

[3 seconds][Agent] : Hello.

[3 seconds][Customer] : Hello, Addison.

[5 seconds][Agent] : Hi there Adam. Good afternoon. Good morning. My name is AJ.

[10 seconds][Customer] : Yep.

[7 seconds][Agent] : I'm calling in from a real insurance and we just received your expression of interest in regards to our real income protection cover here to help you with that pricing information for you.

[16 seconds][Customer] : Yeah. Yep.

[16 seconds][Agent] : Am I speaking to Adam Devine and date of birth of yours? I have yours 23rd of the 9th 1990. And also just confirming that you are a male and an Australian resident, Sir.

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

[30 seconds][Agent] : OK, thank you. Just these all calls are recorded. Any advice I'd provide is general in nature and may not be suitable to your situation. And Adam, uh, I specialize in the real life and income protection insurance. I'll be here to help you with this inquiry on to the benefits and pricing and check your eligibility just so I can get a bit of an understanding and help you a bit further. Can I ask what initially had sparked your interest to look at some, uh, income protection cover at the moment? Mm, hmm. OK, sure I'm not a problem. Yeah.

[53 seconds][Customer] : Yeah, mate, I just need a just a bit of currency really because I do have income protection through my super, but I'm a contractor at the mine and they need a six bit of currency for income protection Basi basically.

[1 minutes 19 seconds][Agent] : Mm hmm.

[1 minutes 9 seconds][Customer] : I don't get that from ART because they just basically they want to see a start date and an expiry date for the income protection and because it's through my super, there isn't expiry date obviously because it's super.

[1 minutes 23 seconds][Agent] : Mm hmm.

[1 minutes 25 seconds][Customer] : So yeah, they I, I pretty much just need the form mate. So that's why I want the bare minimum but.

[1 minutes 30 seconds][Agent] : Yeah, yeah, we could do that for you. That's not a problem, Madam. Umm, what I'll do then is I'll take you through our cover first, Uh, it, it is a, uh, quick and easy process, but I'll run through it with you very quickly.

[1 minutes 44 seconds][Customer] : Yep.

[1 minutes 40 seconds][Agent] : You can choose again any level of cover you wish to have, whether it's the highest or lowest, whatever works for you guys. Umm, and then, uh, we can transfer you to customer support. It's up to you. After you make the first payment you do, you can apply for your certificate of conscious. You're gonna make the payment today. Then you connect and transfer you directly to them, and then they'll be able to help you with that and get those forms for you as well.

[1 minutes 59 seconds][Customer] : OK, cool.

[1 minutes 59 seconds][Agent] : OK, umm, but we'll, we'll have to check your eligibility as well. So it it bear with me, I'll answer this with you. But you know, you mentioned that come elsewhere. We just supposed to like to let you know If you are replacing an existing policy, we recommend that you do not cancel it until the application has been approved and you reviewed this policy in full as it may not be identical to your existing cover. You should also consider the benefits that may not apply or waiting periods that may start again.

[2 minutes 23 seconds][Customer] : Yep.

[2 minutes 23 seconds][Agent] : Just so you understand, our cover is designed to provide a monthly income benefit that's paid directly to you, Adam. If you're unable to work due to a disabling sickness or injury and you suffer a loss of income, you can apply for this if you work at least 15 hours per week in paid employment. And what we do is that we offer an income benefit of up to 70% of your monthly pre tax income from \$1000 up to the maximum of \$15,000. To apply for the cover, we take it through two lots of questions, 1, the duties based question and one is the health and the last stop question and to check your eligibility.

[2 minutes 54 seconds][Customer] : Yep.

[2 minutes 53 seconds][Agent] : OK, if you are approved and if so, on what TER, uh, sorry, we'll uh, after this help, I'm asking questions over the phone with you to see if you approved and if so, on

what terms We can offer you the cover Once it's in place, it will cover you until your policy anniversary following your 65th birthday. And keep in mind that there are some exclusions that apply as outlined in the PDF. Do you have any questions for me so far?

[3 minutes 12 seconds][Customer] : Yep, Nah. That's good, mate.

[3 minutes 15 seconds][Agent] : OK, I need to go to the first lot of questions, duties based questions. So it's easy. Before answering any of our questions, it is important that you're aware of your duty to answer all our questions accurately and honestly. Failure to do so, it could impact your cover claims time. Just yes or no. First question is do you work 15 hours or more per week? Yes or no?

[3 minutes 31 seconds][Customer] : Yep.

[3 minutes 31 seconds][Agent] : And is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment? And do you perform heavy physical duties, use heavy machinery or drive a vehicle? And are you qualified skilled or semi skilled or hold the required licenses to perform your role?

[3 minutes 39 seconds][Customer] : Nah, Yes, yes.

[3 minutes 52 seconds][Agent] : And do you work in any of the following fields? Aviation as a pilot or crew, entertainment or sporting industry, Air Force, Army, armed forces? Or do you handle explosives? And do you regularly work underground or underwater? Look at heights about 10 meters, work offshore, carry a firearm or drive long haul? And have you had a cigarette in the last 12 months?

[4 minutes 2 seconds][Customer] : No, no, no, no.

[4 minutes 15 seconds][Agent] : And are you currently employed or self-employed?

[4 minutes 18 seconds][Customer] : Self-employed.

[4 minutes 19 seconds][Agent] : Thank you. And to help us how much cover we can offer you, I'll provide you with the definition of pre tax income. So being self-employed, pre tax income is your share of annual income earned in the business before tax directly due to your own personal efforts, less any business expenses and excluding super contributions. This is the amount of the business would otherwise see sending in the event you're unable to work due to a disability. So can I ask you

what is your annual pre tax income? How much do you make per year before tax?

[4 minutes 44 seconds][Customer] : 120 grand.

[4 minutes 47 seconds][Agent] : Thank you. So based off your duties and your income, you can select a monthly benefit amount from \$1000 up to the maximum of \$7000. So this is the amount that we would pay you per month if you're unable to work due to a disabling sickness or injury. Obviously, the lower you go, the cheaper is. The higher you go, the higher the premiums are.

[4 minutes 55 seconds][Customer] : Yep, Yep. Damn minimum night. But he hasn't.

[5 minutes 4 seconds][Agent] : How much uh, what benefit amount would you like me to quote you on there 1000? Thank you. Now then you also have the option to select different waiting periods and benefit periods. The waiting period is a non payment period that you must wait before the income benefit is payable after the insured event. You can choose 30 days or 90 days. Please keep in mind that the income benefit is paid monthly in arrears. This means if you choose a 30 day waiting period, your first payment will be 60 days after your first eligible to claim. Which waiting for you would you likely to select for your 30 days or 90 days? Keep in mind 90 days is a cheaper option.

[5 minutes 39 seconds][Customer] : 90 days, please.

[5 minutes 37 seconds][Agent] : 30 days is more expensive options, nine days next one. The benefit. Is the maximum amount of time that we will pay the income benefit for anyone injury or illness. You can choose six months, one year, two years or five years. Again, six months would be the cheapest option.

[5 minutes 54 seconds][Customer] : Six months, please.

[5 minutes 52 seconds][Agent] : Five years more expensive, six months, OK, if that comes up to about \$4.63 a fortnight. Next step is to take you to the health and after questions, I'll be a lot of questions to assess if you're eligible for cover. So I'll go through that with you as well. And at the end, umm, I'll provide you with your outcome as well. OK, Hopefully you are eligible.

[6 minutes 13 seconds][Customer] : No.

[6 minutes 11 seconds][Agent] : Uh, do you have any health concerns at this stage, Adam?

[6 minutes 14 seconds][Customer] : No.

[6 minutes 14 seconds][Agent] : OK, cool. That's fine. Hopefully stays away for a long, long time. But I'll update some of your details now. What's your post code in QLD? And which suburb or town do you reside in and your address there please?

[6 minutes 21 seconds][Customer] : 4745 Dysart 21 Armstrong Crescent.

[6 minutes 30 seconds][Agent] : And is your home address the same as your postal address and your phone number?

[6 minutes 33 seconds][Customer] : Yeah, Yep.

[6 minutes 35 seconds][Agent] : 0428120056 and e-mail adamdevine23o9@gmail.com.

[6 minutes 44 seconds][Customer] : Yep.

[6 minutes 42 seconds][Agent] : Sorry 2309@gmail.com Yeah thank you. I'm just gonna read out a quick statement for you now called a pre underwriting disclosure statement. It just states you please be aware all calls recorded for quality and monitoring purposes. Any advice? I provide this general nature and may not be suitable to your situation. We collect your personal information to provide insurance quotes issue covering 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. By proceeding, you understand you're applying to purchase an income protection policy and as such, you have a duty to take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question I ask you. They provide honest, accurate and complete answers. You need to answer each question in full, even if you have provided some information to us in any early discussions you have had. If you do not take reasonable care, you may breach your duty and if this happens, your insurer may be entitled to cancel your policy, decline a claim, or make adjust to the terms and conditions of your policy. Do you understand and agree to your duty, yes or no?

[7 minutes 50 seconds][Customer] : Yes.

[7 minutes 51 seconds][Agent] : First question, have you been hospitalized for COVID-19 in the last 12 months? Or have you experienced any ongoing symptoms or complications associated with your

COVID-19 infection in the last 30 days?

[8 minutes 1 seconds][Customer] : No.

[8 minutes 2 seconds][Agent] : And are you a citizen or a permanent resident of Australia or New Zealand currently residing in Australia?

[8 minutes 8 seconds][Customer] : Yep.

[8 minutes 8 seconds][Agent] : Does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore?

[8 minutes 15 seconds][Customer] : No.

[8 minutes 15 seconds][Agent] : And uh, you've already answered this one. Are you a employed or be self-employed or live a self-employed?

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

[8 minutes 20 seconds][Agent] : And do you own a business or are you a contractor?

[8 minutes 23 seconds][Customer] : I own a business.

[8 minutes 24 seconds][Agent] : Uh, so I'll leave it as business owner and then it says you, have you been in your current business for at least 12 months? And has your business been profitable? And if you were to become disabled and unable to work, would your business continue to generate income for more than 60 days? Hello.

[8 minutes 29 seconds][Customer] : Yes, yes, Yeah. Well, I said no.

[8 minutes 45 seconds][Agent] : Oh, OK, sorry, uh, your line just kind of I'll repeat the question. So if you were to become disabled, I'm not, I'm not sorry. If you were to become disabled and unable to work, would your business continue to generate income for more than 60 days? And next one, do you have a second occupation that generates a taxable income?

[8 minutes 49 seconds][Customer] : Yeah, no, yeah.

[9 minutes 5 seconds][Agent] : And if you were sorry, combining both occupations, how many hours per week do you work in total, less than 65 hours or 65 hours or more? And have you ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration?

[9 minutes 14 seconds][Customer] : Less than 55 No.

[9 minutes 22 seconds][Agent] : And the next section is in relation to your height and weight. Please be aware that I'm required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. What is your exact height in centimeters or feet in inches please? And what is your exact weight in kilograms, pounds or stones?

[9 minutes 22 seconds][Customer] : A 193 centimetres, 93 kilos.

[9 minutes 45 seconds][Agent] : Thank you. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months to the best of your knowledge? Are you infected with or are you in a high risk category for contracting HIV, which causes AIDS? And do you have definite plans to travel or reside outside of Australia, such as booked or will be booking travel within the next 12 months? And do you have existing income protection cover?

[9 minutes 51 seconds][Customer] : No, no, no, yes.

[10 minutes 12 seconds][Agent] : And uh, uh, do you intend to replace your existing cover with this application? And will this cover plus your existing cover exceeds 70% of your pre tax income?

[10 minutes 17 seconds][Customer] : No, what was that one? Sorry, mate.

[10 minutes 25 seconds][Agent] : Will this cover plus your existing cover exceed 70% of your pre tax income? Thank you. Our next question is, have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following cancer, tumour, mole or cyst, including skin cancer, sunspots, Melanoma or leukemia? And have you ever had an abnormal PSA test or an enlarged prostate? Stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure, high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting. Diabetes, raise blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis, OH. Any disorder of the liver, stomach, bowel, gallbladder or pancreas.

[10 minutes 31 seconds][Customer] : No, no, no, no, no, no, no.

[11 minutes 19 seconds][Agent] : Epilepsy, Motor neurone disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Anxiety, depression or stress requiring medical

treatment or any other mental health disorder.

[11 minutes 27 seconds][Customer] : No, no.

[11 minutes 34 seconds][Agent] : Any illegal drug use, abuse of prescription medication, or received medical advice or counseling for alcohol consumption. Disorder of the kidney or bladder. Blood disorder or disease. Asthma or the respiratory disorder, excluding childhood asthma. Back or neck pain or disorder. Arthritis. Chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia. Joint or muscle pain. Ligament injuries, including replacement or reconstructive surgery. Osteoporosis. Osteopenia, any defect of hearing or sight other than which is corrected by glasses or contact lenses. And to the best, uh, sorry, other than much of what he told me about in the past three years, have you sought medical advice or treatment by medical practitioner or specialist? Or are you awaiting results of any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests, or biopsy other than what you already told me about? Are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks?

[11 minutes 40 seconds][Customer] : Oh, no, no, no, no, no, no, no, no, no, no, no, no.

[12 minutes 41 seconds][Agent] : And other than much of what he told me about, have you ever during your working career required more than two consecutive weeks off work due to illness or injury and family request? 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, have any of your immediate families suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60? And, uh, how many of your immediate family suffered from cancer 0/1/2/3 or more? And how many of your immediate family suffered from heart condition and, or stroke 0/1/2/3 or more? And how many of your immediate family suffered from other hereditary disease 0 or one or more?

[13 minutes 3 seconds][Customer] : No, yeah, 1, 0, 0.

[13 minutes 38 seconds][Agent] : Thank you, Adam. And our last question is other than one off events gift certificate or vouchers, do you engage in or intend to engage in any of the following

aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity?

[13 minutes 58 seconds][Customer] : Bye.

[13 minutes 59 seconds][Agent] : OK, thank you. So based off your answers, I have an outcome for you now. Bear with me. Alright, so the application for the income protection cover is approved with the below terms. There's been one exclusion added on due to your disclosure of your second occupation. It's easier. We will not pay an income benefit in respect of a claim for disabling sickness or injury occurring directly or indirectly from the insured performing the duties of their second occupation. Any income derived from the second occupation will not be eligible to be included as financial evidence of your pre disability income.

[14 minutes 34 seconds][Customer] : Yep, that's alright.

[14 minutes 34 seconds][Agent] : OK, beautiful. So the premium as I get, as I said earlier, for the 1000 you've chosen a monthly benefit amount of \$1000 waiting period of 90 days. But if a period of six months, you're looking at a premium of \$4.63 a fortnight.

[14 minutes 48 seconds][Customer] : Yep.

[14 minutes 50 seconds][Agent] : Uh, your premium is stepped, which means it will increase each year as you age. So I'm gonna give you an example. So as an indication, if you make no changes to the policy, your premium next year will be \$4.84 a fortnight, OK. You can also find information about a premium structure on a website included in your policies, a rehabilitation benefit along with the final expenses benefit which pays \$10,000 in the event that you pass away to assist your family with funeral costs as well. So that comes along with your price. OK, Umm, so Adam, translations, you're approved for the policy. So what we normally do now is we'll get all the documents sent to you. You don't need to pay anything today to set up the policy. But as I said with the, umm, set up a bit of currency, I think that's only sent out once you make the first payment.

[15 minutes 1 seconds][Customer] : OK, OK, OK.

[15 minutes 32 seconds][Agent] : So when would you like to make the first payment for your policy?

[15 minutes 35 seconds][Customer] : If I can give you BSD and account number, can I do a direct debit?

[15 minutes 39 seconds][Agent] : Yeah, certainly. Which date do you wanna put the first payment on? However, Today or another day? Sure.

[15 minutes 41 seconds][Customer] : OK, Yeah, today, today would be fine.

[15 minutes 46 seconds][Agent] : Beautiful. Savings or check?

[15 minutes 50 seconds][Customer] : I'll just get them details for you man.

[15 minutes 52 seconds][Agent] : Yeah, take your time. Thank you.

[16 minutes 35 seconds][Customer] : None. Yeah, I did OK.

[16 minutes 46 seconds][Agent] : Yeah, it's still there.

[16 minutes 47 seconds][Customer] : Yeah.

[16 minutes 50 seconds][Agent] : Yep. Thank you. And that comes up under ANZ Bank and the account number, please. Yep, Yep.

[16 minutes 48 seconds][Customer] : BSB 014572 336341802.

[17 minutes 3 seconds][Agent] : Beautiful. I'll read out a declaration for you. Uh, now Adam, last thing I need to do is read this out and then read that.

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

[17 minutes 8 seconds][Agent] : I'll give you your policy number and my contact number, so bear with me. David. Thank you. Mr. Adam Devine, it is important you understand the following information. I'll ask you agreement to these terms at the end of your policy will not be enforced unless you agree to these terms in full. Real Income protection is issued by Hanover Library of Australasia Limited, whom we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I will refer to as GFS Trading as Real Insurance, to issue and arrange this insurance on its behalf. I never relies upon the accuracy. Sorry. I never relies upon the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote. Hanover has set a target market determination for this product, which describes the time of consumers this product is designed for. Our distribution

practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. Can you please confirm you've answered all of our questions in accordance with your duty, Yes or no?

[18 minutes 6 seconds][Customer] : Yeah.

[18 minutes 7 seconds][Agent] : Thank you. We may from time to time provide off this to you via the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you opt out. You can upset this at any time by contacting us. The accepted cover provides the following insurance cover. Adam Divine A monthly insured amount of \$1000 with a waiting period of 90 days and a benefit period of six months. Monthly income benefit payable in the event of a claim, maybe less than the monthly insured amount as your income benefit is limited to 70% of the average monthly income over many 12 consecutive months during the two years before you suffered your disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments from other sources. There is a final expenses benefit of \$10,000 paid to your beneficiaries if you pass away while your policy is in place. In addition to the standard exclusions contained within the PDS, the following exclusions apply that umm divine income protection benefit. We will not pay an income benefit in respect of a claim for a disabling sickness or injury occurring directly or indirectly from the insured. Perform the duties of the second occupation. Any income derived from the second occupation will not be eligible to be included as financial evidence of your pre disability income. By agreeing to this declaration, you agree to any non standard exclusions or loadings placed in your policy and you understand they will remain in place for the life of the policy. You may you may request for any of these alternative terms to be reviewed at any time by calling us. Your cover expires on November 15th, 2055 at 12:00 AM. Your premium for your first year of cover is \$4.63 per fortnight. Your premium is a stepped premium, which means it will be calculated at each policy anniversary and will generally increase each year. Included in your premium is an amount payable by handover to GFS of the between 37% and 51% to cover costs. Your premium will be debited for the nominated bank account in the name of Adam Devine which authorized to debit from

and if provided to us. The policy documentation, PDS and FSG will be mailed to you and if you have provided us with 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. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. There are risks associated with replacing policies as your new policy may not be at the. To existing cover, we recommend that you do not sorry. We recommend that you do not cancel any existing policy until you've received and reviewed our policy in full. We have a complaints process which you can access at any time by contacting us. All details are available online and in the documentation we're sending you. I've got 2 questions for you now. Just gonna read this out as well. Sorry, before I read out these questions. Just helping out of the declaration confirming. You can also find information about a premium structure on our website as well. And just hopping back in. Are you happy to continue there, Adam? And the first question is, do you understand and agree with the declaration, yes or no? Pardon.

[20 minutes 46 seconds][Customer] : Yes, Yes.

[20 minutes 55 seconds][Agent] : Yep, sorry, I'll repeat that. Do you understand and agree with the declaration, yes or no?

[21 minutes][Customer] : Yes.

[21 minutes][Agent] : And last question, would you like any other information about the insurance now or would you like me to read any part of the PDS to you? Yes or no?

[21 minutes 7 seconds][Customer] : Ah, no.

[21 minutes 8 seconds][Agent] : OK, beautiful. So let's set that for you now. And you have the e-mail confirming your policy. I'll arrive generally within 10 to 15 minutes to your e-mail address and a hard copy be posted out generally within two to five business days with the policy documents and your beneficiary forms. Now your policy number, I'll give this to you first. Remember you do get a cash back as well back from us. So after the first policy anniversary date, we also refund you 10% of all the premiums you pay in the first year back to your hands. So you get back \$12.04 as well.

[21 minutes 35 seconds][Customer] : That's cool.

[21 minutes 35 seconds][Agent] : OK, Uh, your, uh, policy number is 72200 1085.

[21 minutes 41 seconds][Customer] : Yep, Yep, Yep.

[21 minutes 45 seconds][Agent] : My contact number is 13 hundred 385792 and I'll pop you in a quick hold. I'll transfer to customer support to see if they can give this sort of their currency now as well.

[21 minutes 57 seconds][Customer] : Alright, OK, thank you.

[21 minutes 57 seconds][Agent] : OK, beautiful. Thank you. Adam, please, my call is recorded. My name is AJ again from real insurance. Thank you again for choosing real insurance. I'll pop you in a quick hold. Won't be long. Thank you.

[22 minutes 5 seconds][Customer] : Thanks. Bye. Bye.

[23 minutes 11 seconds][Agent] : Sorry. Thank you for holding, Madam.

[23 minutes 13 seconds][Customer] : Yep, you're on mate.

[23 minutes 14 seconds][Agent] : Yeah, I just have to double check with support. So they mentioned that if you made the first payment today, usually you gotta wait until the payment clears and then give us a ring back. Once that clears, most likely to give us a ring back on Monday. I can get them to call you back on Monday and then help you set up the give you the set up of those currency once that's gone through.

[23 minutes 20 seconds][Customer] : OK, OK.

[23 minutes 30 seconds][Agent] : Is that OK?

[23 minutes 30 seconds][Customer] : Yeah, double me on Monday.

[23 minutes 32 seconds][Agent] : Yeah, yeah, I'll set that call back for you. Give me one tick. Umm, bear with me, OK?

[23 minutes 38 seconds][Customer] : OK. Alright mate.

[24 minutes 16 seconds][Agent] : And then Monday, what time would you like a call back like 9:00 AM?

[24 minutes 21 seconds][Customer] : Yeah, not an answer.

[24 minutes 23 seconds][Agent] : OK, one SEC.

[24 minutes 50 seconds][Customer] : Yep.

[24 minutes 45 seconds][Agent] : Your contact number 0428120056, Yep, I'll just add that in there so they can call you back on your number and OK, beautiful. Yep. So all done there for you, Adam. Umm, we'll, our customer support team agents will give you a remark on Monday at 9:00 AM uh, or on that time as soon as they can to help you with that as well.

[25 minutes 8 seconds][Customer] : Alright, Thanks. Bye.

[25 minutes 7 seconds][Agent] : OK, awesome. Thank you Adam. You have a good one and give me a call back if you have any questions.

[25 minutes 13 seconds][Customer] : Bye. Bye. Bye. Thank you.

[25 minutes 12 seconds][Agent] : OK, Alright, take care. Bye.