

[2 seconds][Agent] : Hi there, Neil, it's Adam calling from, uh, real life insurance. Just giving you a call to follow up with that online inquiry just went through in regards to our life insurance. Umm, Neil, what I can do for you today is just go for that, uh, that cover explaining any questions, uh, you might have, then go for some pricing. Umm, just just before we begin, Neil, I just quickly confirm the details on the inquiry are correct. Uh, so you already mentioned name was Neil Stevens.

[1 seconds][Customer] : Yeah, Stevens, OK, that's correct.

[23 seconds][Agent] : Umm and your date of birth is the 1st or the 2nd 1965, is that correct? Yep. And Neil, just just confirming you are a male Australian resident. Awesome. Thanks for that Neil. And I just have to also let you know, uh, our calls are recorded and any advice I prefer that is general in nature and may not be suitable to your situation.

[28 seconds][Customer] : Yep, Yes, OK.

[40 seconds][Agent] : Uh, but Neil, just before we GE begin, I want to get a better understanding of your situation and just just to help you out the best that I can. Uh, what got you thinking about life insurance today?

[50 seconds][Customer] : Yes. Oh, what could it mean?

[57 seconds][Agent] : OK, Yep.

[53 seconds][Customer] : I used to have some in my superannuation policy, but I changed it to a self managed superstund and that that lap.

[1 minutes][Agent] : OK, cool.

[59 seconds][Customer] : So I wanted to deal back in some warm place.

[1 minutes 2 seconds][Agent] : OK, sure, sure. No worries at all. Umm, yeah, in that case, you know, what I'll do is I'll sign the main features and benefits of our policy and interest in pricing with you.

[1 minutes 10 seconds][Customer] : OK.

[1 minutes 10 seconds][Agent] : Umm, did you have anything in mind that you know in? Sorry, did you have anything in mind in particular that you wanted to cover with the life insurance, you know, for example like mortgage or just leave something behind to your family or.

[1 minutes 21 seconds][Customer] : I think it's just some security for my family, to be honest.

[1 minutes 24 seconds][Agent] : Yeah, sure.

[1 minutes 26 seconds][Customer] : Yeah.

[1 minutes 26 seconds][Agent] : Yeah, that makes sense. Yeah, no worries at all. Umm, So I'll give you a quick rundown of how our policy works, Neil. Umm, so our life insurance is designed to provide that financial protection for your loved ones. And we do that by providing a lump sum payment if you were to pass away. Umm, And this benefit could be used to help maintain their lifestyle, for example, by, uh, helping them pay off a mortgage or loans or any other costs involved, involved in raising a family. Umm, you know, basically, yeah, You, you know how it works. Basically it's there to give you the Peace of Mind that if something happened to you, your family would have that financial security. Yeah, umm, and included in the cover is an advance payment of 20% of the benefit amounts, umm, up to a maximum of \$20,000. Umm, And that advance payment we have, there's just to help with any funeral costs at the time or any other final expenses.

[1 minutes 47 seconds][Customer] : Yep, Yep, Yep.

[2 minutes 8 seconds][Agent] : Umm, so that advance payment, uh, if, if your family were to make a claim, we pay that portion, umm, as soon as possible.

[2 minutes 14 seconds][Customer] : OK.

[2 minutes 14 seconds][Agent] : And yeah, just to help with those immediate costs. Umm, in addition, there's also a terminal advance payouts, which is also included in the cover and without covering you, you can nominate up to five beneficiaries to receive the, uh, the benefit amounts. Did you have anyone in mind who would get the, the, you know who would have his beneficiaries on the policy?

[2 minutes 33 seconds][Customer] : Yeah, My wife, Susan.

[2 minutes 34 seconds][Agent] : Sure. OK. No, that's at all. Umm, yeah. You know, we keep it nice and simple for you as everything's done over the phone. Umm, you have no forms to fill in the medical checks, no blood tests to complete.

[2 minutes 47 seconds][Customer] : Yep.

[2 minutes 44 seconds][Agent] : So we simply, we take you through the health and lifestyle

questions and this will determine the pricing in terms of the policy.

[2 minutes 50 seconds][Customer] : OK.

[2 minutes 49 seconds][Agent] : OK, umm, so Neil, yeah, that is a QikLink rundown of how the policy works. Did you have any questions for me so far? Feel free to answer, you know, ask anything. I'm happy to answer them.

[2 minutes 58 seconds][Customer] : No, that's fine. Thank you.

[3 minutes][Agent] : OK, sure. Umm, so I'll start up a quote for you Neil. Umm, to the sorry, bear with me one moment. Umm, just to start off with, have you had a cigarette in the last 12 months?

[3 minutes 13 seconds][Customer] : No, I've never had a cigarette.

[3 minutes 15 seconds][Agent] : Awesome. OK, nice, nice and healthy choice. Uh, I'm the same actually. Sorry. There's something seems to be something wrong with the system. Just bear with me one moment, Neil.

[3 minutes 26 seconds][Customer] : Sure.

[3 minutes 26 seconds][Agent] : So sorry about this. OK, so you just put down as a nonsmoker and yeah, keeping in mind the the the cover you can choose between is from \$100,000 all the up to \$750,000 meal.

[3 minutes 59 seconds][Customer] : Yep.

[3 minutes 59 seconds][Agent] : Did you have a figure in mind that you did wanna, you know, start start the pricing off with something that you don't wanna leave behind your family?

[4 minutes 5 seconds][Customer] : Well, I, I put in 750,000, I think that's the maximum just to see what the quote would be. But somewhere in that range I would guess.

[4 minutes 10 seconds][Agent] : OK, Yeah, OK, I'm happy to start the 7:50 for you. Umm, and we'll see what that price comes in and we can, you know, I'm always happy to reduce it if, if it doesn't suit your budget.

[4 minutes 11 seconds][Customer] : Yeah, OK.

[4 minutes 20 seconds][Agent] : Umm, so for the FO, you're looking at the indicative price of \$302.67 per fortnight for \$750,000 of cover is how's that sounding so far? Does that sound suitable

or is that how's that sound for your budget?

[4 minutes 34 seconds][Customer] : What? Sorry, 300 a fortnight.

[4 minutes 39 seconds][Agent] : Mm hmm.

[4 minutes 37 seconds][Customer] : So 607,000 a year, that's that Sounds OK. Yeah.

[4 minutes 41 seconds][Agent] : Yeah, sure. OK. Yep.

[4 minutes 41 seconds][Customer] : Out of interest, if it was 500,000, what what would the difference be? I'm just curious.

[4 minutes 45 seconds][Agent] : O of course. Yeah, I'll do the I'll just survey that up for you. So for \$500,000, the 490 premium is 2 Hun, \$201.78.

[4 minutes 48 seconds][Customer] : Yeah, OK.

[4 minutes 54 seconds][Agent] : OK. So in bet yeah, 500 versus 750 is there, is there 1 you prefer?

[4 minutes 55 seconds][Customer] : Yep, 7:50.

[5 minutes 2 seconds][Agent] : Sure. OK, no worries at all. Umm, and also I also mentioned, umm, you know, with, with uh, real insurance, we also have a real reward. So following your first policy anniversary date, we'll actually refund you 10% of the premiums you've paid in that time.

[5 minutes 15 seconds][Customer] : Right.

[5 minutes 15 seconds][Agent] : Umm, and in, in, in addition, we'll also provide you with the free online legal will if you haven't done your bill already, uh, which is valued at \$160.00 for each policy. OK, alright.

[5 minutes 23 seconds][Customer] : OK, Yep.

[5 minutes 23 seconds][Agent] : And just so you know, for the 750, uh, \$750,000 of cover, the real reward you're looking at is \$786.95.

[5 minutes 32 seconds][Customer] : OK.

[5 minutes 32 seconds][Agent] : So that will get refunded to you, umm, at the end of the first year. OK, so the next step from here, Neil, is just to go through those questions, umm, just to see if you are approved.

[5 minutes 34 seconds][Customer] : Yep, Yep, Yep.

[5 minutes 41 seconds][Agent] : So what I'll do is I'll have to get your address first. Could I chapter address starting with your post code?

[5 minutes 47 seconds][Customer] : 4171 Yep.

[5 minutes 52 seconds][Agent] : 4171 And what was the suburb there?

[5 minutes 56 seconds][Customer] : Blimba.

[5 minutes 58 seconds][Agent] : Bulimba. Yeah.

[5 minutes 57 seconds][Customer] : Blimba Yep.

[5 minutes 58 seconds][Agent] : BULI, MB A Awesome. And your street number and the street name?

[6 minutes 5 seconds][Customer] : 98 Quay St. It's Quay.

[6 minutes 10 seconds][Agent] : Yeah. So 98 Key St. Quay, Bulimba, 4171, Queensland.

[6 minutes 14 seconds][Customer] : Yep, Yep.

[6 minutes 17 seconds][Agent] : And just confirming, is that the same as your postal address? Is that where you'll also get all the mail sent to?

[6 minutes 21 seconds][Customer] : Yes it is.

[6 minutes 22 seconds][Agent] : Yeah. Awesome. OK and just before I can go into the health and lifestyle questions now I will have to read out something that's called the pre on the writing disclosure. It's just a friendly reminder to be truthful during the questions and I'll just ask for your agreement at the end. So associate, 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 may share it with other Australian service providers for the purpose of administering your policy or handling claims.

[6 minutes 51 seconds][Customer] : Yep, Yep.

[6 minutes 53 seconds][Agent] : Our privacy policy tells you more, including how to access incorrect 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 the claim, or make adjustments to the terms and conditions of your policy. Now, Neil, do you understand and agree to your duty?

[7 minutes 30 seconds][Customer] : I do, yes.

[7 minutes 31 seconds][Agent] : Thank you. And just to start off with, have you have, sorry, 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? Awesome. Next question, just in regards to your residence, are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia?

[7 minutes 45 seconds][Customer] : No, neither the first citizen of Australia.

[7 minutes 58 seconds][Agent] : Awesome. So so that'll be a yes to the whole question.

[8 minutes 1 seconds][Customer] : OK. So yes.

[8 minutes 2 seconds][Agent] : Yep, sorry, yeah, I just, I just promised that most of these questions are yes or no, but I'll let you know the the the of the options.

[8 minutes 8 seconds][Customer] : OK, fair enough.

[8 minutes 11 seconds][Agent] : OK, so next there's an overarching question for the next section. So since you have you ever had symptoms of being diagnosed with or treated for or intends to seek medical advice for any of the following stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina? Yes or no Lung disorder, excluding asthma, sleep apnea or pneumonia, Cancer, leukemia or Melanoma, excluding other skin cancer, kidney disorder, hepatitis or any disorder of the liver.

[8 minutes 28 seconds][Customer] : No, no, no, no, no.

[8 minutes 50 seconds][Agent] : Anxiety, depression or stress requiring medical treatment or any other mental health disorder? And have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for motor neuron disease or any form of dementia including

Alzheimer's disease?

[8 minutes 55 seconds][Customer] : Nope, no.

[9 minutes 8 seconds][Agent] : Thank you. The next section is in relation in relation to your height and weight. Neil. The next section, sorry, please do it that I'm required to obtain a confident single figure measurement for each in order to continue the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. So, Neil, what what is your exact height?

[9 minutes 25 seconds][Customer] : OK, I'm 6 foot two.

[9 minutes 30 seconds][Agent] : Six or two.

[9 minutes 29 seconds][Customer] : Do you need that in old money or sorry, new money? Yeah.

[9 minutes 31 seconds][Agent] : That's OK. OK. Yeah. Six or two is OK. Yep. So I put in six, two. And what is the exact weight?

[9 minutes 34 seconds][Customer] : OK, 115 kilos.

[9 minutes 41 seconds][Agent] : 115. Sure. And have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months? Yes or no? Yeah. So next one is in relation to your occupation. Does your work require you to go underground, work at heights above 20 meters, life to deaths below 40 meters, Use explosives or travel to areas ex experiencing war or civil unrest or work offshore? To the best of your knowledge, are you infected with or are you in a in a high risk category for contracting HIV which causes AIDS?

[9 minutes 52 seconds][Customer] : No, no, no.

[10 minutes 24 seconds][Agent] : Do you have definite plans to travel or reside outside of Australia? Are you booked or will be booking travel within the next 12 months? Yes or no?

[10 minutes 34 seconds][Customer] : So to travel or to reside? To reside, No.

[10 minutes 38 seconds][Agent] : So you're looking to to travel So it it is both. So travel or reside? So if you're looking to travel I can put yes for this one.

[10 minutes 43 seconds][Customer] : OK, yes, but yes. Yeah.

[10 minutes 47 seconds][Agent] : Yeah, sure. Which country did you intend to travel to or reside in?

[10 minutes 51 seconds][Customer] : America and Japan and Canada.

[10 minutes 55 seconds][Agent] : So yeah, Japan, Canada.

[11 minutes 3 seconds][Customer] : Yes, I do mean yourself.

[10 minutes 59 seconds][Agent] : I mean, you say America, you just, I mean like USA or OK. Sure.
So Japan, Canada and USA, is that right?

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

[11 minutes 10 seconds][Agent] : OK, nice. At all? Just bear with me one moment, OK? Umm, next question. Do you have, uh, do you have existing life insurance policies with other life insurance companies with the combined total sum assured of more than \$5 million? I'm sorry, I forgot to ask one of these in relation to the travel, uh, will you be overseas for longer than three consecutive months?

[11 minutes 33 seconds][Customer] : No, no.

[11 minutes 45 seconds][Agent] : OK. So now next question is in relation to your medical history.

[12 minutes 7 seconds][Customer] : No.

[11 minutes 56 seconds][Agent] : Have you ever had symptoms of, been diagnosed with or treated for or intend to seek medical advice for any of the following diabetes, Raise blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure?

[12 minutes 12 seconds][Customer] : Yes.

[12 minutes 13 seconds][Agent] : Yeah. So just based on your response, please answer yes or no for each of the following.

[12 minutes 20 seconds][Customer] : No, No.

[12 minutes 18 seconds][Agent] : So was that for chest pain, is that for high cholesterol And was that for high blood pressure?

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

[12 minutes 28 seconds][Agent] : Sure. Is your high blood pressure caused by heart disease or kidney disease?

[12 minutes 33 seconds][Customer] : No.

[12 minutes 35 seconds][Agent] : Have you been prescribed medication to treat this condition?

[12 minutes 39 seconds][Customer] : Yes.

[12 minutes 40 seconds][Agent] : Sure. And did treatment commence within the last three months?

Have you, uh, sorry, have you had your blood pressure checked in the past six months by your GP?

[12 minutes 45 seconds][Customer] : No, Yes.

[12 minutes 56 seconds][Agent] : And we're told by a doctor that your blood pressure has returned to within normal range. The last time you Che you had it checked.

[13 minutes 2 seconds][Customer] : Yes.

[13 minutes 1 seconds][Agent] : Cool, awesome.

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

[13 minutes 6 seconds][Agent] : So moving on from the the blood pressure questions tumor mole or cyst, including skin cancer or sunspots.

[13 minutes 12 seconds][Customer] : Nope.

[13 minutes 15 seconds][Agent] : Have you ever had an abnormal PSA test or an enlarged prostate, Thyroid condition or neurological symptoms such as dizziness or fainting? Disorder of the stomach, bowel, gallbladder or pancreas, Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis? Any illegal drug use, abuse of sorry, abuse of prescription medication, or received medical advice or cancelling for alcohol consumption. Bladder or urinary tract disorder, Blood disorder or disease. Sleep apnea or asthma, excluding childhood asthma.

[13 minutes 19 seconds][Customer] : No, no, no, no, no, no, no, no.

[14 minutes 4 seconds][Agent] : And other than what you've already told me about Neil, in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such as, but not limited to any surgeries, X-rays, scans, blood tests or biopsy? And other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks?

[14 minutes 21 seconds][Customer] : No, no.

[14 minutes 34 seconds][Agent] : Cool. And so the next section is in regard to your family history. So the best of your knowledge, have any of your immediate family. And so when I mention immediate family is just referring to your father, mother, brother or sister. So have any of your immediate family living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis? Yep, and to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke, or other hereditary disease prior to age 60? Cool. And next question is just in regards to any hazardous pursuits. So other than one off events with a gift certificate or vouchers, do you engage in or intend to engage in any of the following aviation other than as a fare 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? Cool, so are you satisfied with all the answers you provided me? Awesome.

[14 minutes 58 seconds][Customer] : No, no, no, I am yes, yeah. Other than other than my life might be a bit boring terms with any of those sport, but yeah.

[15 minutes 51 seconds][Agent] : That's OK, I like to keep my feet on the ground as well. Uh, so congratulations, uh, Neil, you have been approved. So umm, and this policy will cover you for deaths due to any cause except suicide in the 1st 13 months.

[16 minutes 6 seconds][Customer] : OK, thanks.

[16 minutes 5 seconds][Agent] : OK Umm, in addition, there's a terminally ill advanced payment included in the cover. So what that means is if you were diagnosed with 24 months or less to live by a medical practitioner, we actually pay the benefit amount in full to you yourself. And the money could be used for medical medical costs, for example. Just think, yeah, ensure you see the best care possible during that time. OK.

[16 minutes 16 seconds][Customer] : Yeah, OK.

[16 minutes 26 seconds][Agent] : And I just, I do have to mention in regards to the premium, so for the \$750,000 of uh, life insurance accorded to uh, \$302.67 per fortnight. So that premium is steps, which means they will generally increase each year. Uh, so umm, in addition, this policy has

automatic indexation as well, which means each year your sum insured will increase by 5% with associated increases in premium until you reach the maximum benefit amount or until the policy anniversary following your 75th birthday. OK.

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

[16 minutes 56 seconds][Agent] : And keep in mind you can opt out of this automatic indexation each year, so as an indication, if you make no changes to the policy, your premium next year for the 750,000 will be \$364.01 and your benefit amount will increase to 787,000. Uh, sorry, 787 five \$100,000 Oh, sorry.

[17 minutes 20 seconds][Customer] : So I got it. I got it.

[17 minutes 20 seconds][Agent] : Yeah, 787 five \$100,000 Sorry.

[17 minutes 24 seconds][Customer] : Yeah.

[17 minutes 23 seconds][Agent] : I don't know why I couldn't get that out.

[17 minutes 26 seconds][Customer] : No, that's that's OK.

[17 minutes 27 seconds][Agent] : Umm, awesome. OK, umm, you can also find more information about our premium structure on our website if you'd like.

[17 minutes 34 seconds][Customer] : OK, great.

[17 minutes 34 seconds][Agent] : Umm yeah. But from this point on what I can do for you, uh, Neil, I can get you immediately covered over the phone just because you have been approved. Umm, I'll send you all the policy documents to review and I'll send you hard copies to your address as well, just so you can have a read over it. Umm, keep in mind you don't have to pay anything today to get this policy started. You can actually choose the payment date, whatever, uh, you know, whatever suits you best. And the policy gives you 30 day cooling off. So this side, after reading over all the details, if you decide this policy is not suitable for you, feel free to call up and cancel within this 30 days and we'll give you a full refund of your premium unless the claim has been made.

[18 minutes 7 seconds][Customer] : Y what I what?

[18 minutes 6 seconds][Agent] : OK Umm, So would you be happy to go ahead? Yes yes or no?

[18 minutes 8 seconds][Customer] : I'm sorry, what I was going to do is go home, go home tonight

and talk to my wife about it. Just make sure she's OK with it. Is can I do that first and then perhaps instigate it tomorrow? If she is, is that is that doable?

[18 minutes 10 seconds][Agent] : Yep, of course. Yeah, yeah, definitely. I definitely understand you wanna speak to your wife about it.

[18 minutes 22 seconds][Customer] : Yep.

[18 minutes 22 seconds][Agent] : Umm, yes, yes, no worries at all. Umm, yeah. Just that other option was, you know, to getting, getting you immediately covered over the phone. Just, we'll just provide that to everyone. Umm, because obviously I understand you wanna think about it, umm, as well. So we can get you covered during that time as well. Umm, but you're definitely welcome to speak to your wife about it instead. Uh, so just confirming you didn't wanna go ahead with, uh, getting yourself covered today.

[18 minutes 43 seconds][Customer] : Not today, no, but as soon as she's OK, I will this week. And will you e-mail me the quote and the whatever you e-mail, the terms and conditions, Is that OK?

[18 minutes 44 seconds][Agent] : OK, Of course. Yeah. So for your e-mail here, I have here n.stevens@springfieldland.com dot AU. Is that the 10?

[18 minutes 57 seconds][Customer] : No, no, that's an old job e-mail. Can I give you my personal one?

[19 minutes 2 seconds][Agent] : Of course. Yeah. Just bear with me one moment. Yep, Yep, Yep.

[19 minutes 8 seconds][Customer] : So Neil, Neil dot Stevens at Live LIVE dot com dot AU.

[19 minutes 17 seconds][Agent] : Awesome. Yeah. So neil.stevens@live.com dot AU So what I'll do is I'll send that, uh, I'll send that, uh, to you. Umm, all that information, the \$750,000 of cover for \$302.67 per fortnight. Umm, and you know, just because your cover has been fully approved, what I'm going to do is e-mail you your policy schedule for that amount.

[19 minutes 40 seconds][Customer] : OK, Yeah.

[19 minutes 41 seconds][Agent] : Umm, and that's just pending activation. OK, so if you're happy with the cover, you can just go into that e-mail and they'll be able to buy now button. You can just click into that and just finalize the policy in your own time as well. But I'd also I can also schedule a

call back because or just to follow up with it. What time would be best to call you back? Sure.

[20 minutes 2 seconds][Customer] : It's probably Wednesday afternoon after about 1:00, if that's OK.

[20 minutes 4 seconds][Agent] : OK, Yeah, yeah, yeah, of course. No, no worries at all. So Wednesday afternoon I'll try for. 2:00 on Wednesday. Will that work with you?

[20 minutes 14 seconds][Customer] : 2:00's fine. Yeah.

[20 minutes 15 seconds][Agent] : Yeah, awesome. OK, awesome. So I'll send it out to you Neil, like I said, umm, I'll send that pre activation e-mail so I have all the information there, but I'll also give you that OP, uh, that option to, to go in and and finalize the policy itself if you'd like.

[20 minutes 29 seconds][Customer] : Brilliant. Yeah.

[20 minutes 28 seconds][Agent] : OK, umm, you'll also receive the health and lifestyle application questions and your responses, umm, with the e-mail. So you can go into that and, and review what we discussed today.

[20 minutes 43 seconds][Customer] : Yep.

[20 minutes 37 seconds][Agent] : Umm, and if it requires a, a password, unless I know it might be password protected the, the PDF, uh, it'll just be your date of birth, so 01021965.

[20 minutes 45 seconds][Customer] : OK, great.

[20 minutes 47 seconds][Agent] : OK.

[20 minutes 49 seconds][Customer] : Thank you very much. Appreciate that.

[20 minutes 49 seconds][Agent] : Also Neil, it's a pleasure to talk with you and now I'll speak to you on Wednesday 9 as well. Thanks Neil. Bye.

[20 minutes 54 seconds][Customer] : Thanks for your help. Bye bye.