

[3 seconds][Agent] : Thanks for calling Wheel Insurance Lee speaking. How can I help you?

[7 seconds][Customer] : This is Sharon. I'd like to join up.

[13 seconds][Agent] : OK, I can definitely help you join up today. What type of insurance were you looking for?

[13 seconds][Customer] : I would like to just, you know, travel.

[22 seconds][Agent] : All right, Well, I can definitely, Yeah. Help get you joined up for a funeral cover. Our funeral cover is a guaranteed acceptance if you're an Australian resident aged between 40 and 79. Which means I can have you covered as of today. But just so I can pull up a profile for you, could I just confirm, please, your full name and date of birth? Perfect. And just so I've got spellings correct, I've got Sharon, Sharron, Juana and then I've got Jan, Jan, June and then I've got Thorpe. Thorpe, Perfect. And Sharon, Can I confirm that you are a female Australian resident?

[41 seconds][Customer] : Sharon Jane Thorpe 17th of the 3rd 69 1R June Yeah, yes.

[1 minutes 18 seconds][Agent] : Perfect. Thank you so much. And just Please note all our calls are recorded. Any advice I provide is general in nature, may not be suitable to your situation, but sort best able to assist today. Sharon, what's made you decide you wanted to sign up for some funeral insurance?

[1 minutes 34 seconds][Customer] : Well, I was in another one and like it fell through because they went liquidated.

[1 minutes 43 seconds][Agent] : I'm very sorry to hear that that happened. So yes, and they've just sort of gone bust. You don't have the cover anymore. OK, well just before we hop into explaining how our cover works, then just so you know, for your own sort of security with our cover, all the policies that we issue are underwritten by companies that are licensed by APRA, which is the Australian Prudential Regulatory Authority. And as APRA approved life insurance, these underwriters are required to maintain at all times a minimum level of capital is mandated by APRA to ensure they'll meet the claims of their policy holders as they arise. So APRA monitors this through reporting, auditing and regular oversight. So we're underwritten by a company called Hanover Life Free of Australasia Ltd, one of the largest life free insurers in the world, in the case that real

insurance wants to ever go bust or anything like that and ever is legally required to have minimum level of capital to be able to meet, to be able to meet your claims requirements. So, so yeah, you wouldn't necess. So if anything happened to our company for any reason, you wouldn't just lose your policy.

[2 minutes 58 seconds][Customer] : But I I like the old page on my partner too.

[2 minutes 55 seconds][Agent] : But OK, Well, I can definitely help with that too.

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

[3 minutes 4 seconds][Agent] : So, you know, yeah, can, yeah, we'll have a look at your one, then we'll be able to look at your partners as well. But yes, in terms of this type of cover, I'm sorry. Yes, of course. As you know, if you've had some in place before, it's designed to provide just a bit of financial protection for your loved one. It's a cash benefit anywhere from \$3000 up to \$15,000 just to help with funeral costs and whatnot. Sharon, did you have an amount in mind between 3015 thousand that you'd like me to start on?

[3 minutes 36 seconds][Customer] : 8000.

[3 minutes 38 seconds][Agent] : Alright, perfect. I'll start on that 8000 and just while I load that up in terms of what you'll be covered for with us. So for the 1st 12 months you'll be covered for accidental death and accidental serious injury only. And then after the first 12 months Sharon, you will be covered for death due to any 'cause that's regardless of if it's a pre-existing condition or anything like that. It is absolutely any cause after the first year. And then in addition, there's a terminal illness benefit, which means that after holding your policy for 12 months, if you were first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner in that very unfortunate case, Sharon, that we do pay the funeral insurance out to you in full. You get it while you're still alive that way. On one hand, you can use it for yourself to help with things like your medical costs and what not. Also that way you and your partner are able to plan for the future accordingly rather than having to wait to pass away to receive the benefit amount. And then umm, lastly, I did wanna let you know that there is a benefit that's built in for accidental death because we understand the kind of effect something sudden and accidental like that could have on your partner, on your loved ones in

general. They might need more time off degrees, things like that.

[4 minutes 3 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[4 minutes 52 seconds][Agent] : So for that reason, Sharon, if death issued on accident, we actually triple umm, your payout.

[5 minutes 2 seconds][Customer] : No.

[4 minutes 56 seconds][Agent] : So for an 8000 policy and accidental deaths, UMM would pay at \$24,000 the term. I do have some pricing loaded up for you now though. But before I hop into that, was there any questions so far or sounding pretty straightforward?

[5 minutes 12 seconds][Customer] : How much was that? You know, it's 12 months and you're trying that. Is that an illness? What was that one?

[5 minutes 22 seconds][Agent] : Oh, the terminal illness benefit. OK, so that's just part of the policy. I'm so yeah. Off.

[5 minutes 27 seconds][Customer] : That's why that's why I was in the package.

[5 minutes 30 seconds][Agent] : Yeah.

[5 minutes 30 seconds][Customer] : Doesn't.

[5 minutes 30 seconds][Agent] : So it's just built in. It isn't like an extra or anything. But yeah.

[5 minutes 31 seconds][Customer] : Yeah, yeah.

[5 minutes 34 seconds][Agent] : So yeah, if you were diagnosed with 12 months or less to live by a medical practitioner after you've held the policy for the for the 12 months, then as I said, we pay your funeral insurance just out to you in full. So yeah, it isn't an extra or anything like that. Think of it as an advance payment. So you get paid in advance rather than having to wait to pass away the term sharing terms of your cover. So for 8000 today you'd be looking at \$18.92 per fortnight. So I'm a little bit under \$9.50 a week. And the great thing is that your premiums are level, which means that they are designed to stay the same each year rather than going through yearly increases. And then, Sharon, once you reach the age of 85, your premiums will cease. You don't have to pay for the policy anymore. And on top of that, you'll also automatically receive a 25% bonus cover that gets applied to your benefit amount. So just to put that into an example, once you turn 80 five, 8000 is

going to become 10,000 that you're covered for, and you're not going to have to pay for the policy anymore. Of course, you can also find information about our premium structure on our website. Sharon, for \$8000 of cover for yourself at \$18.92 per fortnight, Did you feel that that would be suitable and affordable?

[5 minutes 53 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah, yeah.

[6 minutes 53 seconds][Agent] : All right, perfect. Well then, yeah, let's pull up a quote for your partner as well. We'll total up the prices and if it's all affordable, then we can get both yourself and your husband's. I'm covered with policies over the phone today, but could I just confirm please your partner's full name?

[7 minutes 11 seconds][Customer] : Stanley Reginald.

[7 minutes 14 seconds][Agent] : So Stanley. Stanley.

[7 minutes 12 seconds][Customer] : Oh, Yep, now his middle name is Reginald.

[7 minutes 17 seconds][Agent] : And he said last name was Reginald.

[7 minutes 24 seconds][Customer] : Oh, REJINAL Reginald J ININ regional OI double I Yeah, O double I sorry.

[7 minutes 28 seconds][Agent] : So Reginald RE OK, so REGINAL and then same last name as yourself O double RO double R OK. And then could I confirm please Stanley's date of birth?

[7 minutes 57 seconds][Customer] : The 24th of the no.

[7 minutes 55 seconds][Agent] : Umm 20, 4th of no, 22nd of 4th, 22nd of the 4th 1953. And can I confirm that he's a male Australian resident?

[8 minutes][Customer] : 22nd of the 4th, 1953 yes.

[8 minutes 14 seconds][Agent] : Perfect.

[8 minutes 20 seconds][Customer] : Yeah.

[8 minutes 15 seconds][Agent] : And then for Stanley, would you be looking at a similar level of cover, the 8000 perfect. So just while I get he's quote loaded up, a couple last things to note is the cover. It does provide you with an early cash out option, which just means that any time after each 85 years, a phase that you are allowed to choose to end the cover. And if you do, we'll pay out 75%

of the funeral insurance benefits. So if you opted for that at age 85, the cover would end. You'd receive \$6000 as an early cash out that you can use to have AUC fit. You can have a massive 85th birthday party if you'd like. And of course the same thing applies for Stanley. And then of course you may pay more in total premiums over the life of the policy than the benefit amount. So just please go ahead this insurance to sort of a savings or investment element. So if you cancel that side of the 30 days, your cover will stop and you'll not receive anything back unless you're eligible for it and choose the early cash back option that I mentioned earlier it. So \$8000 of cover for Stanley be looking at \$39.79 per fortnight. So the total price for both of you to each have an \$8000 policy would be \$58.71 a fortnight. And as I said, level premium and each of your policies, the payments still end at age 85. Say for example, once Stanley reaches age 85, whose payments wouldn't you'd only be paying for yours at that stage.

[9 minutes 39 seconds][Customer] : Yeah, yeah.

[9 minutes 40 seconds][Agent] : But yeah, so both of you to have 8000 of covering places that are suitable, Sharon.

[9 minutes 47 seconds][Customer] : Now that'll be suitable.

[9 minutes 49 seconds][Agent] : Alright, perfect. Very glad to hear. Well then if that was the only suitable, the next step from here, as you requested at the start of the call is, yeah, I can get you both signed up. So you'll both be covered as of the end of the phone call today. So we'll get yours set up first and then we'll be able to set up Stanley's as well. Send out all the documentation for both of you as well. But yeah, just so I can get all that documentation sent out correctly. I'll just confirm both of your details.

[10 minutes 24 seconds][Customer] : I've got 2672 like a Jelly town.

[10 minutes 18 seconds][Agent] : Sharon, could I confirm please an address just starting with your post code 26 722672 and which suburb or town was that and could I confirm the address there please?

[10 minutes 37 seconds][Customer] : Aiden Stuart Drive Kirby Waters like a Jelly town.

[10 minutes 48 seconds][Agent] : So you said it was 18 Stuart Drive in Curly Waters.

[10 minutes 52 seconds][Customer] : Yeah, like a Jelly gown.

[11 minutes 7 seconds][Agent] : OK, So yeah. Was the suburb of town Curly Waters or Lake Cudgelago?

[11 minutes 13 seconds][Customer] : The town is like a Jelly gown, but the the suburb is like a Jelly gown. But like we live out of town on our little property called Curling Waters.

[11 minutes 27 seconds][Agent] : OK, that's OK.

[11 minutes 29 seconds][Customer] : If that doesn't work, just put PR block 139.

[11 minutes 33 seconds][Agent] : So, so 18 Stuart St., you said. And that's St. Yep. All right, so I'll put that in as your home and yeah, we'll put the PO Box in for your postal address just to make sure it all goes there correctly. What what was the post code for your PO Box?

[11 minutes 38 seconds][Customer] : No Stuart UART, but it's God DRYVE TO box 129.

[12 minutes 3 seconds][Agent] : And is that in Lake Kajilligan?

[12 minutes 5 seconds][Customer] : Yeah, like a Gilligan.

[12 minutes 8 seconds][Agent] : And he said it was PO Box 129.

[12 minutes 12 seconds][Customer] : Yeah, like a Gilligan 2672.

[12 minutes 15 seconds][Agent] : All right, perfect. I've put that in for you. I'm insurance and that was the same home and postal address for umm Stanley as well. And could I confirm please, umm, your best e-mail address, Karen J Thorpe Yep. SJ That's J Thorpe 17 at Gmail.

[12 minutes 24 seconds][Customer] : Yes, Sharon J dot SJ4787 at gmail.com.

[12 minutes 54 seconds][Agent] : So that's sjforbes17@gmail.com. Perfect. And I've got your best phone number, Dow. And would that be the best e-mail to put on Stanley's one as well?

[12 minutes 58 seconds][Customer] : Yeah, yes, please.

[13 minutes 7 seconds][Agent] : And then I've got the best phone number, 0421876186, and that was best for Stanley's one as well.

[13 minutes 13 seconds][Customer] : Yeah, yes.

[13 minutes 18 seconds][Agent] : Alright, perfect. So I've confirmed all of those details. So as I said, what we'll do first is put your policy in place and then we'll hop into Stanley's profile and put his in

place. Probably takes about 5-10 minutes to complete from here. But the great thing is that you'll both be covered as of the end of the phone call today. But Sharon, we're not going to require upfront payment. We do work around your schedule. So was there a payday or something that you'd like to line it up with for you?

[13 minutes 47 seconds][Customer] : Yes, please.

[13 minutes 49 seconds][Agent] : Are you the 14th of December for the first fortnightly payment?

[13 minutes 48 seconds][Customer] : The 14th of December, yeah.

[13 minutes 56 seconds][Agent] : All right, perfect. I can definitely do that for you. That's fine. I mean, yes. So what we do now for your policy is putting either a PSP account number or a credit or debit card number. It'll come out automatically starting from the 14th. But before we do that, Sharon, for your policy, once again, 8000 is covered \$18.92 a fortnight. I do just want to ask, are you happy to continue?

[14 minutes 20 seconds][Customer] : Yeah, the the same account for Stan.

[14 minutes 26 seconds][Agent] : Yeah.

[14 minutes 25 seconds][Customer] : So just one account for both of us.

[14 minutes 26 seconds][Agent] : So, OK. So yeah, you're wanting to use the same bank account to set up both policies.

[14 minutes 35 seconds][Customer] : Yes, please.

[14 minutes 36 seconds][Agent] : OK, that's fine. So, so yeah, I'll collect it off you now and we'll, yeah, I'll just have to collect it off you again to set up standard lease policy. But that's fine. I'm bit. So I've got first collection day Thursday the 14th. And were you using a BSP account or credit or debit card?

[14 minutes 56 seconds][Customer] : BSB account? Yep.

[14 minutes 59 seconds][Agent] : And was that a savings or check account just under your name? Sharon Junefour.

[15 minutes 2 seconds][Customer] : Saving Yep. Yep.

[15 minutes 7 seconds][Agent] : And when you're ready, Sharon, what was the BSP for that one? So

633000, that's with Bendigo.

[15 minutes 12 seconds][Customer] : 633000 Yep.

[15 minutes 22 seconds][Agent] : And when you're ready, Sharon, just confirm the account number, please. Yep, Yep, Yep. So 157496746, perfect. So Sharon, what I do now is just read you a quick declaration that outlines the terms and conditions of your cover. Just take a couple minutes to read. So if you have any questions, feel free to stop me at any point. But after that, we'll be all finished with your one. We'll be able to quickly do the same final process, first Stanley's one and then you'll both be set up today.

[15 minutes 29 seconds][Customer] : 157496746 Yeah, yeah.

[16 minutes 7 seconds][Agent] : But I'll begin your reading. It just reads, Thank you, Sharon. June Thorpe, It's important you understand the following information. I'll ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real funeral cover is issued by Hanover last three of Australasia Ltd and it has an arrangement with Greenstone Financial Services trading as Real Insurance to issue and arrange this insurance on it's behalf. Your answers to the application questions and any related documents form the basis of your contract of insurance and how they relies upon the accuracy of the information you provided when assessing your application and every set of target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. We collect your personal information to provide insurance quotes you should cover and other related services. We will share this with your insurer and make sure with other Australian 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. We may from time to time provide office to you by the communication methods you provided to us in relation to other products and services. By agreeing to this declaration. You can send to us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. You've agreed to take out a single wheel fuel cover with the following cover. Sharon June Thorpe



This comes for \$8000. In the event of death. In the case where death is accidental, if you suffered to find accidental serious injury, the benefit amount will triple. Covers for accidental death only for the 1st 12 months of cover, with death by any cause or diagnosis of a terminal illness covered thereafter. Accidental serious injury cover for each life Insured Underage 75 starts immediately and ends on the policy anniversary following the life insured 75th birthday. Once a Life insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit amount. If you take up this early cash out option, you normally have a right to claim under the policy for that life insured. This policy is an insurance policy and does not have a savings or investment component. You can end your cover at any time by contacting us. If you stop paying the premiums, we may end your cover, but we will give you notice before doing so. If cover it's prior to age 85, no benefit is payable. There is no refund of premiums after the cooling off. If you choose to attain cover beyond age 85, you'll be entitled to an additional 25% of bonus cover from that date and you'll not be required to pay any further premiums after the life insurance 85th birthday. The bonus cover is not payable if you take the early cash out option cover for each life insurance. On the day prior to their 100th birthday, we will pay the funeral benefit and bonus cover for the life insured. At this point, the total premium to your first year of cover is \$18.92 per fortnight. Your premiums are level which means they are designed to stay consistent year on year. Although we change the Altio cover or the insurer adjust the premium rates applying to your policy, the insurer can only make a change to apply consistently across all policyholders. You may pay more in premiums and the benefit amount over the life of the policy included in your premium. There's an amount payable to real insurance of between 33% and 61% calculated on a level basis over the life of the policy. Your premium will be debited from your nominated bank account in the name of Sharon June Thorpe, which you're authorized to debit from, and if provided to us, we may provide written communications to you on the e-mail address you provided to us, and this will include any legal notices you are required to provide you in writing. If you prefer to receive these only by mail, you can update your communication preference at any time. We will send you a welcome pack including your policy schedule, PDS and FST by mail. If you provide us with an e-mail

address, your policy schedule will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may cancel your policy in. Any premium you may have paid will be refunded in full unless you've lodged a claim. We have a complaints process which can access at any time by contacting us. Full details are available online and in the documentation we are sending you. So Sharon, do you understand and agree with the declaration? I've read you and would you like any other information about the insurance? Now? Would you like me to read any part of the PDS to you?

[19 minutes 57 seconds][Customer] : Yes, nothing.

[20 minutes 7 seconds][Agent] : OK, perfect. Well, I'm sharing congratulations because yeah, your policy is now set up so you're covered as immediately for the \$8000 level of cover with the real funeral cover. Just quickly take a couple of notes down that I need and then we'll be able to hop into Stanley's profile and just get that one finalized for him as well. I'll be as fast as I can for you.

[20 minutes 32 seconds][Customer] : Hmm.

[20 minutes 47 seconds][Agent] : And just because I do have you purchasing this one on behalf of Stanley, I do just need to ask Sharon, can I please confirm you're authorised to purchase this policy on behalf of the insurance on behalf of Stanley. Perfect. And then just hopping in here. So once again, yeah, I've got his full name, Stanley Reginald Ohr, and he's a male Australian resident, born 22nd of the 4th, 1953. That's all correct.

[21 minutes][Customer] : Yes, yes.

[21 minutes 18 seconds][Agent] : All right, perfect. Thank you so much. I'm just getting that file quit loaded up now, just so we can finish that all up. Do apologize. Computer's just loading a little bit slow this morning. And once again, yeah, his policy was \$8039.79 a fortnight in terms of, yeah, payments. Were you looking to have it come out on the same date as well? On the 14th? Perfect.

[21 minutes 46 seconds][Customer] : Yes, yes, please.

[21 minutes 47 seconds][Agent] : And, and yeah, what we'll have to do is just put in that same BSB account number just for Stanley's policy as well. But before we do that, for Stanley's policy as well, Sharon, are you happy to continue? Perfect. And that was a savings account in the name of Sharon

Junefort. And when you're ready again, Sharon, what was the BSB for that one again?

[22 minutes][Customer] : Yes, yes, 633000.

[22 minutes 17 seconds][Agent] : Yep, perfect. And then just the account when you're ready, please. So 157496746, right. Perfect. So and once again, just like with your policy, all that's left to do is just to read out that final declaration which outlines, yeah, the terms and conditions of cover. Once again, if you have any questions, feel free to stop me at any point. But then, yeah, then Stanley's will be all done as well. You'll be both set up today.

[22 minutes 24 seconds][Customer] : An account 157496746 yeah, yeah, yeah.

[22 minutes 56 seconds][Agent] : But yeah, that one just reads, thank you, Stanley. Reginald Orr It is important you understand the following information. A last few agreement to these terms at the end of your policy will not be enforced unless you agree to these terms in full. Wheel Funeral cover is issued by Hanover Live Free of Australasia Ltd and even has an arrangement with Greenstone Financial Services trading as real insurance. You shouldn't arrange this insurance on its behalf. Your answers to the application questions and any related documents form the basis of your contract of insurance and how they relies upon the accuracy of the information you provided when assessing your application and every set of target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. We collect your personal information to provide insurance quotes you should cover and other related services. We will share this with you, ensure and make sure with other Australian 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. We may from time to time provide office to you by the communication methods you provided to us in relation to other products and services by going to this declaration consent to allow us to contact you for this purpose until we opt out. You can opt out of this at any time by contacting us. You've agreed to take out a single wheel funeral cover with the following cover. Stanley Reginald Orange comes for \$8000 in the event of death. In the case where death is accidental, if you suffered to find accidental serious

injury, the benefit amount will triple covers for accidental death and only for the 1st 12 months have covered with death by any cause or diagnosis of a terminal illness covered thereafter. Accidental serious injury cover for each life insured Underage 75 starts immediately and ends on the policy anniversary following the life insured 75th birthday. Once a life insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit amount. If you take up this early cash out option, you know under the right to claim under the policy for that life insured. This policy is an insurance policy and it's not a savings or investment component. You can end your cover at any time by contacting us. If you stop paying your premiums, you may end your cover, but we will give you notice before doing so. If cover ends prior to age 85, the benefit is payable. There's no refund of premiums after the cooling off. If you choose to retain, probably on age 85, you'll be entitled to an additional 25% of bonus cover from that date. You know if you're required to pay any further premiums after the life insurance 85th birthday, the bonus cover is not payable. If you take the early cash out option cover for each life insurance on the day prior to their 100th birthday, we will pay the final benefit and bonus cover for the life insured. At this point, your total premium for your first year of coverage \$39.79 per fortnight. Your premiums are level, which means they're designed to stay consistent year on year. But when we change the Altio cover all the insured just the premium rates applied to your policy, The insurer can only make a change applied consistently across all policy holders. You may pay more in premiums and the benefit amount is the life of the policy. Included in your premium is an amount payable to real insurance of between 33% and 61% calculated on a level basis over the life of the policy. Your premium will be debit from your nominated bank account in the name of Sharon June Thorpe, which you're authorized to debit from and have provided to us. We may provide written communications to you by the e-mail address you provided to us and this will include any legal notices you are acquired to provide to you in writing. If you prefer to receive these only if I'm now, you can update communication preference at any time. We will send you a welcome pack including your policy, scheduled PDS and FSC via mail. If you provided this with an e-mail address, your policy schedule will also be emailed to you today. You should carefully consider these documents to ensure the

product meets your needs. You have a 30 day cooling off. Which you may cancel. Your policy and any premium you may have paid will be refunded in full. Let's see, what's your claim? We have a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. So Sharon, do you understand and agree with the declaration? I've read you and would you like any other information about the insurance now, would you like to read any part of the PDS to you?

[26 minutes 49 seconds][Customer] : Yes, No thanks.

[26 minutes 55 seconds][Agent] : All right, perfect. Well, congratulations Sharon because yes, daily is now also covered as of immediately \$38,000 of cover with the real funeral cover. So yeah, which means both of you are now covered with first payment day on Thursday the 14th and then every fortnight on the Thursday from there. Of course. Sharon, you've been an absolute pleasure to speak with and help get this set up for both you and Stanley today. But before I do let you go, is there any other questions or anything else I'll be able to assist with at all?

[27 minutes 27 seconds][Customer] : No, thanks. You've done everything. Thank you.

[27 minutes 30 seconds][Agent] : No worries. So if you did have any questions, feel free to give us a call. We'll always be more than happy to help. But for today, Sharon, thank you so much for choosing real insurance and do hope you have a lovely rest of your day.

[27 minutes 42 seconds][Customer] : You too. Thank you.

[27 minutes 43 seconds][Agent] : All right, you have a good one. Bye.

[27 minutes 46 seconds][Customer] : You too.

[27 minutes 47 seconds][Agent] : Nice bye.

[27 minutes 49 seconds][Customer] : Bye. Bye.