

[1 seconds][Customer] : Hello. Graham here.

[3 seconds][Agent] : Hi, Graham, it's Wendy calling you back from Brer Insurance. How are you?  
Wonderful.

[7 seconds][Customer] : Good. Wendy. Yeah, well, Lena's here. Hello. Fine.

[13 seconds][Agent] : Yeah, wonderful. Can you hear me as well? Hi, Lyn, how are you?

[18 seconds][Customer] : Thank you. OK, good.

[19 seconds][Agent] : That's good to hear. So Lyn, my name is Wendy from Brer Insurance. So I'll be assisting you with the cover that Graham said that you were happy with. Yeah.

[30 seconds][Customer] : Mm. Hmm.

[30 seconds][Agent] : Perfect. So I'm just gonna quickly. Yeah. Go ahead.

[32 seconds][Customer] : Yeah, Let's see, I have a couple of questions.

[33 seconds][Agent] : Please do. Mm. Hmm. Yeah, Yeah. Yep.

[37 seconds][Customer] : First of all, I told you about the, the cost of the premium over 12 months and then over 10 years, right, because we will at the age of 85 and the premium cease.

[1 minutes 5 seconds][Agent] : Correct. Yep, correct. Yeah.

[1 minutes 6 seconds][Customer] : So Lynn will be, uh, in 10 years time, she would, she'll be approaching 85 and the total uh, for those premiums came to 17,857, which is a lot more than the \$10,000 that we were talking about.

[1 minutes 37 seconds][Agent] : Yeah, well then the please keep in mind it is here to protect, you know do wish leading yourself a long and healthy life, but it is here to protect her between now and then if anything was to happen. And also remember that if her death is due to accident, that chosen benefit that would triple to \$30,000. OK. So those are some of the benefits in place as well more?

[1 minutes 57 seconds][Customer] : Yeah, Well, that's, that's, that's a myth. I'm looking at certain things. Now you talk.

[2 minutes 9 seconds][Agent] : Yeah, yeah.

[2 minutes 11 seconds][Customer] : You mentioned to me after 12 months we get it back. Cash back of 178.

[2 minutes 21 seconds][Agent] : Let me quickly look into it. First, can I get, I'll just get them to confirm her first name, last name and date of birth, please.

[2 minutes 28 seconds][Customer] : Sure. First name Lynn Lynn, 2nd Taylor TAYLR.

[2 minutes 28 seconds][Agent] : Yeah, yeah, yeah, yeah.

[2 minutes 35 seconds][Customer] : Uh date of birth is the 2nd of August 1950.

[2 minutes 38 seconds][Agent] : Beautiful. And all calls are recorded. Any advice of advisory nature may not be suitable to your situation. And then just quickly confirming that you're down as a female Australia residential, Correct.

[2 minutes 38 seconds][Customer] : Mm Hmm yes.

[2 minutes 50 seconds][Agent] : Wonderful. Thank you. That Graham laughs, laughs at me every time.

[2 minutes 54 seconds][Customer] : Oh, that is ridiculous.

[2 minutes 55 seconds][Agent] : Sometimes the obvious we do need to ask.

[2 minutes 57 seconds][Customer] : You know you have to be careful.

[2 minutes 58 seconds][Agent] : Now nowadays there is not just, you know, male or female, there is also other as well.

[3 minutes 3 seconds][Customer] : Absolutely AB well about that sale fee am grand. We carry on.

[3 minutes 4 seconds][Agent] : So we do need to confirm umm and also so OK, that's alright. Umm well yes Sir Graham, we are following a first year anniversary. The real reward cash back is \$178.57. OK, Yep.

[3 minutes 11 seconds][Customer] : Thank you Wendy care right now question is will that happen every year?

[3 minutes 28 seconds][Agent] : No, just for the first year.

[3 minutes 30 seconds][Customer] : Oh, hell.

[3 minutes 31 seconds][Agent] : Yeah.

[3 minutes 32 seconds][Customer] : So in.

[3 minutes 32 seconds][Agent] : MMM, yeah. Hmm. Mm.

[3 minutes 36 seconds][Customer] : In other words, yeah, because I was just working it out, but \$178 and every year as a cash back would bring it back to a RE a more reasonable figure, the premiums.

[4 minutes 3 seconds][Agent] : Yeah, totally understand, like Graham, if you want to work it out that way very realistically, yes, umm, but look, as mentioned, you know, with the reason why you are looking to is to, you know, have that Peace of Mind if anything was to happen between now and then, you know, to live again, as as mentioned, we do wish you a long and healthy life there. So and and it's just bear in mind, you know, the the triple the benefit now you know, if there for street for accident there. So those, those are the the features and benefits.

[4 minutes 35 seconds][Customer] : Yeah well, I, I, I think that's lovely. You know, triple the benefit, the umm and uh, due to accident, but God, you know who would, who would wish that?

[4 minutes 34 seconds][Agent] : OK, Uh, mm, hmm. Of course.

[4 minutes 49 seconds][Customer] : The other I have is umm, during the 10 year.

[4 minutes 55 seconds][Agent] : Yep.

[4 minutes 56 seconds][Customer] : And if we wish, or if Lynn wishes, can she cancel the policy and get the money back?

[5 minutes 9 seconds][Agent] : No, so it's not this policy does not have a saving or investment element, OK? So therefore, once she cancels, she will lose everything. The only time that she she wants to cancel and then she wants to be able to cash out is after she reached her 85th birthday. So she can choose to end her cover and we will pay her 75% of the federal insurance benefit.

[5 minutes 31 seconds][Customer] : 75% is it?

[5 minutes 31 seconds][Agent] : OK, OK, correct. OK, so just rehashing them to Lean because I haven't spoken to her.

[5 minutes 52 seconds][Customer] : Mm hmm.

[5 minutes 47 seconds][Agent] : So Lean, I'll just let you know the features and benefits because I've read them out to Graham already is that you know for the 1st 12 months you will be covered for accidental death and accidental series injury only after the first 12 months you will be covered for

death due to any cause. OK, so now I need he doesn't, you know, have something to leave behind for grams and after the funeral or you know any final expenses.

[6 minutes 11 seconds][Customer] : Mm hmm.

[6 minutes 11 seconds][Agent] : There is also a protection for you. So in addition, there is a terminal illness benefit, which means after holding your policy for 12 months, if you were first on as the terminal illness with 12 months, unless by a medical practitioner such as cancer, we will pay the claim amount in full to you while you are still alive.

[6 minutes 34 seconds][Customer] : Mm hmm.

[6 minutes 34 seconds][Agent] : So you can use that money for whatever you want, OK?

[6 minutes 38 seconds][Customer] : Mm hmm. Mm, hmm.

[6 minutes 37 seconds][Agent] : Umm, just so you know as well, if you were to suffer an accidental serious injury such as quadrupliger or paraplayer before the policy anniversary following your 70th birthday, that benefits and that will also triple, OK? Umm, premium are designed to stay the same as you get older and when you reach the age of 85, your premium will cease, meaning you have nothing more to pay and your cover will continue for free.

[7 minutes 7 seconds][Customer] : Mm hmm.

[7 minutes 7 seconds][Agent] : And at that time you will receive a 25% bonus cover that gets applied to the benefit amount as well.

[7 minutes 15 seconds][Customer] : OK.

[7 minutes 15 seconds][Agent] : OK, so that's another thing Graham.

[7 minutes 23 seconds][Customer] : Now 25% of what?

[7 minutes 17 seconds][Agent] : There is a 25% bonus cover that gets applied to the your benefit amount, OK, of whatever you're chosen as your benefit amount, which is the 10,000 for this instance.

[7 minutes 32 seconds][Customer] : So 25% of that would be 2 1/2 thousand.

[7 minutes 38 seconds][Agent] : OK, Yeah.

[7 minutes 37 seconds][Customer] : Yeah, right in there.

[7 minutes 39 seconds][Agent] : So that will be automatically, you will automatically receive that on top of your benefit amount. OK. Information about premium structure is also available on your website.

[7 minutes 51 seconds][Customer] : Oh, that sorry that that 2 1/2 thousand is added to the 10,000.

[7 minutes 57 seconds][Agent] : Correct.

[7 minutes 58 seconds][Customer] : Oh, OK.

[8 minutes][Agent] : Yeah.

[8 minutes][Customer] : At what? At what point?

[8 minutes 1 seconds][Agent] : So that's applied to your benefit amount after she reached the age of 85. OK.

[8 minutes 12 seconds][Customer] : Alright, yeah.

[8 minutes 16 seconds][Agent] : And also the cash out option as mentioned rings at any time after you reach 85 years of age, you can choose the annual cover and we will pay you 75% of your insurance benefits. So that's optional. So if you do wanna take it out, you do have the option there, OK. And as mentioned, you may pay more in total premiums over the last of the policies and the benefit now. So please be aware this insurance does not have a saving or investment element. So if you cancel us after 30 days, your cover will stop and you're not receiving anything back unless you're eligible for choose the early cash back offer. Alright, Graham has told me you completed your bill so very on top of thing which is wonderful. I did mention to him I will send you a free online legal bill as well. So that can use to update your current one if you need to. Or if you don't, you can always give that away to, you know, pass it on to friends and family who might need it. OK. Yeah. Do you have any questions regarding the policy then?

[9 minutes 18 seconds][Customer] : No, that's fine, Graham went over. He had taken so many notes. He's done over all of that with me, so that's fine.

[9 minutes 23 seconds][Agent] : Wonderful. Yeah.

[9 minutes 25 seconds][Customer] : And most of this, most of this will be in the policy that you send out, won't it?

[9 minutes 25 seconds][Agent] : So, yeah. So it's in the e-mail that it's sent out to you, Graham.

[9 minutes 35 seconds][Customer] : Yeah.

[9 minutes 36 seconds][Agent] : Yeah. Which coupon sent it out to you on the second? So that was in the sales brochure. So you should have access to the UMM to the court date.

[9 minutes 47 seconds][Customer] : No, the quote's not here on this. No.

[9 minutes 55 seconds][Agent] : No.

[9 minutes 54 seconds][Customer] : Oh, the product. Yeah.

[9 minutes 56 seconds][Agent] : So if you click on that, there should be a link that take you to the PDS, Yes, correct. So that should have everything that you need to know about the policy.

[9 minutes 59 seconds][Customer] : The product disclosure statement and on it isn't Yeah, I, I didn't click on those. Yeah, OK, alright. Yep.

[10 minutes 10 seconds][Agent] : Yeah, alright, so yeah, so mean. Look, originally when I first spoke to Greg, he did say that you were happy with the cover. Umm is assume. So what I can do if you are both still happy with the policy, I can get that all set up for you today. As mentioned, you're not required to make any payments today. You get to choose the first collection day, uh, the amount of your payday, pension day, whatever you like. Umm, And you take the time, go through all the tailored documentation, make sure it is suitable. Umm, we don't take out any payments today. You get to choose the first collection day expansion. OK, so that you can umm, you know, have the protection while you go through all the table documentation. OK, We do also give you that 30 day cooling off. So if you decide it's not suitable for you to give us a call cancel within 30 days, you will receive a full refund of your premium unless a claim has been made. So Graham, that's the time where if if you only decide to cancel, that is when that full refund, the premium will be refunded unless the claim has been made.

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

[11 minutes 21 seconds][Agent] : OK, excellent. So you're happy for me to get that all set up for you today?

[11 minutes 27 seconds][Customer] : Now Lyn also Lyn will have to give you her mobile number.

[11 minutes 35 seconds][Agent] : Perfect.

[11 minutes 36 seconds][Customer] : And what else?

[11 minutes 39 seconds][Agent] : Sure. I'll do that with Lynn. And then what is your mobile now?

[11 minutes 48 seconds][Customer] : I'll leave it on. Leave it on, I suppose.

[11 minutes 42 seconds][Agent] : Do you want me to leave your number as well on Lynn's profile, Graham, or probably take it out, leave it on? OK. And then I'll just quickly add in Lynn's mobile number. What would that be? Yep, just repeat that 0428589394.

[11 minutes 57 seconds][Customer] : 0428589394, correct?

[12 minutes 11 seconds][Agent] : Yep. And the e-mail ihaveisusunder2003@yahoo.com.

[12 minutes 17 seconds][Customer] : Yeah. I have a different e-mail address. Would you?

[12 minutes 19 seconds][Agent] : OK, I will. Do you want me to remove that one there?

[12 minutes 24 seconds][Customer] : Yeah, that's mine.

[12 minutes 26 seconds][Agent] : Yeah, sure, I'll remove that. What is what is your, your e-mail?

[12 minutes 26 seconds][Customer] : So, yeah. OK. All lowercase.

[12 minutes 33 seconds][Agent] : Yeah, yeah, yeah, yeah.

[12 minutes 33 seconds][Customer] : Lynn AYNN&AND Graeme GRAE me@yahoo.com.

[12 minutes 43 seconds][Agent] : At yahoo.com.

[12 minutes 57 seconds][Customer] : Correct.

[12 minutes 48 seconds][Agent] : So LYNNANDGRAEN e@yahoo.com Yep, perfect and Yep, Yep, perfect. So the perfect. Thank you. Which?

[12 minutes 57 seconds][Customer] : And and and we do both have the same address and we do we do live in the same house and we within the same, you call it suburb, but other suburb it's a town.

[13 minutes 15 seconds][Agent] : Which same town? Perfect. Well, I'll confirm that with me. So that was #3 Glengarry Court, Drive the Drysdale Victoria 3222 and send us the postal address. That's all correct.

[13 minutes 30 seconds][Customer] : That's correct.

[13 minutes 31 seconds][Agent] : Excellent. And again, then your date of birth, 2nd of this, 1950 for an Australian resident. That's all correct. Perfect. All right, so lean, what I'm gonna do is get that all set up for you today.

[13 minutes 43 seconds][Customer] : Mm hmm.

[13 minutes 43 seconds][Agent] : You get to choose.

[13 minutes 44 seconds][Customer] : And she's a female.

[13 minutes 45 seconds][Agent] : She's a female indeed. Perfect. Umm, umm, umm. You're so lucky, Lynn. You're such a humorous husband.

[13 minutes 54 seconds][Customer] : Yes, I do.

[13 minutes 56 seconds][Agent] : My husband's exactly the same, so I know what you mean. Umm. What is the first collection that you'd like that to start? 1st of the month. OK, as so the 1st of February.

[14 minutes 4 seconds][Customer] : The first is the month is when I Yeah, yeah, I'd be the second year. Yeah. So it'd be the, well, the second year, yeah, but the first when I get paid.

[14 minutes 19 seconds][Agent] : OK, sure.

[14 minutes 19 seconds][Customer] : So thank you. Umm, probably the second.

[14 minutes 20 seconds][Agent] : So you want me to do the 5th of February 2025 or the 2nd of February 2025, the second?

[14 minutes 30 seconds][Customer] : Yeah, yeah.

[14 minutes 31 seconds][Agent] : OK, no problem. So I'll do the 5th of February 2025 in month of the 2nd. And you prefer that on the monthly, right?

[14 minutes 40 seconds][Customer] : Right.

[14 minutes 41 seconds][Agent] : Perfect. So between the 3000 and the 15,000, we are agreeing on the 10. We are locking the sale of the 10,140 eighty one a month, is that right?

[14 minutes 49 seconds][Customer] : Yeah, that's correct.

[14 minutes 51 seconds][Agent] : Beautiful. And do you want that to be a based detail number or Visa MasterCard?



[14 minutes 58 seconds][Customer] : Yeah, yeah, that just just, yeah, you go ahead with that. I've got another question. It's Visa.

[15 minutes 5 seconds][Agent] : These are sure. Just let me bring the just for security purposes. Obtain your card details of code recording. We'll stop and we'll recommend after we collect.

[15 minutes 38 seconds][Customer] : None. The. None. None. None.

[18 minutes 3 seconds][Agent] : Then the call's recording. So please be advised that the call recording is now received for quality and monitoring purposes. OK, alright. So look Linda and Graham, all that's left for me to do now is really a final decoration at the end. I will ask you for acceptance before I start as well. Do you have any questions for me?

[18 minutes 24 seconds][Customer] : No, I think we're good. Thank you.

[18 minutes 25 seconds][Agent] : No wonderful. Graham has any questions for me?

[18 minutes 29 seconds][Customer] : No, I'm all quest. Yeah.

[18 minutes 31 seconds][Agent] : Beautiful.

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

[18 minutes 32 seconds][Agent] : Your question that's perfect. Wonderful. And are you happy for me to continue?

[18 minutes 38 seconds][Customer] : Yes.

[18 minutes 37 seconds][Agent] : Yes or no Wonderful. So Li it is a little bit long. So if you do need to pause or repeat anyway, feel free to let me know and I'll stop. OK. So you guys thank you Liam Taylor, it's important you understand the following information. I'll ask you agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real funeral covers issue by hand. The life Diary of Australasia Ltd who will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services trading as real insurance. The issue arrange this insurance on needs behalf your answers to the application. Sorry.

[19 minutes 14 seconds][Customer] : It's funny, thank relation. So I'm just talking to your lane.

[19 minutes 19 seconds][Agent] : Oh, OK, that's right. Uh, yes, I'll just continue. So you answered the application questions, any related documents from the basis of your contract of insurance and

handle every laws upon the accuracy of this nation you provided to assist the application And as I say, a target market determination for this product which has got the top of consumers. This product. This is our phone distribution practices are consistent with this determination and you can obtain a copy on your website. We collected personal information to provide insurance quotes issue covering other related services. We will share this with your insurer and we share with other Australian service providers for the purpose of administering your policy or handling claims. A policy policy tells you more. We have to access the correct information and large complaints of breaches of privacy, decoration, consent to be contacted by the products and services. You came about this at any time. By contacting us, you have agreed to take out a single room for new cover with the following cover. The entailer is covered for \$10,000 in the event of death. In the case of death is accidental will be so fine accidental serious injury. The benefit that will triple cover is accidental death any for the first 12 months of cover with death by any cause or diagnosis or terminal illness cover day after accidental serious injury. Cover for each life insurance on the age 75 starts immediately. It is on the policy anniversary of life insurance 75th birthday. Once a life insurance reaches age 85, you can choose and voluntarily cancel that person's cover to receive a lump sum payment of 75% which has a benefit. Now, if you take up the survey cash out option, you'll no longer have a right to claim under the policy for the life insurance. This policy is insurance policy doesn't have a savings or investment component. You can in your cover anytime by contacting us, you stop paying your premiums and in your cover, but we will give you notice before doing so because I inspire to age any fund that benefits payable and refund the premiums. After the coming of. The cover continues beyond age 85, the life and she will receive an additional 25% bonus cover from that date. You'll not be required to pay any further premiums. The bonus cover is not paid with the early cash out taking out cover for each life insurance and on the day prior to their 100th birthday we will pay the female benefit bonus cover for the life insurance. At this point, your total premium for your first year of cover is \$148.81 per month. Your premiums are level, which means they are designed to stay consistently only more any change if you're also your cover or they should just the premium rates applying to your policy make a change. If you apply consistently cause our policy holders you may pay more in premiums

than the benefit now over the life of the policy including. Your premium is now payable to real insurance 34 percent 54% calculated on the level basis of At the last of the policy, your premium will be debited from your credit card which you are authorised to get the and have provided to us. We may provide recent communications to you by the e-mail address you have provided to us and this will include any legal notices we require to provide to you in writing. If you would prefer to receive these only via mail, you can update your communication preference at any time. The policy that PDS and FSG will be mailed to you and if you have provided us with the e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents for sure the product meets your needs. You have a 30 day calling up. When you may cancel your policy and any premium may have pay will be refunded in full unless you have lodge a claim there is associated with placing policies. As you new policy may not get any good existing cover, we recommend that you do not cancel any existing policy to give either review the policy in full. We have the complaints process which you can access at any time. The contact emails, full details are available online and the documentation we are sending you. So between the 3015 thousand, we have chosen \$10,000 for yourself. So going back to the declaration, I've got two last questions for you. Do you understand and agree with the declaration? Yes or no? OK, And would you like any other information or would you like me to read any part of the PDS to you? Yes or no?

[23 minutes 27 seconds][Customer] : Yeah, No, we're fine.

[23 minutes 37 seconds][Agent] : Wonderful. Uh, now accept the decoration on your behalf. Alright? Well in congratulations, you are now covered for \$10,000 renewal funeral cover. OK. I'll get all those documents sent out to you, which you are gonna get a e-mail copy for me today and then a hard copy sent to your home address as well that you should receive in the next couple of days, OK.

[24 minutes 2 seconds][Customer] : No, I must congratulate you, Wendy. How long did it take you to learn that off by heart? Yeah, right.

[24 minutes 11 seconds][Agent] : I wish I learned that off my heart, but no, I am cheating. I am reading off the screen.

[24 minutes 13 seconds][Customer] : Oh, I would think so. That's so. Yeah.

[24 minutes 18 seconds][Agent] : I do know most of them, but just to be sure, I'll. I'll still stick to the screen. Yeah, that's well. Thank you so much. You've been hoping a pleasure. Go ahead. Yes.

[24 minutes 27 seconds][Customer] : Yeah, well, yeah, I'm also also, I was just watching the TV screen before, umm, uh, round about midday, which prompted me to make the call at 12:30.

[24 minutes 40 seconds][Agent] : Yeah, yeah.

[24 minutes 42 seconds][Customer] : Umm, uh, seniors insurance.

[24 minutes 54 seconds][Agent] : Hmm. OK. Yeah.

[24 minutes 47 seconds][Customer] : We're offering exactly the same, umm, policy, uh, for funerals, Yeah. Is that coincidence or not?

[25 minutes 4 seconds][Agent] : I'm not sure because in terms of advertisement that's done through the the marketing team or the the what they have to, you know, sign up with the with the TV advertising department. So I think they air as mm.

[25 minutes 18 seconds][Customer] : Yeah, but I've seen yours, the real one, and then, umm, then yeah, this is coincidental, I suppose.

[25 minutes 20 seconds][Agent] : Hmm, yeah, yeah, maybe, yeah. Because then probably they put through all the ads around that time.

[25 minutes 30 seconds][Customer] : Yeah, yeah.

[25 minutes 35 seconds][Agent] : Yeah.

[25 minutes 35 seconds][Customer] : OK, good.

[25 minutes 36 seconds][Agent] : Well, umm, the, we know that's that for you to do now is to nominate your beneficiary, uh, which I can do for you over the phone or you can fill in the beneficiary form, umm, on your spare time. What would you like me to do for you?

[25 minutes 51 seconds][Customer] : Yeah, we can do that now. And that would be.

[25 minutes 53 seconds][Agent] : You didn't?

[25 minutes 54 seconds][Customer] : Yeah, go ahead.

[25 minutes 54 seconds][Agent] : Yeah, beautiful. No problem. So what I'm going to do is I do need to pop you a quick hold. I'm going to transfer you to my support colleague who will be able to add

Graham, umm, on your, uh, policy as the beneficiary.

[26 minutes 7 seconds][Customer] : OK.

[26 minutes 6 seconds][Agent] : OK, excellent.

[26 minutes 13 seconds][Customer] : No, he. No, I'm sick, all sick. You.

[26 minutes 8 seconds][Agent] : And Graham doesn't need any funeral cover for himself, Is he your set, Oh beautiful ex.

[26 minutes 15 seconds][Customer] : I'm not going to die. Wow. How you do that? Yeah.

[26 minutes 22 seconds][Agent] : No, no, no, we do. We do what you know, so healthy. Perfect.

[26 minutes 32 seconds][Customer] : Thank you.

[26 minutes 28 seconds][Agent] : Well, it was a pleasure assisting the both of you and have a happy New year as well. Umm, I'll pop you on. Thank you. I'll pop you in a quick hold and I'll grab someone for you.

[26 minutes 34 seconds][Customer] : And you too, sure. Thank you.

[26 minutes 38 seconds][Agent] : Alright, thank you.

[26 minutes 40 seconds][Customer] : Bye.

[26 minutes 40 seconds][Agent] : Hold the line. Hi, Nina Graham, thank you for holding.

[27 minutes 56 seconds][Customer] : Sure.

[27 minutes 57 seconds][Agent] : Perfect. So I've got my colleague Ishita from the support team. She'll be able to assist you adding Graham as the beneficiary onto your policy.

[28 minutes 5 seconds][Customer] : That's fine. Thank you.

[28 minutes 4 seconds][Agent] : OK, beautiful. Thank you. But you should have confirmed the use of full details of your full name, date of birth, address, phone number and policy type. OK, thank you so much, guys. Have a good day.

[28 minutes 16 seconds][Customer] : Thank you.

[28 minutes 16 seconds][Agent] : Bye.

[28 minutes 17 seconds][Customer] : Bye.

[28 minutes 19 seconds][Agent] : Good afternoon. My name is is.