I'm only kidding. But yes. Now that sounds perfect. Love you let me have a look and I'll read all the fine print. Yeah, and I'll get back to you as soon as possible.

[13 minutes 20 seconds][Agent] : Yeah, yeah, yeah, of course. OK, Give me one second. Oh, so with so with this 10 because you wanted, you mentioned that you wanted to go, umm, read over the documents.

[13 minutes 47 seconds][Customer] : Are you?

[13 minutes 44 seconds][Agent] : Were you wanting to offset the cover up today or umm, Oh yeah, yeah, sorry.

[13 minutes 48 seconds][Customer] : Please do it up darling and then I can read it all over.

[13 minutes 49 seconds][Agent] : OK, yeah, no, it's all good. Umm, alrighty, we'll just grab a umm, a PO Sorry, I just lost my train of thought. Umm, a personal address so we can send you through a hard copy as well. Mm hmm.

[13 minutes 50 seconds][Customer] : Yes, yes, sorry, excuse me lovely. 65 Easton Easton Park Parade, Linfield 0629 is the post code in Auckland.

[14 minutes 20 seconds][Agent] : 65 Eastern Park Parade, Glenfield, Auckland, 0629 OK, give me one second. So that's your home address and where your mail goes as well, correct? OK, no worries then. 55 Eastern Park. OK. And tell me about date, would you like the first payment to come out on?

[14 minutes 28 seconds][Customer] : Yes, it is yes, by dear and probably. Is it this week I can start or should I start next week?

[14 minutes 57 seconds][Agent] : It's fairly up to you.

[14 minutes 56 seconds][Customer] : Love is it?

[14 minutes 58 seconds][Agent] : You can let me know a date you can still be covered from by us from today, but you can choose the payment date that works for you.

[15 minutes 5 seconds][Customer] : Am I allowed to please start after Christmas because it's Christmas time? I didn't even know. I'm just looking to think, Oh my God, is Christmas next week day? OK, darling.

[15 minutes 11 seconds][Agent] : Yeah, of course, Tanya, we just want I can push it up to 30 days from today, so you can let me know.

[15 minutes 17 seconds][Customer] : 30. Yes, I've got probably after New Year's, if that's a white love, you know, because it's family.

[15 minutes 17 seconds][Agent] : Yeah, of course, of course.

[15 minutes 23 seconds][Customer] : Every baby stuff's going on, if that's alright.

[15 minutes 27 seconds][Agent] : Yeah. So we can have a look at maybe did you want to have a look at the 6th of January, Jan?

[15 minutes 34 seconds][Customer] : Yep. That sounds perfect, my dear. Yes, please.

[15 minutes 37 seconds][Agent] : Yep. OK. And put that one there. OK. And OK, so the 6th of January will be that first payment. And then with this one, were you wanting to use a direct debit or debit or credit card?

[15 minutes 49 seconds][Customer] : Yes, please. TH. That'll be lovely. Thank you.

[15 minutes 55 seconds][Agent] : And the account name, it was just on the Tanya wicket.

[15 minutes 58 seconds][Customer] : Yes, please.

[15 minutes 59 seconds][Agent] : Yep. And when you're ready, Tony, up the account number that you're wanting to use.

[16 minutes 5 seconds][Customer] : OK, lovely, it is just opening up me down. Tell me lucky the old Danny had a little book. I sweet, but look at that, we're fancy now. I just I just don't know. It's a Kiwi bank, my dear.

[16 minutes 15 seconds][Agent] : Yeah, thank you. And I'll just read that one back to you. So 3/8, 9012088999500. OK, no worries then, Tanya. And because this is a direct debit request, I'm just going to ask you the following question. So do you have authority to operate this bank account alone? OK. Do you need to jointly authorize debits?

[16 minutes 21 seconds][Customer] : Yep, and it is a free up account and it's 3 ZE 389012 0889995 00 yes, yes, yes, yes, perfect Yes, yes no.

[17 minutes 8 seconds][Agent] : Have you cancelled the direct debit authority for One Choice with Pinnacle Life as the initiator in the last nine months on the account you're providing? And I'm happy to set up a direct debit authority without signing a form.

[17 minutes 15 seconds][Customer] : No, yes.

[17 minutes 21 seconds][Agent] : Yeah, alright. And Tanya, so your greatest authority is subject to the terms and conditions relating to the bank account provided and the specific fact that the terms and conditions that relate to this authority, You authorize your bank to allow Pinnacle Light to use the initiator for One Choice to direct debit this account in accordance with these terms and conditions. Yes, only yeah, no worries Antonio. So that payment, it's all set up. So I've got this first payment on the 6th of January.

[17 minutes 58 seconds][Customer] : Awesome.

[17 minutes 44 seconds][Agent] : Umm, and so the last set start on here is just to reach you out the final declaration, umm, and then once that's all done, uh, the policy will be enforced for yourself and then you'll get those umm, copies of the policy documents once your e-mail and the your umm, pursue address.

[18 minutes 1 seconds][Customer] : Lovely.

[18 minutes][Agent] : Umm, but it's a uh, declaration. It is a PA, a few paragraph forms. So I'll try to get through as quickly as possible. I, I won't hold much of your day, but there is 4 questions. So two in the middle and two at the end that I'll just need to clear your summary.

[18 minutes 8 seconds][Customer] : Oh yeah.

[18 minutes 15 seconds][Agent] : OK, so the declaration states, sorry. Thank you. Tanya Advocate,

it is important that you understand the following information. I will ask for your agreement to these terms at the end and your policy will not be enforced unless you've created these terms in full. One Choice Life Insurance, it's issued by Pinnacle Life Insurance Limited who is now referred to as Pinnacle Clinical, has an agreement with Greenstone Financial Services Limited, who might refer to as GFS to issue a rented insurance on its behalf. GS Assets licensed by the Financial Markets Authority to provide a financial advice service. The advice we provided to you is limited to assisting you to make a decision about whether One Choice Life 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 or goals, or considered any other insurance products or services. We verified that you understand and the cover that you considered that the premiums are affordable. We'll send you a copy of our financial advice disclosure statement, which is more information which can assist you to decide whether to act on any advice we provide. So can you please confirm that you understand and agree to this yes or no?

[19 minutes 20 seconds][Customer] : I confirm. Thank you.

[19 minutes 22 seconds][Agent] : Your answer to the application questions and any related documents from the basis of your contract of insurance and rely upon the information you provided when assessing your application. I need to remind you of your duty of disclosure that you agreed to.

[19 minutes 39 seconds][Customer] : Yes, I agree.

[19 minutes 34 seconds][Agent] : Can you please confirm you've answered all our questions In accordance with your duty of disclosure, we may from time to time provide office to you via the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration. You can simply be contacted by us in relation to other products and services. You can opt out of this at any time by contacting us except the cover. Pay for lump sum benefit amount of the following. Tanya Rickett received \$50,000 in the event of life insurance benefit. It's not paid in the event of suicide in the 1st 13 months of the policy. In the 1st 12 months of your, your policy is enforced so death benefit is paid early in the event of accidental death. The cover ends on January 5th, 2045, 12:00 AM. Your premium for the first year of cover is \$64.08 per

fortnight. The premium is stepped, which means it would be calculated at each policy anniversary and will generally increase each year. Your sum insured will also increase automatically by 2% each year and you can opt out of this included in your premium. If you may not pay for the GFS between 12% and 53% of each premium, the premium will be deducted in accordance with the authority provided to us. And this is really Pinnacle light or and this is really Pinnacle with AB plus financial strength good and ship will be 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 mailed to you and if you provided us with an e-mail address will also be emailed to you today. Just carefully consider these documents and show the product which your needs. You have a 30 day calling off. In which you may cancel your policy and any premium you may have paid will be refunded in full unless you're obliged a claim. And Tonya, I've got two last questions here. So do you understand and agree with the declaration? Yes, on that.

[21 minutes 15 seconds][Customer] : Yes, I do.

[21 minutes 16 seconds][Agent] : Yep. And would you like any other information now or would you like me to read any part of the policy document to you?

[21 minutes 22 seconds][Customer] : No, that's fine. Thank you so much. I understand.

[21 minutes 26 seconds][Agent] : Yep, no worries. And Tonya, we'll go ahead and we'll accept that declaration for yourself. Give me one second. OK, Perfect then. So thank you for choosing one choice, Tanya. So that's all completed for you. And then as I mentioned before, you'll get the postal copy within the next 5 to 10 business days, but you also get an e-mail copy within the next hour or so. But yeah, that's all done for you. Is there anything else I can help you out?

[21 minutes 59 seconds][Customer] : Oh, thank you so much and great customer services, my dear. You could sell snow to Ximos. How do you get your KPI up?

[22 minutes 9 seconds][Agent] : Uh huh.

[22 minutes 9 seconds][Customer] : KPI's up, love. Thank you so much.

[22 minutes 11 seconds][Agent] : Well, thank you. It was a pleasure speaking with you. But yeah, if you have any questions, my number will also be in the policy documents, so feel free to give me a

call. OK.

[22 minutes 14 seconds][Customer] : OK, lovely and and merry Merry Christmas. Thank you so much, my dear.

[22 minutes 24 seconds][Agent] : Likewise, likewise have a good new users for and yeah, we'll speak soon.

[22 minutes 29 seconds][Customer] : OK, sweet. Thank you. God bless. Bye. Bye.

[22 minutes 28 seconds][Agent] : OK, thank you. Bye.

[22 minutes 33 seconds][Customer] : Bye.