

[4 seconds][Customer] : Hello.

[2 seconds][Agent] : I'm just giving you an idea. Hey, good morning, Claudia, it's Sarah. I'm calling from Australian Seniors. I'm calling to help you about with the life insurance. Sir, Thank you for putting being quiet through just now. We'll go through some pricings together and do feel free to ask questions along the way. OK, Thank you so much. Please remember all calls are recorded and any advice I provide you, Claudia, is general in nature and may not be suitable to your situation. Your name is Claudio Puccini.

[20 seconds][Customer] : OK, that's fine.

[33 seconds][Agent] : Very good. And your date of birth, 5th of October 59, very close to mine. I'm on the 15th.

[37 seconds][Customer] : Yep, 01/1.

[41 seconds][Agent] : And uh yeah. And Claudia, can I also check with you? You are a male and an Australian resident, is that right? Awesome. And let's quickly check your smoking status as well whilst we're at it. Have you had a cigarette in the last 12 months?

[48 seconds][Customer] : Yes, yes, I gave up two months ago.

[56 seconds][Agent] : Claudia, well done. Year resolution.

[1 minutes 5 seconds][Customer] : Well, early, early in the year.

[1 minutes 3 seconds][Agent] : Is it sort of early one? OK, very good. So thank you so much for that. So life insurance, let's have a quick, let's have a quick turn on that. So life insurance, this one we've actually designed for seniors and pensioners, Claudio, it's designed to provide you with a bit of financial security for yourself, for yourself or for your family actually at the same age. So it's designed to provide financial protection for your family to a lump sum payment if you were to pass away before your 85th birthday when the policy ends, Claudio. And you can actually choose from \$10,000 up to \$200,000 as well. And you can choose up to five people to receive this money. Now, Claudia, I just want to know a little bit about you. What's the reason for you to do this? Is there like a mortgage in place or is it just for your dependents?

[1 minutes 47 seconds][Customer] : OK, well help with the mortgage.

[1 minutes 59 seconds][Agent] : OK. And there is. So there is a bit of, uh, outstanding on that still. OK, So what are you're trying to do is just give yourself the piece of mind knowing that if something happens to you unexpectedly, your family can use this money to pay off the mortgage and secure the home. Is that it?

[1 minutes 58 seconds][Customer] : Yeah, yes, we we'll make payments until they sell the home.

[2 minutes 18 seconds][Agent] : Oh, OK. And they can have that. OK, got it. So like I said, uh, life insurance does exactly that. So ours is actually a very simple one to apply for as well. Uh, I'm going to ask you some very simple questions around your health, Claudio, because we need to check if you're eligible for it. Not everyone gets accepted. So no need for medicals, no need for blood reports test, nothing. All you need to do is with me answer 8 or 8 yes or no questions relating to your health. If you are accepted Claudio. And once you start the policy, you will be covered immediately for death due to any causes except suicide in the 1st 13 months. And please tell your family as well that if your death is due to an accident, your chosen benefit amount triples.

[3 minutes][Customer] : OK, OK.

[3 minutes 11 seconds][Agent] : And please also let them know that they will have the option to request 20% of the benefit amount in advance during claims time to take care of immediate funeral costs. We do understand claims can be, uh, quite a difficult time for families to go through. So we have a team here, uh, who specializes in that area and they work with the families at that time to keep the process simple and straightforward.

[3 minutes 24 seconds][Customer] : OK, Yep.

[3 minutes 37 seconds][Agent] : OK, all good so far, very good. Now, your life insurance will also come with a terminally ill advanced payment for you, which means that if you were diagnosed with 24 months or less to live by a specialized medical practitioner, you can call us yourself, Claudia, and you can apply for the claims yourself at that time in full beautiful. Is that your partner there with you?

[4 minutes 3 seconds][Customer] : OK, she's not with me right now, but she's only 49.

[4 minutes 11 seconds][Agent] : OK, so she wants to be covered as well. Is that what you meant? You have noticed you put a joint request, so you and your partner, right?

[4 minutes 15 seconds][Customer] : Yeah, yes.

[4 minutes 20 seconds][Agent] : Yeah, her premiums will look different than yours. Then we look at a few different, uh, we look at a few factors and, uh, because she's a female and if she's younger, even if she chooses the same amount, it may look very different from yours. OK, I'll talk to her later on. Whether you do it this together or separately works out to be exactly the same. So I'll talk to her later.

[4 minutes 34 seconds][Customer] : OK, OK. OK.

[4 minutes 41 seconds][Agent] : Now my question to is, Claudio, if something was to happen with you, how much do you think your wife would need to make those mortgage payments and secure the home and sell it later?

[4 minutes 56 seconds][Customer] : Well, I don't know what the difference in cost would be between the 100 and the 200.

[5 minutes 2 seconds][Agent] : Yeah, that's what I'm calling for. You and I will go through that though. OK, So you want to see the difference between 200,000 and 100,000?

[5 minutes 9 seconds][Customer] : Yes.

[5 minutes 10 seconds][Agent] : You see, let's have a look right now. The \$200,000 cover, it's showing a monthly payment. So I'm looking at fortnightly payments.

[5 minutes 20 seconds][Customer] : OK.

[5 minutes 19 seconds][Agent] : OK, every two weeks, \$200,000 cover, which is our maximum, will be \$342.48 every fortnight.

[5 minutes 30 seconds][Customer] : OK.

[5 minutes 30 seconds][Agent] : Half of that \$100,000 cover will be \$171.24 per fortnight. Now, between the two, mm hmm, take a moment, do the math and tell me which one will be more suitable.

[5 minutes 39 seconds][Customer] : So yeah, probably the 200.

[5 minutes 49 seconds][Agent] : OK, perfect. And with this policy as well, remember this is a life insurance. Your premium is stepped, which means it will increase each year. And I'm going to show

you very quickly how that happens. It's absolutely clear and transparent. So as an indication, Claudia, if you make no changes to the policy, your premium next year will be \$366.45 per fortnight. Claudia, you can also find information about a premium structure on our website as well. OK, now let's find out, Claudia, if you're eligible for this. So I'll quickly go to those eight questions with you, but can I just quickly check your contact details? You are in South Australia, right? Yeah. What's your post code there, 5011, And the name of the suburb. Yeah, and your address?

[6 minutes 23 seconds][Customer] : OK yes, 5011 Woodville Park, 7 Marlborough Ave.

[6 minutes 52 seconds][Agent] : Beautiful. This is the place you're telling me about the mortgages on this place. OK, got it. Now, Claudia, is this your residential and mailing address as well? That's it. Your contact number, the one I'm calling on, 0401050614. This is your best contact number as well. theemailaccountisactivewejustseepatini@me.com Beautiful. You don't see that e-mail veryoftenme.com. You've had it for a while, have you?

[6 minutes 57 seconds][Customer] : Yes, yes, yes, yes, no, that, yeah, that was the first one that happened.

[7 minutes 31 seconds][Agent] : Yeah. I was gonna say, OK, so Claudia, now I'm going to read a little paragraph it. Remi, this paragraph reminds you of being honest and being truthful with us. And I know you absolutely will be, but I have to read it to you, Claudia.

[7 minutes 45 seconds][Customer] : Yeah.

[7 minutes 45 seconds][Agent] : And it says Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and they share it 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 that you are applying to purchase a life insurance 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 and that you 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 earlier 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 adjustments to the terms and conditions of your policy. Do you understand and agree to your duty? Yes or no? Beautiful Claudio, from here, that's all I need from you. Just a clear and confident yes or no at the end of every question.

[9 minutes 13 seconds][Customer] : Yes, yeah. But before you do, I got a question.

[9 minutes 21 seconds][Agent] : OK Please. Anything. Mm Hmm.

[9 minutes 26 seconds][Customer] : So I'm paying as if I'm still a smoker for the 1st 12 months, is that right?

[9 minutes 33 seconds][Agent] : So you quit smoking two months ago, right?

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

[9 minutes 39 seconds][Agent] : Yeah. So the price that I've given you, it's based on your smoking status of being a smoker, because you need to know, have you had a cigarette in the last 12 months, which you have. Once you reach a period of 12 months of not having a cigarette, Claudio, you can give us a call and you can apply for your. You can apply to have the smoking status reassessed. It'll be subject to eligibility at the time of application.

[10 minutes 6 seconds][Customer] : Now what is the difference in for a smoker and a non-smoker on this policy?

[10 minutes 6 seconds][Agent] : OK, let's have a look. Same amount, right?

[10 minutes 15 seconds][Customer] : Yes.

[10 minutes 16 seconds][Agent] : OK, so now it's \$342.48 per fortnight. Let me just quickly switch that it will be and when you and when you call us, uh, our support team will be able to assist you with that process. It'll be two Hu. So this is as of today. Remember you have your birthday in between in Oct. Oh, sorry, sorry, my apologies, sorry. Let me, sorry, let me retract my statement, sorry. So if you do the \$200,000 cover, it's a non-smoker. It will be \$291.56 per full month, OK.

[10 minutes 39 seconds][Customer] : OK, OK.

[10 minutes 55 seconds][Agent] : And when you want to, like I said, once you reach a 12 month period of not having a cigarette, Claudio, give us a call 8:00 AM to 8:00 PM Monitor 5 at any time they're available. And the customer support team will be able to assist you with the process of, uh, applying to reassess your smoking status and it would be subject to eligibility at the time of application. OK, I'm glad you asked a question. I was going to tell you that, but thank you for asking. Appreciate it. So Claudia, all you need to do from this point onwards is give me a clear and confident yes or no at the end of every question. Simple and easy.

[11 minutes 14 seconds][Customer] : OK, OK, OK.

[11 minutes 30 seconds][Agent] : I do have a COVID question for you first. 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? Very good. Let's go on to those eight health questions now. Give me one moment. I'll bring them up. There you go. In the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke? Yes or no? In the last five years, have you been admitted to hospital? Sorry, in the last five years, have you been admitted to hospital as an inpatient because of a lung disease?

[11 minutes 44 seconds][Customer] : No, no, no.

[12 minutes 21 seconds][Agent] : Other than for asthma or pneumonia as the only conditions in the last five years, have you been diagnosed with or treated for any of the following cancers? Lung cancer? Cancer of the esophagus, stomach or pancreas cancer, brain cancer, multiple myeloma? Any other cancer that has spread to other organs? Or are you currently or soon to be treated with chemotherapy, Yes or no? Very good to hear. Do you have a renal kidney condition that currently requires dialysis or transplant or a doctor has advised will be required in the future? Yes or no? Claudio? Perfect. Do you have a liver condition that will require a transplant in the future? Have you been diagnosed with or currently undergoing testing for, or has the doctor advised you to be tested for motor neuron disease or any form of dementia, including Alzheimer's disease?

[12 minutes 58 seconds][Customer] : No, no, no, no, no. Yes.

[13 minutes 46 seconds][Agent] : Like your wife takes very good care of you, Claudia, you're doing

well. Just two more and we're done. In the last five years, have you attempted suicide or been hospitalized for a mental health condition?

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

[14 minutes 2 seconds][Agent] : And the very last one, are you experiencing any unexplained symptoms or are you currently undergoing or waiting for the results of any health related tests or investigations or been diagnosed as having 12 months or less to live? Like I said, Claudia, it seems like your wife, yourself, you take very good care of yourself. So the advisers have approved you. Well done, Claudia. I go through a lot of applications every day. It's great to see at your age. Your application has been approved. So well done. Whatever you're doing, it's working. OK, You're welcome. So what? I'll be more than you know, get the policy documents all organized to be sent. So I'll arrange to get a, uh, a set of your policy information sent to your e-mail in the next 15 to 20 minutes, Claudio. And I'll also arrange to get a, another copy sent to your address as well. So you'll get an e-mail copy today and then you'll also get a copy to sent your address in the next two to five working days. What I want you to do, Claudio, is when you receive these documents, take your time again to read through it with your wife. Go through it, make sure everything looks alright and do let us know who your beneficiaries are.

[14 minutes 25 seconds][Customer] : No, OK.

[15 minutes 20 seconds][Agent] : OK, you can choose is up to five. Now I know you're doing this for your family Claudio, but say after reading the document, say for whatever reason in the next few days something changes and you can't keep the policy anymore. That is absolutely fine. Our policy comes with a full 30 day cooling off. And we will provide a full refund of your payments unless the claim has been made in that time. OK, and you don't even have make a payment today, Claudia, you can actually choose your payment date. So here at Australia and Seniors, we let our customers pick their own payment date. So that way you can align it with a say a payday or a day that's more convenient. OK, you're covered from today anyway. Now today is umm, just look at my calendar. It's on 9th and it's Thursday. When do you want the first payment coming out, Claudia? Just pick a day.

[15 minutes 45 seconds][Customer] : OK, well if we do it, it'll be next Thursday, but all of this. So I'm

going to sit with my wife and see her quite her amount as well and then and then take it. I'm not just going to take it by myself.

[16 minutes 21 seconds][Agent] : OK, let's look at our amount right now. Give me one second. What's the date of birth?

[16 minutes 26 seconds][Customer] : 10 May 1975.

[16 minutes 30 seconds][Agent] : First name?

[16 minutes 33 seconds][Customer] : Sorry.

[16 minutes 34 seconds][Agent] : What is the first name? Sorry, ERNI. What's the last name?

[16 minutes 36 seconds][Customer] : Oh erni ERNI same as mine. Pattini.

[16 minutes 47 seconds][Agent] : Petini, very good. And can I please confirm that your wife Ernie Potato is a female and an Australian resident?

[16 minutes 55 seconds][Customer] : Yes.

[16 minutes 56 seconds][Agent] : Has she had a cigarette in the last 12 months?

[17 minutes][Customer] : No.

[17 minutes 1 seconds][Agent] : So her premiums will look different than yours. As I said, even if you choose the same amount now and Ernie feels the same way as as you yourself, Claudia, it's a financial support for each other to secure the home and pay of the mortgage. OK, so her range, the benefits and features will be the same for her as well. And her range is the same as well, \$10,000 up to \$200,000. How much do you want to look at for her?

[17 minutes 14 seconds][Customer] : Yes, the same 200.

[17 minutes 26 seconds][Agent] : Two 100,000. OK, ready for this Claudio?

[17 minutes 32 seconds][Customer] : Yep.

[17 minutes 34 seconds][Agent] : Her \$200,000 cover will be \$68.34 per fortnight.

[17 minutes 41 seconds][Customer] : Yeah, I knew that.

[17 minutes 45 seconds][Agent] : So that's her positive, uh, when I speak with her, she will just need to confirm whether she's happy with that or not. Umm, So what I need, like I said, whether you do this together or separately, the benefits and features, it all works out to be the same anyway. So

when she's home, I'll give her a call. So where she she at work? OK, I'll talk to her la let me just grab her number so I can call her later. And if you want to put her number on your account as well as a secondary number, I could do that as well. What's her number? Yeah, I'm so sorry you got cut out. So 042178? Yeah, 622. Do you want to keep her number on your account as well as the secondary 1?

[18 minutes 1 seconds][Customer] : Yeah, 0421780, 780622 yes.

[18 minutes 30 seconds][Agent] : I see. So now it will be. I'm just giving you the total because you said you want to see what her payments look like. So hers will be \$68.34 per fortnight. So together you'd be looking at \$410.82 per fortnight and that'll be \$200,000 cover each. Does that work for both of you?

[18 minutes 49 seconds][Customer] : It sounds like it. When she when she comes home, I'll go over it. I'll have that e-mail by then, right?

[18 minutes 57 seconds][Agent] : Yeah, so, uh, just to let you know, for you, just to let you know what your options are, I can definitely send you an e-mail with the price and the PDS for you both to read first. That's absolutely something you can do. Or the other option available as well is because your application has been approved. I, we can actually cover you from that, get all the actual policy done and sent for yours customers for you. So that way you're protected just in case something happens that changes, you get to sit and read it with Ernie. If everything looks alright for you, the policy stays and use different detected and for it to get started. Now you don't even have to make a payment now, you can just choose a future payment date and we'll get it started. Are you happy to do that now?

[19 minutes 36 seconds][Customer] : Yeah, that's fine.

[19 minutes 38 seconds][Agent] : OK, anything. Please take your time, ask me whatever you would need to go ahead.

[19 minutes 40 seconds][Customer] : Just a second once, can I have the first payment on the 16th?

[19 minutes 52 seconds][Agent] : Of course. And can you tell me as well? Uh, yeah, I'll put her for 16th. And Claudia, uh, what time will Ernie be home today or when did you finish work so I can call

her? OK. And when does she start work? Tomorrow.

[20 minutes 2 seconds][Customer] : She won't be home till 6:00, 7:00 in the morning.

[20 minutes 11 seconds][Agent] : Wow, what did she do?

[20 minutes 13 seconds][Customer] : She runs a cleaning company.

[20 minutes 15 seconds][Agent] : Uh, that's why a lot of hours then. Yeah. OK. I'll have to check my schedule when I'm on a late shift so I can give her a call and get hers done. Umm, so with yours you want is the 9th. So you want the six? Oh, it's a week from now then. 16th. Yeah. So you're covered from today, Claudio, but nothing is due until the 16th of this month, which is a week from now. You're happy with that?

[20 minutes 18 seconds][Customer] : Yeah, yeah, yes.

[20 minutes 38 seconds][Agent] : And you're happy to continue with your and you're happy to proceed with your \$200,000 life insurance cover today, OK. You want this payment linked to our card, uh, uh, Claudio or a bank account? OK, So nothing will come out of this account until the 16th, but it can, as I say, you're protected from today anyway. Is this a savings or check account? OK.

[20 minutes 44 seconds][Customer] : Yes, bank account, it's a savings account.

[21 minutes 3 seconds][Agent] : And the name on the account, is it Claudio Puccini? Now my next question, Claudio, is you can guess it's coming up. You'll be as be an account number, please, whenever you're ready. Mm hmm 085483 that's nab right, you see and what's the account number? Yeah. Can I just read that back to you? Uh, Claudia, just to make sure. So the PSP 085483, the account number 805304300, perfect. And for security purposes, Claudio, can I confirm as well the bank details you've given me? It's yours and you're authorized to use it.

[21 minutes 6 seconds][Customer] : Yes, VSB and account number is 085483 Yes, 805304300 Yep, yes.

[21 minutes 59 seconds][Agent] : Awesome. The very last different, uh, Claude, I'm so sorry. Keep trying to call you Ernie because I've been talking about her this whole time. So call you the very last step with your policies for me to read a verbal declaration that was summarized your life insurance cover in between and at the very end, the three yes or no questions. I will be all done for this

morning.

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

[22 minutes 19 seconds][Agent] : OK now before I read this out once again, my name is Zorro, this is Australian Seniors. All calls are recorded Claudio and any advice I provide you is generally nature and may not be suitable to your situation. On your policy documents, your name will appear as Mr. Claudio Pettini. Date of birth, 5th of October 59. All details are correct. Beautiful. And once again, can I confirm Claudia, you are a male and an Australian resident, yes or no?

[22 minutes 44 seconds][Customer] : Yes, your yes.

[22 minutes 52 seconds][Agent] : Awesome. So it'll be a \$200,000 life cover. Your first payment is scheduled for the 16th of January, which is a week from now, and the 4th monthly payment will be \$342.48 per fortnight. You'll get an e-mail copy shortly in the next 15 to 20 minutes and you'll get a hard copy in the next two to five working days. Are you happy to continue?

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

[23 minutes 14 seconds][Agent] : Perfect let's read this off Thank you Claudio Pettini, it is important you understand the following information. I will ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Seniors life insurance is issued by Hand of Our Live free of Austin Asia Limited. Hand of our has an arrangement with Greenstone Financial Services trading as Australian Senior as Insurance Agency to issue and arrange this insurance on its behalf. Hanover relies upon the accuracy of 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 type of consumers this product is designed for. Our distribution practices are consistent with this termination 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 have answered all of our questions in accordance with your duty? Yes or no?

[24 minutes 34 seconds][Customer] : Yes.

[24 minutes 35 seconds][Agent] : Perfect. We may from time to time provide office 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. The accepted cover pays the lump sum benefit amount of the following.

[25 minutes 2 seconds][Customer] : 1.

[24 minutes 59 seconds][Agent] : Claudio Petini receives \$200,000 in the event of death. If that is as a result of an accident, the benefit payment will include an accidental death benefit which will equate to a total payment of triple the benefit amount. Benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your cover expires on 4th of October 2, 1044 12:00 AM. Your premium for your first year of cover is \$342.48 per fortnight. Your premium is stepped which means it will be calculated at each policy anniversary and will generally increase each year. Included in your premium is non payable to Australian seniors of between 14% and 46% of each premium calculated on a level basis over the life of the policy. Your premium will be debited from your nominated bank account in the name of Claudio Patini, which you are authorized to debit from and have provided to us. We may provide written communications to you via the E. We may provide written communications to you via the e-mail address you have provided. This will include any legal notices we're required to provide to you. If you would prefer to receive these only via mail, you can update your communication preference at any time. 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 few 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 identical to your existing cover. We recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. We have a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. Now, Claudio, before I get yours done, my very last two questions for you, Sir. Do you understand and agree with the declaration? Yes or no?

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

[27 minutes 39 seconds][Agent] : Yes. Beautiful. And before I send this out to you, would you like any other information or would you like me to read be part of the PDS to you? Yes or no?

[27 minutes 50 seconds][Customer] : No, I'm all good. Thank you.

[27 minutes 52 seconds][Agent] : Thank you, Sir. I'm so sorry. I don't know what's happening sometimes. Sometimes your voice fades away. So, Claudia, just before I send this out, would you like any other information or would you like me to read any part of the PDS to you? Was that a yes or no?

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

[28 minutes 6 seconds][Agent] : Thank you. Appreciate it. And Claudio, please do, uh, remember to let us know about your beneficiaries. Is Earnie going to be your only beneficiary? Is there anybody else?

[28 minutes 16 seconds][Customer] : Yeah, she will be.

[28 minutes 18 seconds][Agent] : It will be just her.

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

[28 minutes 20 seconds][Agent] : OK, beautiful. So just let us know whenever we're ready. You can actually do it over the phone as well. Umm, 8:00 AM to 8:00 PM Monday through 5 Sydney time. You can actually nominate your beneficiary over the phone. Do you want to do that later on today? I can set a call back if you want easy whatever you want easy. Just give us a call. All the contact details will be in the policy documents now with with Ernie is there so tomorrow is Friday right is there if you does she get a break in between Claudio like an like for 1520 minutes.

[28 minutes 35 seconds][Customer] : No, I do it when you do Thursday I can. Tomorrow maybe she she might be home around 334 o'clock.

[29 minutes 3 seconds][Agent] : 334 OK, Can you please tell her Claudio, that I will ring her at 3:30 and I'm in NSW so we have a 30 minute difference but I'll call your local time. 330 Umm, I'll try to keep this as short and simple. I'll call her number directly but if I can't get hold of her I'll try yours. Will she be with you?

[29 minutes 25 seconds][Customer] : I believe so.

[29 minutes 26 seconds][Agent] : OK, Umm, and let's see how we go to. Well, hopefully I'll get hold of her and Arnie, uh, sorry Claudia, can I also please, uh, just discuss, uh, she knows that you're looking for her as well, right? She's aware.

[29 minutes 38 seconds][Customer] : Well, she knows we've we've been talked about. We've talked about it.

[29 minutes 38 seconds][Agent] : Just have a discussion, OK? That's it.

[29 minutes 42 seconds][Customer] : So I just yeah. So that's not a problem.

[29 minutes 45 seconds][Agent] : Yeah, that's perfectly fine. And you do authorize me to discuss the benefits feature, the pricing, the web, what I've discussed with you with her. Tomorrow you are authorize me. OK. Beautiful. So tomorrow at 3:30, I'll call her number. If I can get hold of her, I'll call you 0421780622. That's her number, right?

[29 minutes 54 seconds][Customer] : Yes, yes.

[30 minutes 5 seconds][Agent] : Easy. Claudia. It's been an absolute pleasure helping you. Welcome to Australia. And seniors, look after yourself. Stay safe. Bye.

[30 minutes 11 seconds][Customer] : Thanks you too. Bye.