

[3 seconds][Agent] : Hello. Hi, good afternoon. It's DJ here calling from Real Insurance. Is it possible to speak with Paul?

[12 seconds][Customer] : Hello.

[13 seconds][Agent] : Hi, Paul, it's DJ here calling from Real Insurance. How are you doing today?

[17 seconds][Customer] : Yeah. There you go, man.

[19 seconds][Agent] : Yeah, good. Thank you.

[25 seconds][Customer] : Yeah.

[20 seconds][Agent] : Paul, just following up from a conversation that we've been having about the funeral insurance and I'll just quickly remind you the call that our calls are recorded and any advice I provide is general in nature and may not be suitable to your situation. And Paul, for security, can I just also get you to confirm your first, last name and date of birth for me? Thanks, Paul. And just confirming here, so we'll discuss here. Just to recap, so we're discussing the funeral insurance of the \$15,000. Uh, we did quote you a fortnightly premium of \$34.34 a fortnight.

[40 seconds][Customer] : Paul Meredith 281071 Yep, Yep.

[59 seconds][Agent] : Uh, was that, uh, still sounding like a suitable cover for yourself, Paul?

[1 minutes 3 seconds][Customer] : Yeah, it is, man.

[1 minutes 4 seconds][Agent] : Yeah, cool. Because can I just confirm, are you happy to continue with the coverage for the \$15,000? Yeah.

[1 minutes 10 seconds][Customer] : Yeah, Yep.

[1 minutes 11 seconds][Agent] : So what I'll do here is I'll go ahead and update all your contact details and then we'll go ahead and send out all your policy and send, send your policy all out to you with your home address.

[1 minutes 23 seconds][Customer] : What's 22170?

[1 minutes 20 seconds][Agent] : What was your post code and what suburb would that one come under?

[1 minutes 30 seconds][Customer] : That is well member charge.

[1 minutes 37 seconds][Agent] : Thank you. And then what was the street number and name?

[1 minutes 35 seconds][Customer] : Yes, it's Tedwin St. number six.

[1 minutes 39 seconds][Agent] : So it's just the street address and what NUM number six and sorry, that was what's the street name? Zed 1.

[1 minutes 50 seconds][Customer] : Tedwood TEDWIN.

[1 minutes 54 seconds][Agent] : Thank you for that. And just confirming for your postal address, is that the same as your home address?

[2 minutes][Customer] : It is. Yeah.

[2 minutes 1 seconds][Agent] : Sure. And the mobile number that I've called just today, this was your best and only contact number as well.

[2 minutes 5 seconds][Customer] : Yeah, it is. Yep.

[2 minutes 6 seconds][Agent] : OK. And the e-mail I have for you on filethatspauliandthenmeredith@gmail.com, was that correct?

[2 minutes 12 seconds][Customer] : Yep.

[2 minutes 13 seconds][Agent] : Cool. And so we'll e-mail a copy of your policy to you today, Paul, and we'll post that out to you in the mail as well. Uh, but you'll have the, the Peace of Mind knowing that you'll be covered over the phone from today for the \$15,000. And you can actually choose that payment date to start in the near future that suits you.

[2 minutes 19 seconds][Customer] : Oh, Oh yeah.

[2 minutes 28 seconds][Agent] : And that's just going to come out as an automatic direct debit from that date onwards. Uh, but Paul, what they, what they would you prefer that payment to align with? That's OK, but you don't have to we don't require to make any upfront payments today. You just let me know what they prefer that to that payments to start from. But you'll still be covered over the phone from today regardless. But what day did you want to line that payment to start from?

[2 minutes 36 seconds][Customer] : Well, on I like my payday is today, but I I'm not going to do it today yet, you know, Yep, yeah, it's quite like 2 two weeks on this.

[3 minutes 1 seconds][Agent] : Two weeks.

[3 minutes 2 seconds][Customer] : Yeah, yeah, because that's that's why, because it's my my pay

pay week.

[3 minutes 2 seconds][Agent] : OK, so two weeks from today, so on the you get paid every fortnight, do you? OK, cool that that's fine. We can down align that for, uh, a fortnight. So just because, uh, fall back from today, umm, that would be on a public holiday.

[3 minutes 11 seconds][Customer] : Yeah, yeah, yeah, yeah.

[3 minutes 20 seconds][Agent] : So on New Year's Day, umm, I can either do say the day after, uh, on the first day or OK cool.

[3 minutes 24 seconds][Customer] : Even even the day after would be fine, you know.

[3 minutes 27 seconds][Agent] : So that'll be the 2nd of January, which will be the on the Thursday, So not next Thursday, Thursday after. Is that OK with you? Yeah.

[3 minutes 31 seconds][Customer] : Yeah, yeah, that's fine.

[3 minutes 35 seconds][Agent] : Cool. And then what's your direct debits, Paul? Do you want to use your bank account or card? Which is easier?

[3 minutes 45 seconds][Customer] : My, my bank account. So I can, no matter what, come out of my, my bank.

[3 minutes 50 seconds][Agent] : Yes, sure, I can. We can set that up to come out of your bank account. Is that a savings account under your name, Paul? Yeah.

[3 minutes 58 seconds][Customer] : Yeah, it's under, it's under my, my, mine and my, my missus.

[4 minutes 7 seconds][Agent] : OK, so joint account.

[4 minutes 6 seconds][Customer] : It's like a joint account, but it doesn't.

[4 minutes 9 seconds][Agent] : No, that's fine. So it's a joint account.

[4 minutes 8 seconds][Customer] : It's under her name though, but it's a joint account.

[4 minutes 11 seconds][Agent] : Umm, And what was your, your, your partner's name again? Sorry, Paul.

[4 minutes 16 seconds][Customer] : Belinda Barlow.

[4 minutes 15 seconds][Agent] : That'll be Belinda Barlow. So it'll be Paul and Belinda. So Paul Meredith and Belinda Barlow, the account name? Yep. So Paul Meredith and Belinda Barlows

Barlow is just spelled Barlow.

[4 minutes 24 seconds][Customer] : Yep, Yep, Yep.

[4 minutes 34 seconds][Agent] : And with with that being a joint account, Paul, I just need to confirm for compliance on my end. Do you have authorizations to debit from that account?

[4 minutes 41 seconds][Customer] : I have.

[4 minutes 42 seconds][Agent] : Yep. Cool. And when you're ready, I'll just need to get you to confirm the BSP number to start off with.

[4 minutes 48 seconds][Customer] : Oh ****.

[4 minutes 50 seconds][Agent] : Thank you. So I'm in no rush. I can wait for you to grab that.

[4 minutes 52 seconds][Customer] : I'm I'm gonna have to get the information off my, my miss. She's at work at the moment.

[4 minutes 56 seconds][Agent] : No, that's OK. Do you have a card that's linked to your account? Paul? We can use the card if that's easier.

[5 minutes 4 seconds][Customer] : Yeah, that's easy, ma'am, because I don't know what's going on. Oh, it's on my app.

[5 minutes 12 seconds][Agent] : Oh, OK, cool. I can wait for you. Take your time. No rush.

[5 minutes 15 seconds][Customer] : How do you turn your phone on? I don't know how to work your phone. I have iPhone. Yeah, stupid iPhone. It's funny because everyone in the family is all trying to get familiar.

[5 minutes 37 seconds][Agent] : Have you got a Samsung there? I can't even. It's too tricky for me to use on my iPhone as well.

[5 minutes 39 seconds][Customer] : Yeah, I don't know, but the kid sounds way better, man. I don't watch my friends.

[5 minutes 43 seconds][Agent] : So yeah, for me a Samsung just feels so complicated, like iPhone just feels, feels real, very simple and easy to use. So that's for what's off for me.

[6 minutes 1 seconds][Customer] : That's the thing, that's what he wants is. But I'm going more than a year, alright, because I'm going to stay long enough to guess.

[6 minutes 15 seconds][Agent] : No, that's all right. It's a good time.

[6 minutes 7 seconds][Customer] : I'm used to it. So BSE is 11287 8799. Yeah, yeah.

[6 minutes 35 seconds][Agent] : Yep, and that's just with Saint George Bank and just the account number as well. SO440.

[6 minutes 50 seconds][Customer] : 4:40 928 Yep.

[7 minutes 2 seconds][Agent] : So if I could just get you to read that back in full circle, I just missed a few of the numbers.

[6 minutes 59 seconds][Customer] : 638 What is it? Yep. 440928 Yep.

[7 minutes 12 seconds][Agent] : Yep, 928 63. I said that was 440928638.

[7 minutes 16 seconds][Customer] : 638 Yep.

[7 minutes 25 seconds][Agent] : Cool. And that was just a savings account with Saint George Bank under the account name Paul Meredith and Belinda Butler. Is that correct? Cool. And I'll just confirm, Paul, you still have authorization to make these financial decisions on your own, is that correct? Yeah. Cool.

[7 minutes 32 seconds][Customer] : Yep, yeah, I'll talk to my missus as well tonight.

[7 minutes 41 seconds][Agent] : And umm, so you could just please, you could definitely go and speak to your missus tonight. Umm, but just when it comes to making these financial decisions, I said to confirm a year, umm, I used to even make these decisions, uh, on your own.

[7 minutes 55 seconds][Customer] : Yeah, but because it's her account as well, you know, and then we talk about everything, so.

[7 minutes 56 seconds][Agent] : Yeah, so no, that's good. So you, you definitely go away and speak to umm, your, your partner blind. That's not a problem at all. These are the options that we have. Therefore it's of course I can one, send out a quote, but the second option, umm, if you're happy, I can still arrange to send out the actual policy documents to in full. Umm, so you can sit down and go over that to give, uh, in full with your partner. Just make sure that the coverage is right.

[8 minutes 7 seconds][Customer] : Yeah, thanks.

[8 minutes 21 seconds][Agent] : Uh, if there's any issues or if you decide to change your mind, you

can give us support to apply to cancel at any time. There's no cancellation fees or anything like that.

[8 minutes 28 seconds][Customer] : What?

[8 minutes 28 seconds][Agent] : But if you're happy with the cover port, then that directly or to start on the 2nd of January and then it'll just come out every fortnight from that date onwards.

[8 minutes 33 seconds][Customer] : Well, I'll, I'll talk a little while tonight. It's it's just it's no grandma.

[8 minutes 42 seconds][Agent] : OK. Yeah, that's fine. So when you say start, are you talking about the payments or the coverage itself?

[8 minutes 38 seconds][Customer] : I didn't even tomorrow I can I can start it. Cover yourself.

[8 minutes 48 seconds][Agent] : OK, cool. So did you just want to make sure? So, umm, did you want me to send out a quote or would you be happy for me to send out the actual policy to you? Yeah, of course. So when we last spoke, we did send out that quote to your e-mail address. I'll just double check.

[8 minutes 56 seconds][Customer] : Can you send me out a quote and ship?

[9 minutes 3 seconds][Agent] : Yeah. Umm. Yes. So when we spoke last week on last week on Monday, we sent out the quote for the funeral insurance to your your e-mail. I can resend that again. But was anything in particular about the cover you're unsure of Paul?

[9 minutes 21 seconds][Customer] : Yeah, I, I just want to lay out the whole thing so she's has she's good. Before I, I actually start playing. I want to make sure, I just want to make sure everything's good and she's happy with it as well.

[9 minutes 31 seconds][Agent] : Yeah, no, that's OK, because in mind, umm, you yeah, no, for sure you're more than welcome to do that because that's why umm, we allowed above the choose that payment date dispatch, umm, to suit you there poor. So that way you can uh, go over the policy before the payments do start to come out because even though we do cover you over the phone from today, umm, no payment is actually scheduled to start until the 2nd of January. It's umm yeah, but I resend through that quote to your e-mail address. I mean, if you still haven't received of the cover, I can send out the actual policy document so you can go over that and forward your your partner, but it's obviously up to you. You let me know.

[9 minutes 57 seconds][Customer] : Yep, Yep, Yep, Yep. Well, tonight when she comes down, we're going to discuss it quickly and if everything is cool with her as well, I can go ahead.

[10 minutes 16 seconds][Agent] : Yep, I've come, well, I'll send through this through your e-mail, the policy schedule for the \$15,000 of cover, which is pending activation. Umm, So if you're happy to proceed with the policy pull, umm, then you can just do that through the e-mail yourself just by clicking on the buy now option and following the prompts above to do that. Now the e-mail port will request for password and the password will just be with your date of birth.

[10 minutes 24 seconds][Customer] : Yep, Yep, Yep.

[10 minutes 39 seconds][Agent] : OK, but uh, what I'll do is what time does your, umm, your partner get home?

[10 minutes 46 seconds][Customer] : Probably about cause after four. After 4.

[10 minutes 49 seconds][Agent] : After four OK, cool, because I'll be here till umm that time I can call back after four when when user had the chat and then we can discuss that from there.

[10 minutes 56 seconds][Customer] : Yeah, cool man. I appreciate that.

[10 minutes 56 seconds][Agent] : OK, but umm no that's OK. But the e-mail you received, just remember the password is just going to request for the password, which will be just your date of birth.

[11 minutes 4 seconds][Customer] : My date of birth.

[11 minutes 4 seconds][Agent] : So just the numbers only people?

[11 minutes 6 seconds][Customer] : Yep.

[11 minutes 7 seconds][Agent] : No, but if you have any questions before I call you back after 4 today, just give me a call back, OK, I'll be umm, maybe contact details be in the e-mail for you.

[11 minutes 11 seconds][Customer] : Yep, No worries, man. I appreciate that.

[11 minutes 17 seconds][Agent] : Oh, that's OK.

[11 minutes 16 seconds][Customer] : Look, We'll just chat about it tonight and then if she's cool, we'll go through then we'll go ahead.

[11 minutes 21 seconds][Agent] : Yeah, sure. I'll give you a call if you guys follow up phone call, but

later on tonight we can touch base with you there.

[11 minutes 26 seconds][Customer] : No worries, man. Thank you.

[11 minutes 26 seconds][Agent] : OK, thanks Paul.

[11 minutes 29 seconds][Customer] : That's right.

[11 minutes 30 seconds][Agent] : OK, bye.

[11 minutes 31 seconds][Customer] : OK, bye.