

[4 seconds][Customer] : Sorry, I did not mean to hang up on you.

[6 seconds][Agent] : That's all right, Tina. I figured, yeah, there was something wrong with the phone. Yeah, of course. It's Luke calling from real insurance just because it's a new phone call. Could I just get it? Once again, confirm your full name and date of birth.

[17 seconds][Customer] : Yeah, it's like you're paying 16th of June 995.

[20 seconds][Agent] : Perfect. And just please know that our calls are recorded. Any advice or providers general in nature may not be suitable to your situation, but we'll hop into some quoting for you anyway.

[29 seconds][Customer] : Yep.

[28 seconds][Agent] : Tina, I do just need to ask, have you had a cigarette in the last 12 months?

[33 seconds][Customer] : No, actually quit 16 months ago.

[36 seconds][Agent] : Very healthy decision. And some, yes, something I've been struggling with as well.

[43 seconds][Customer] : I went to Vapes and then I gave up them as well.

[41 seconds][Agent] : It's trying to get rid of the things, but OK. And it's been more than 12 months since those as well.

[48 seconds][Customer] : Yeah.

[49 seconds][Agent] : Very good. But umm, in terms of this one, today I'll be able to look at a benefit of man anywhere from \$100,000 up to the million.

[58 seconds][Customer] : Yeah, right.

[58 seconds][Agent] : Did you have an amount you'd like me to start on?

[1 minutes][Customer] : Well, we when I did the online form, it was sort of sitting at the 500,000. I don't know how it'll work.

[1 minutes 7 seconds][Agent] : If you'd like, I can start on the 500,000 in the middle. We can always work our way up and down based on price after I explain the cover.

[1 minutes 5 seconds][Customer] : So if you can kind of give me a, Yeah, Yep.

[1 minutes 14 seconds][Agent] : Not too easy. Well, what about loads up? Of course in terms of

what you'd be covered for for life insurance. So if you're accepted and once you decide to commence the policy, you'll be covered immediately for deaths due to any cause. The only thing not covered is suicide in the 1st 13 months. So that's the only waiting period you have to serve.

[1 minutes 32 seconds][Customer] : Yeah.

[1 minutes 31 seconds][Agent] : And then in addition, there's a terminally ill advanced payment included as well, which I hope you never have to claim.

[1 minutes 37 seconds][Customer] : No, I hope not.

[1 minutes 38 seconds][Agent] : But yeah, that just means that if you were diagnosed with 12 months or less to live by a medical practitioner, then we're going to pay the life insurance out to you in full. So you get it while you're still alive to help with things like medical costs as well as planning for the future accordingly with your family.

[1 minutes 53 seconds][Customer] : Yeah.

[1 minutes 54 seconds][Agent] : But Tara, I have got the quote loaded up for you to 500,000 now. But before I hop into that, was there any questions so far or sounding nice and straightforward?

[2 minutes 1 seconds][Customer] : No, not really.

[2 minutes 4 seconds][Agent] : Alright, perfect. Cool.

[2 minutes 16 seconds][Customer] : That's pretty good.

[2 minutes 5 seconds][Agent] : Today for 500,000 of cover tear, you'd be looking at an indicative payment of \$15.43 per fortnight to, yeah, a little bit under \$8 a week, of course, your premium. And with the life insurance, your premium is stepped, which means it will generally increase each year as you age. And in addition, this policy has automatic indexation, which means each year sum insurance will increase by 5% with associated increases in premium. But of course, you cannot doubt this automatic indexation each year. So just as an indication on that though, if you make no change to the policy, the premium next year would be \$16.20 a fortnight.

[2 minutes 29 seconds][Customer] : Yep, Yep.

[2 minutes 43 seconds][Agent] : I mean, you're benefiting out all the clients to \$525,000 and a of course you can also find information about our premium structure on our website that's paid for the

\$500,000 of cover to make sure your fam you're sort of financially secure. If something happened to yourself, did you feel that it's \$15.43 a fortnight that would be suitable for you?

[2 minutes 47 seconds][Customer] : Yeah, yeah, yeah.

[3 minutes 6 seconds][Agent] : All right, perfect. So glad to hear we found something suitable for you for the life insurance as well.

[3 minutes 15 seconds][Customer] : Yep.

[3 minutes 11 seconds][Agent] : Now, I know we were speaking about the funeral insurance for your grandparents earlier, and I'm happy to let you know there is actually a funeral component built into this life insurance as well.

[3 minutes 19 seconds][Customer] : Oh, perfect.

[3 minutes 20 seconds][Agent] : That's, yeah, \$10,000 funeral advance. Your loved ones can request to be paid upfront while the claim's being assessed to assist with funeral costs. Any other final expenses at the time. But yeah, just so from here, what we do, let's see if we can have you approved for some cover, which is just some simple health and lifestyle questions over the phone. It only takes about 5-10 minutes.

[3 minutes 29 seconds][Customer] : Yep, perfect.

[3 minutes 40 seconds][Agent] : But just so I can do that, I know we did confirm all this earlier. Could I confirm please a post code where you live and that was in Wodonga.

[3 minutes 46 seconds][Customer] : 3690 Yeah, yeah.

[3 minutes 52 seconds][Agent] : And could I just confirm the address there again please? And that's the same for your postal. And then once again, that your best phone, 0411371215.

[3 minutes 55 seconds][Customer] : 11 keyor KEYSOR way yeah yeah.

[4 minutes 9 seconds][Agent] : And what was your best e-mail? We'll put on this one again. Sorry. Yep. So Taya payne8@hotmail.com.

[4 minutes 12 seconds][Customer] : Taya, TAYA paynepaynethe#8@hotmail.com yeah.

[4 minutes 22 seconds][Agent] : Perfect. I'm so yeah, that we've confirmed all that. What I do is just read your quick disclosure and offer your understanding agreements. But as I said, just 5-10

minutes simple health and lifestyle questions to see if we can prove you to set up some cover for yourself today. That one just reads. Please be aware that all calls are recorded for quality monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insured. Make sure with other Australian service provided for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and collect your information and watch complaints about breaches of privacy. By proceeding, you understand that you're applying to purchase a life insurance policy and as such, you have a duty to take reason to not make any misrepresentations. This means you need to ensure that you understand each question I ask and you provide honest, accurate and complete answers. You need to answer each question in full If you've provided some information to us in any early discussions you've had. If you do not take reasonable payment for each union. If this happens to ensure may be entitled to cancel your policy, decline a claim, make adjustments to the terms and conditions of your policy. So Taya, do you understand and agree to your duty?

[5 minutes 27 seconds][Customer] : Yes.

[5 minutes 28 seconds][Agent] : Perfect. So first question just asks, have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days?

[5 minutes 37 seconds][Customer] : No.

[5 minutes 38 seconds][Agent] : And are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia.

[5 minutes 44 seconds][Customer] : Yeah.

[5 minutes 45 seconds][Agent] : And did you work required to go underground? Work at heights above 20 meters. That's below 40 meters. Use explosives of travel, tourists experiencing war, civil unrest or work offshore. Very glad mine doesn't either. I'm not quite a daredevil.

[5 minutes 51 seconds][Customer] : No no bye. Same.

[5 minutes 58 seconds][Agent] : I quite like my desk, but uh, tell you the next section is in relation to your height and weight, so just please worry that I'm required to obtain a confident single figure

measurement for each in order to continue with the application. The system doesn't allow me to enter any approximate figures, words, or height and weight ranges. But tell you what is your exact title? I can put in centimeters or feet, inches, whatever you prefer.

[6 minutes 16 seconds][Customer] : I am 161 centimeters 90.6 I believe.

[6 minutes 20 seconds][Agent] : And then what is your exact weight and have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Oh, so actually that was a no for that one, was it?

[6 minutes 31 seconds][Customer] : I wish that's a no.

[6 minutes 36 seconds][Agent] : It?

[6 minutes 35 seconds][Customer] : That is definitely a no.

[6 minutes 37 seconds][Agent] : It would be nice if it just fell off automatically though, wouldn't it? But umm, I'll tell you to the best of you know, which are you infected with? They're in a high risk category for contracting HIV which causes AIDS. Do you have definite plans to travel outside outside of Australia?

[6 minutes 41 seconds][Customer] : Definitely No, no, no.

[6 minutes 51 seconds][Agent] : Are you booked or will be booking travel within the next 12 months and do you have existing life insurance policies with other life insurance companies with a combined total, some are short of more than \$5,000,000 and the next section takes in relation to your medical history. So this will make up most of the application. It just asks have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following cancer, tumor, molar cysts, including skin cancer, sunspots, small nima or leukemia? Have you ever had an abnormal cervical smear, stroke, chest pain, palpitations or heart conditions such as not limited to heart attack and angina or high blood pressure?

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

[7 minutes 40 seconds][Agent] : OK, so it all came back. Umm, yes. So you. So that'd be a note for that question then.

[7 minutes 34 seconds][Customer] : I did see a doctor because I thought my heart rate was high, but

I did some monitoring and it was normal, Yeah.

[7 minutes 44 seconds][Agent] : So yeah, whatever it is. OK, so I'll put now and then it asks high cholesterol, forward condition or neurological symptoms such as dizziness or fainting. And since for the high heart rate, it's, umm, was it determined what, what, what, what the symptoms were?

[7 minutes 53 seconds][Customer] : No dress.

[8 minutes 1 seconds][Agent] : Oh, stress. All right, well, there's another cut. There's another question we can capture that. That's all right. I just asked. Diabetes, fresh blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis, right. It's sort of the liver, stomach, BALCO, butter or pancreas.

[8 minutes 11 seconds][Customer] : No, no, no.

[8 minutes 18 seconds][Agent] : Epilepsy, murder, neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, anxiety, depression or stress requiring medical treatment, any other mental health disorder.

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

[8 minutes 32 seconds][Agent] : All right, I'll put yes to the stress and it'll ask is your condition form of schizophrenia, bipolar or psychotic disorder? And then after your condition and it gives me four options. I'm so first option is a depression, anxiety, post Natal depression or stress including post traumatic stress disorder, B Anorak universal or bulimia, CADHD or ADD or D elemental illness. So it would just be a for the stress.

[8 minutes 37 seconds][Customer] : No, yes, but I, I'm currently undergoing ADHD. I'm just waiting for a psychiatrist to get involved because they they do believe that a lot of my symptoms are ODHD related. It seems di confirmed by a a psychologist, but they can't give the absolute yes, we do have that diagnosis because I'm million miles an hour. So yeah.

[9 minutes 24 seconds][Agent] : All right, so all right, well, I'll capture it on the I'll capture. So yeah, but the so would the stress be a symptom of the ADHD or ADD then?

[9 minutes 27 seconds][Customer] : So that's the trippy 1, yes.

[9 minutes 33 seconds][Agent] : All right, well then I'll put it on the C So ADHD or ADD and it asks

when did treatment commence?

[9 minutes 47 seconds][Customer] : Not formally, no.

[9 minutes 40 seconds][Agent] : So, so your clients Not yet diagnosed, not yet formally diagnosed.

Umm, but umm, yeah. When did you start sort of being investigated by the psychologist, but.

[10 minutes 6 seconds][Customer] : Two years ago, couldn't get high. Haven't been able to successfully meet a psychiatrist that was able to give me that diagnosis yet.

[10 minutes 19 seconds][Agent] : OK, so yeah, so you're calling not yet formally diagnosed, but starting being investigated for ADHD two years ago.

[10 minutes 25 seconds][Customer] : Yep.

[10 minutes 27 seconds][Agent] : And is your condition stable and well controlled?

[10 minutes 30 seconds][Customer] : Yeah.

[10 minutes 32 seconds][Agent] : And does your condition, does your condition impact on your normal life activities, for example, occupation, driver's license? And have you ever seriously contemplated or attempted suicide?

[10 minutes 39 seconds][Customer] : No, never.

[10 minutes 48 seconds][Agent] : OK. And the I can put any for the last two questions because they would have only been if you had answered yes for that last one. So and yes. So in terms of symptoms, would it just only be symptoms of stress?

[11 minutes 2 seconds][Customer] : No, it's just yeah, mild stress.

[11 minutes][Agent] : Would it be mild stress or early symptom is mild stress? So no other symptoms. OK. And then moving on from there, I just asked any illegal drug use, a piece of prescription medication, received medical advice or counseling for alcohol consumption, disorder of the kidney or bladder, blood disorder or disease and asthma or other respiratory disorder, excluding childhood asthma.

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

[11 minutes 33 seconds][Agent] : Perfect. And then other than what you've already told me about in the past three years, have you sought medical advice or treatment by medical practitioner

specialists? All your waiting results for any medical tests, investigations such as not limited to any surgeries, X-ray scans, blood tests or biopsy.

[11 minutes 49 seconds][Customer] : I don't know how to answer that. So I had a colonoscopy done and that all came back clear.

[11 minutes 56 seconds][Agent] : All right, so you I'll put yes for that one.

[11 minutes 54 seconds][Customer] : Is that what they yes? I was like, I don't know how to answer that.

[11 minutes 58 seconds][Agent] : And also what condition require the medical examination advice?

[12 minutes 1 seconds][Customer] : Yes, I did have a yes. I did have a a surgery literally in December. But I've since received the biopsies and it's come back normal.

[12 minutes 11 seconds][Agent] : OK, what was the surgery for? OK, so the colonoscopy and yeah. What's? So is it just a colonoscopy you did for Peace of Mind or is there symptoms that made you decide to do that?

[12 minutes 13 seconds][Customer] : The colonoscopy just symptoms, but we think that it's food tolerances like food intolerances, rather than anything bizarre because I couldn't find anything.

[12 minutes 31 seconds][Agent] : OK, well then I'll put some. So yeah, so I just asked what condition require the medical examination or advice. I just put colonoscopy and then it just asks, umm, a few, a few follow up questions. So it says please describe the reason for the consultation, including symptoms and diagnosis. Umm, so colonoscopy due to what were the symptoms?

[12 minutes 47 seconds][Customer] : Yep, I just could not stop going to the toilet. Like cooing.

[12 minutes 57 seconds][Agent] : OK so due to excess bathroom usage and diagnosis was umm, umm, yeah, it was a food intolerance.

[13 minutes][Customer] : Yep, yeah, Yep. So I'm not supposed to have dairy. Yeah, essentially.

[13 minutes 10 seconds][Agent] : OK so your diagnosis is lactose intolerance And then when did it occur? You said in December but yeah, last year, so 2023. And then it just says please provide details of medical tests, examination, X-ray scans, blood tests or biopsies including dates and results. So that are pretty, pretty much what we've captured so far.



[13 minutes 21 seconds][Customer] : Yeah, yeah, yeah, yeah.

[13 minutes 36 seconds][Agent] : So colonoscopy, December 2023 and yeah, diagnosed, yeah, lactose intolerance. Perfect. So I'm just putting that in for you.

[13 minutes 54 seconds][Customer] : Sorry. I've been thinking about these questions and I'd like to get to the end and then go, oh, actually.

[13 minutes 53 seconds][Agent] : And it says it's any oh, of course. And it's well. And it just asks, umm, is any further investigation or treatment planned? If so, what?

[14 minutes 4 seconds][Customer] : No, no, no, no further follow up.

[14 minutes 7 seconds][Agent] : And please advise if a full recovery has been made.

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

[14 minutes 9 seconds][Agent] : All right, perfect. And then it just asks, other than what you've already told me about contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks.

[14 minutes 19 seconds][Customer] : No, Nope. I'd like to stay away from doctors.

[14 minutes 22 seconds][Agent] : And then the next two questions, of course, so do I, but the next two questions, Taylor, just about your family history. So these are just asking about your mother, father or any brothers or sisters. So it says to the best of your knowledge, have any of your immediate family living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familial adenomatous polyposis? And to the best of your knowledge of any of your immediate family suffer from cancer, heart conditions, stroke, rather hereditary disease prior to age 60.

[14 minutes 46 seconds][Customer] : No, no.

[14 minutes 57 seconds][Agent] : And then the last question is just about how much of A dare WR So it asks other than one off of them gift certificate.

[15 minutes 2 seconds][Customer] : Oh, I'm petrified of height. I'm petrified of leaving the house. I'm petrified of the real world. So not very.

[15 minutes 10 seconds][Agent] : All right, all right.

[15 minutes 8 seconds][Customer] : If I'm like low on that scale, I won't even get on a roller coaster, won't go on a waterside, you know, Yes.

[15 minutes 15 seconds][Agent] : Well, I think I know the answer to this one, but it asks other than one off events, gift certificates or vouchers. Do you engage in or intend to engage in any of the following aviation of them? There's a fair paying passenger on a recognized airline.

[15 minutes 35 seconds][Customer] : No, none of those.

[15 minutes 26 seconds][Agent] : Motor racing, parachuting, mountaineering, AB sailing, scuba diving, people in 40 meters, table work, diving or any other hazardous activity would not catch me doing any of those either. It's hard enough to get me in a plane little and jumping out of the thing.

[15 minutes 38 seconds][Customer] : Nope, I will never. I've been on the plane once and I will never go on one again.

[15 minutes 41 seconds][Agent] : But but yeah, they're they're fun to look at from the outside, not so much from the inside. But Taya, that was the last question. So you're satisfied with the answers that you provided?

[15 minutes 47 seconds][Customer] : Of course, yes.

[15 minutes 53 seconds][Agent] : All right, perfect. So from here, in reference to your health and lifestyle answers, your application just needs to be referred to the underwriter for assessment. I'm very happy to. And yeah, that was just due to the the ADHD. And of course, the colonoscopy was popped in manually so they can have a proper look at it.

[16 minutes 9 seconds][Customer] : That's fine. If I need anything, I've got everything that they need to have a look at it anyway.

[16 minutes 10 seconds][Agent] : It's perfect. Well, in terms of the rest of the application though, I'm very happy to let you know that there hasn't been any change to your price at this stage, our remains of \$15.43 a fortnight for the half a million and there hasn't been any exclusions placed on your cover either, any additional exclusions. So it's still for death due to any cause just except for suicide in the 1st 13 months as well as the terminal advance that I explained as well.

[16 minutes 29 seconds][Customer] : Yep, Yep.

[16 minutes 35 seconds][Agent] : So tell you from here, while your application is being assessed, you'll be covered for accidental death, which pays you out if death was due to a direct result of an accident and cover under this loss until the insurer makes a decision on your application or 30 days from today, whichever is earlier. But of course, the commencement of your cover will be subject to final assessment by the insurer. If the insurer approves the cover without any changes, it all comes back approved. No changes from what we've got at the moment. Hey, are you happy for me to record your acceptance of this policy now? We'll send out your policy information to your e-mail and postal address.

[17 minutes 4 seconds][Customer] : Yes, yes, no, that's fine, we can do it now.

[17 minutes 9 seconds][Agent] : Perfect. So, yeah. And if it comes to actually approved, no changes, we'll have that put in place for you automatically send out all the documentation. Similar with the funeral insurance we did earlier, though we're not going to require upfront payment, of course. Were you wanting me to line this up around what we did earlier? I believe we did Monday the 29th, didn't we? All right, perfect. And yeah, would that be suitable again for this one? Oh, I see. And yeah, we used a Yeah, of course. You can do either BSP account or a credit or debit card. We used a BSP account earlier. Is that correct?

[17 minutes 26 seconds][Customer] : Yes, yes, correct.

[17 minutes 40 seconds][Agent] : Or you're wanting to do the same for yours.

[17 minutes 44 seconds][Customer] : Yep. So it's the BST and account number.

[17 minutes 47 seconds][Agent] : Perfect. That was a savings account in the name of Taya Payne, if I remember correctly. Perfect. And what was the BSP for that one? When you're ready, please? And could I confirm the account number please? Yep.

[17 minutes 55 seconds][Customer] : 083118, 234370303.

[18 minutes 6 seconds][Agent] : Yep, perfect. So Taya similar to earlier today, all that's left to do is to read out a final declaration that outlines the terms and commissions of cover. The life insurance 1 isn't as isn't quite as long as the funeral insurance one. Umm but umm yes, so similar to earlier.

[18 minutes 25 seconds][Customer] : Mm, hmm.

[18 minutes 22 seconds][Agent] : If you do have any questions, feel free to just stop you at any point, but this one just reads thank you Taya pay. It's important to understand the following information. Our last few agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Family life covers issued by Henry the Library of Australasia Ltd, whom we'll refer to as Hanover. Hanover has an arrangement we've placed in financial services whom offer to his GFS trading is real insurance to issue and raise this insurance on his behalf. Hanover is relied upon the information you provided on assessing your application that includes the information we initially collected from you to provide a quote.

[18 minutes 56 seconds][Customer] : Mm hmm.

[18 minutes 56 seconds][Agent] : Hanover is to the target market determination for this product, which describes the type of consumers this product is designed for and distribution practices are consistent with this determination. And you can obtain a copy on our website. I need to remind you that you need to take reasonable care that you agreed to. Can you please confirm you've answered all of our questions in accordance with your duty?

[19 minutes 13 seconds][Customer] : Yes.

[19 minutes 13 seconds][Agent] : Yes, thank you so much. We may from time to time provider received the communication methods you provided to us in relation to all the products and services by Crington's declaration consent. Allow us to contact you for this purpose until you opt out. You can update this at any time by contacting us. The accepted cover piece of lump sum benefit amount of the following pay paying receives \$500,000 in the event of life insurance, but if it's not paid in the event of suicide in the 1st 13 months of the policy. Your premium fee First you've coverage \$15.43 per fortnight. Your premium is a step premium, which means it will be calculated with each policy in a version which generally increases your age. If sum insured also increased automatically by 5% each year. You cannot doubt this. Each year included in your premium is the amount payable to GFS of up to 65% to cover costs.

[20 minutes 2 seconds][Customer] : Mm hmm.

[19 minutes 58 seconds][Agent] : Your premium will be debited from your nominated bank account

in the name of pay of pay which authorized to debit from and if provided to us. The policy documentation, PDS and FSU will be sent to you within 5 working days and if you provided this is an e-mail address, your policy documentation 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 posting and your premium and they paid will be refunded in full unless you flips the coin. If you are placing an existing policy with this cover recommended, you do not cancel that policy until received and refute our policy in full. There are risks associated with replace with replacing policies as a new policy may not be identical to your existing cover and there may be other risks you should consider depending on your circumstances. We have a complaints process which can access at any time by contacting us.

[20 minutes 39 seconds][Customer] : Mm hmm.

[20 minutes 40 seconds][Agent] : All details are available online and in the documentation we are sending you. So Taya, do you understand that it creates a declaration? I've just read you now. Would you like any other information about the insurance? Now? Would you like me to read any part of the PDS to you?

[20 minutes 47 seconds][Customer] : Yes, no, thank you.

[20 minutes 55 seconds][Agent] : All right, that'll fix. So I've referred that off to the underwriter for yourself now. So that interim accidental death cover has now begun for yourself. As I said, if it does come back fully approved and there isn't any changes to that one, I will be able to put the policy in place for you automatically. If, however, there is any changes, they have any further questions, anything like that, Of course, we'll be in contact with you again before anything is finalized. It's for today, Taylor. Is there any other questions, anything else I can assist with at all?

[21 minutes 22 seconds][Customer] : No.

[21 minutes 25 seconds][Agent] : Yeah, of course. So, uh, we can have a look at a quote for your partner. I mean terms of umm, setting up cover for him.

[21 minutes 22 seconds][Customer] : Can I get covered for my partner if I get him to call? I can get it done. That's right though.

[21 minutes 31 seconds][Agent] : We would need to speak with him directly after taking through those umm, all right, no worries then. We'll for today then. For yourself. Is there any other questions, anything else I can assist with?

[21 minutes 39 seconds][Customer] : No, that's fine. Thank you.

[21 minutes 41 seconds][Agent] : No worries. Well, do you hope you have a lovely rest of your day? And yeah, I'm look forward to yeah, hopefully being able to pop that one in place later today for you.

[21 minutes 49 seconds][Customer] : No worries. Thank you so much.

[21 minutes 48 seconds][Agent] : All right, you have a good one.

[21 minutes 51 seconds][Customer] : You too.

[21 minutes 52 seconds][Agent] : Bye.

[21 minutes 52 seconds][Customer] : Bye.

[21 minutes 52 seconds][Agent] : Bye.