

[2 seconds][Agent] : Hi Michaelita, my name is Dom from real insurance. My colleague mother let me know that you were looking into a funeral insurance for your in laws. Is that right? Oh good, I'll be happy to help with that. Since my first time talking to you, I'll let you know that our calls are recorded. Any advice providers general in nature amount be signal to your situation.

[25 seconds][Customer] : Sure.

[24 seconds][Agent] : And Michael leader do you mind if I could just get get us started with either one of your in laws? I don't mind which one? Umm their mum or dad in law? Umm their first and last name. SOANA for Lana. Umm Oh yeah sorry. Could you just repeat the first lesson one more time please? Oh, S my mistake. Solana. Excellent. Alright. Thank you very much. And what's Solana's surname? Yeah, alright. Excellent. Solana Macchinetti. And what's Solana's date of birth? Yeah. 28th to the 7th 1950 uh, Sawana is 74 years young, is that right?

[37 seconds][Customer] : Yes, Sowana SOANA sowana like SOANA Sierra S Yes Macanetti so MA KINET India 28th of the 7th 1960 correct?

[1 minutes 40 seconds][Agent] : Good day. All right, thank you, Marcolina. And I'll grab uh, your umm, father's uh, basic details momentarily as well. Umm, so I know I can just quickly confirm she is a female at an Australian residence, is that right?

[1 minutes 51 seconds][Customer] : Yep, correct.

[1 minutes 57 seconds][Agent] : No problems. Excellent. OK. And just while I get everything arranged here on my end for you, umm, and I just wanna get a bit of insight into the situation going into this because, I mean, I know you hold umm, insurance with us at the moment. And so what's the reason you decided now's the time to look into funeral color for the inlaws? OK?

[2 minutes 18 seconds][Customer] : Well, we, we've lived with her for the past three years and I have had the conversation with her because so her son is umm, in another state. So he, we, we basically look after her and me and my children.

[2 minutes 37 seconds][Agent] : Sure.

[2 minutes 38 seconds][Customer] : Umm, So I thought it's umm, it's certainly fair that, you know, we're prepared for, umm, that day when it comes.

[2 minutes 45 seconds][Agent] : Yeah, yeah, of course. And yeah, I understand the hope is obviously that it's a long way away. It's not something we'd have to see happen in the near future. But yeah, I understand the kind of better safe than sorry type of mindset going into this.

[2 minutes 53 seconds][Customer] : Yeah, yeah, that's good.

[3 minutes 6 seconds][Agent] : Oh, sure.

[3 minutes 1 seconds][Customer] : And I'm I'm actually her emergen emergency contact and her pretty much next step in.

[3 minutes 8 seconds][Agent] : Yeah. Right. There you go. So yeah, it's quite appropriate that you'd be doing it based on that. I understand that.

[3 minutes 14 seconds][Customer] : Yeah.

[3 minutes 14 seconds][Agent] : Sure. And it's the kids at home with her right now.

[3 minutes 19 seconds][Customer] : Pardon.

[3 minutes 17 seconds][Agent] : Is it or with she said, you said it's just you and your kids at home with your in laws. Yeah, sure.

[3 minutes 24 seconds][Customer] : Yes, with her, she's a widow.

[3 minutes 26 seconds][Agent] : All right. OK, sure. Just umm, yeah, just your mother-in-law. I understand that. Got you. OK, Well, no, uh, it makes a lot of sense. Uh, just wanna be prepared for when the time comes and, uh, not gonna lead to how we're able to help with our funeral insurance. We can offer anywhere between \$3000 all the way up to \$15,000 of color, umm, and be able to look at some different amounts and costs as we go. Make sure that we can find something that's not only gonna, umm, help and support you guys, uh, but if they're at a cost, it's gonna be affordable for you to manage, OK.

[4 minutes][Customer] : Yep.

[4 minutes 1 seconds][Agent] : And, umm, and with regards to funeral insurance. So I wanna rest assured when the time does come. And, uh, unfortunately, Solana passes away like a leader. It's a simple claim process. You would just call our claims team, they'd send you out a claim form to complete, which is quick and easy to do. You fill it out, send it back to us within the UMM, within the

Northeast. Uh oh, sorry, you filled it out the claim form, send it back to us with the relevant proof of death attached.

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

[4 minutes 31 seconds][Agent] : That doesn't have to be the death certificate itself. It can be assigned doctor's notes, uh, certifying that she's deceased, like in receiving the hospital, for example. And so in that way, uh, once our claims team receive the relevant documents, the agent generally process and pay the claim in full within the next, uh, business day. OK, just like that.

[4 minutes 41 seconds][Customer] : Alright, alright, Yep.

[4 minutes 53 seconds][Agent] : Excellent. That was, I've only got the cost left to bring up in front of me. So while I do that, I'll give you the insight into how the insurance works. OK. If you have any questions, just feel free to ask me as we go on throughout. I'll be happy to answer.

[5 minutes 7 seconds][Customer] : Sure.

[5 minutes 8 seconds][Agent] : Uh, let me look at the options and costs now I can see actually made an online inquiry for your mother and you're looking around the 15,000 mark. Was that about where you wanted to start?

[5 minutes 17 seconds][Customer] : Yes, yes.

[5 minutes 20 seconds][Agent] : Sure. So look at the maximum \$15,000 then. But obviously if you have to adjust this at all depending on affordability, just let me know. I'm happy to be a bit flexible here. And so once we do find the appropriate amount of cover at a cost that works for you. So then apply the funeral insurance. Thankfully that is the easiest step of all market leaders. So there aren't any, uh, medical checks you need to get someone to do, nor does she have to do any tests or send anything to us on that front.

[5 minutes 49 seconds][Customer] : Yep.

[5 minutes 48 seconds][Agent] : There aren't any physical documents she needs to fill out & either. OK. It is just an entirely over the phone process that I'm able to do.

[5 minutes 53 seconds][Customer] : OK, Yep.

[5 minutes 55 seconds][Agent] : Just you, umm, so long as you're the one paying for the policy, I'd

assume.

[6 minutes 2 seconds][Customer] : Yes, correct.

[6 minutes 2 seconds][Agent] : Uh, yeah, no problem. That was how it then works in practice. For the 1st 12 months, we'll cover, umm, Solana for accidental death and accidental serious injury. Only after the first 12 months, we'll cover it for death due to any cause. Uh, and in addition, there's a terminal illness benefit after she's held the policy for 12 months. This is in the event that Solana is first diagnosed with terminal illness with 12 months or less to leave by a medical practitioner. We can pay the claim in full while she's still living.

[6 minutes 20 seconds][Customer] : Yep, right.

[6 minutes 36 seconds][Agent] : OK, Otherwise, And luckily enough, keep in mind as well that if Solana does unfortunately pass away due to an 100, we will triple the benefit payment. Uh, it's because we don't want, uh, your family being, uh, you guys being burdened by additional costs potentially associated.

[6 minutes 57 seconds][Customer] : Can you repeat that one?

[6 minutes 55 seconds][Agent] : OK, yeah. So, uh, if Solana passes away due to an accident, we will triple her benefit amount when we pay the claim. Uh, because we don't want to see you guys burdened by additional costs potentially associated with an accident, especially if it's like, you know, a car accident or something like that.

[7 minutes 6 seconds][Customer] : OK, Yep, Yep.

[7 minutes 16 seconds][Agent] : Umm, otherwise with regards to the premiums that you'll pay on the insurance, luckily to the premiums are designed to stay the same as Solana gets older. OK, so it's not something that will increase each year as she gets older and you only need to pay the previews all the way up until the age of 85. OK, Now what happened to 85 is we'll cease the previews. There won't be anything more to pay on the policy, but there's still a couple options as to how you can proceed with it. You're welcome to either continue the cover at no extra cost and we'll provide a 25% bonus cover on top of that in case you also have gotten more expensive or anytime after HD5. You can also just choose end the cover then and there and provide 75% of the funeral insurance

benefits to you. It's completely up to you though, your choice. You can also find information about our premium structure on our website. OK, mm hmm.

[7 minutes 28 seconds][Customer] : Yep, right, yes, right, right.

[8 minutes 18 seconds][Agent] : Yep, Yep.

[8 minutes 14 seconds][Customer] : So, So up to the age of 85, that second option to cease premium payments, what were you saying about 75%?

[8 minutes 26 seconds][Agent] : Yeah. So at the age of 85, regardless of which option you choose, the premiums will cease at age 85.

[8 minutes 33 seconds][Customer] : Yep.

[8 minutes 34 seconds][Agent] : But the second option was you can just voluntarily end your cover then and there anytime after age 85. And we pay 75% female insurance benefit directly to you too, OK?

[8 minutes 50 seconds][Customer] : What this is that without death?

[8 minutes 55 seconds][Agent] : Yeah, that is correct. So, umm, say Solana gets to 85 and you choose this early cash out option. That's what the second option is called.

[9 minutes 4 seconds][Customer] : Yep.

[9 minutes 4 seconds][Agent] : Umm, then we would pay 75% of her funeral insurance benefits. So if she has \$10,000 of funeral cover, for example, that'd be 7 and a half \$1000 you'd receive just in there on the early cash option.

[9 minutes 18 seconds][Customer] : Right. So what's 75% of 15?

[9 minutes 18 seconds][Agent] : However yeah, 75% of \$15,000. Let me just get my calculator out for you.

[9 minutes 27 seconds][Customer] : Sorry, I should have done the math of my calculator.

[9 minutes 31 seconds][Agent] : That's alright. Uh 15 / 4 uh is sorry that's completely wrong 15 / 4 that's that. So then times that by three \$11,250, it would, that'd be 700. Uh, that's three 75%. So \$11,250. Otherwise, though, after the age of 85, if you choose to continue the funeral insurance, we'll cover Solana for her full \$15,000 with a 25% bonus cover on top of that. OK, Yeah.

[10 minutes 9 seconds][Customer] : Right.

[10 minutes 8 seconds][Agent] : So effectively should be covered for 125% of her original now, which would be \$18,750. OK.

[10 minutes 15 seconds][Customer] : And is that in right? But would that the premiums be indefinite then?

[10 minutes 25 seconds][Agent] : The the premiums would still cease age 85. So that cover, the full cover plus 25% bonus cover after age 85 you don't have to pay premiums for.

[10 minutes 37 seconds][Customer] : Oh, OK. I see what you mean.

[10 minutes 40 seconds][Agent] : Yeah, that's all that's clarified then.

[10 minutes 40 seconds][Customer] : So it's, yeah. So it's a Visa 85 either way.

[10 minutes 46 seconds][Agent] : Hmm, hmm. Hmm.

[10 minutes 46 seconds][Customer] : But if I do decide to keep the cover with you guys and not do an early withdrawal, then it'll be 25% when when that day does come on top of the premium, on top of what was paid. Is that correct?

[11 minutes 2 seconds][Agent] : Yeah. So the what she's covered for, so say it's \$15,000, we'll still cover her for that full amount and extra 25% bonus cover on top of it.

[11 minutes 13 seconds][Customer] : Right. OK. I see what you mean.

[11 minutes 14 seconds][Agent] : Yes.

[11 minutes 15 seconds][Customer] : Yeah. Perfect.

[11 minutes 16 seconds][Agent] : Good.

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

[11 minutes 17 seconds][Agent] : Yeah, no problem. I'm glad I could clarify that. Uh, otherwise, umm, yeah, that is also how it works. And just once again, you can also find information about our premium structure on our website and anything else you need me to clarify before we go through some costs here.

[11 minutes 33 seconds][Customer] : No, no, that's it.

[11 minutes 34 seconds][Agent] : OK, yeah. So we'll start at \$15,000 as per your initial request. But

again, Michaelita, if you need me to make an adjustment, I can do so.

[11 minutes 46 seconds][Customer] : Yep.

[11 minutes 43 seconds][Agent] : That's no problem at all, Uh, but for \$15,000 funeral insurance, uh, come to be a fortnightly premium, that's every two weeks of \$103.02 a fortnight.

[11 minutes 58 seconds][Customer] : Yep, that's fine.

[11 minutes 57 seconds][Agent] : OK, yeah, all good. No problem.

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

[12 minutes 2 seconds][Agent] : In that case, uh, all I need to do then is, uh, I'll firstly grab some of your, umm, basic details here and then, uh, we'll go through, uh, and once I got your details down for your documentation, I'll let you know of a couple of things we'll include in the policy too. Umm, one more point as to how it all works. Then that way, once you've ticked all those boxes, I will be able to do the last steps in regards to getting cover on the way. Umm, first of all though, since we're able to cover your mother for a long time under the funeral insurance, uh, you may pay more in total premiums of the life of the policy than the benefit amounts.

[12 minutes 44 seconds][Customer] : Sure.

[12 minutes 43 seconds][Agent] : And please also be aware the insurance does not have a savings investment element, so if it gets outside of the 30 days, cover will stop and not receive anything back.

[12 minutes 52 seconds][Customer] : Yep.

[12 minutes 51 seconds][Agent] : Umm, but as a reminder, once your mother has held the policy for 12 months, we'll cover it for the full \$15,000, regardless of the number of premiums you paid up until that point.

[13 minutes 3 seconds][Customer] : OK.

[13 minutes 3 seconds][Agent] : And, and as reference to this insurance, we provide what's called the real reward attached to policy. It means following the first policy anniversary dates, we're able to refund you \$0.10 off the premiums payment time as a thank you for staying with real insurance for the first year of cover.

[13 minutes 22 seconds][Customer] : Right. Thank you.

[13 minutes 20 seconds][Agent] : OK, good. I I was, uh, so the e-mail address I currently have on file is J count 2819@gmail.com. Is that right? Or Jaycard med2819@gmail.com.

[13 minutes 38 seconds][Customer] : No, sorry.

[13 minutes 42 seconds][Agent] : Yeah, yeah. Oh yeah. Yep. All right. Good day. And your contact number will take you on today. Is this the best number for you?

[13 minutes 40 seconds][Customer] : It's jcowntowntowned2819@gmail.com, correct.

[14 minutes 2 seconds][Agent] : Excellent. The last thing I described then is your address. You mind if I start with your post code and suburb there in Queensland please? Yep. Would that be in Crestmead or Marsden?

[14 minutes 10 seconds][Customer] : Yeah, it is 4132 and it is press meet.

[14 minutes 19 seconds][Agent] : Sure. What's your address there and Crestmead? Yep. 6 Nicole Place Yep. And your postal address where you receive your mail. Would that be the same?

[14 minutes 23 seconds][Customer] : Uh #6 Nicole, Nicole place the same.

[14 minutes 35 seconds][Agent] : Excellent. So #6 Nicole Place. Alright, uh, and I'll note down your details here in the notes as well. And that way, uh, when you speak to our like support team, things like that in the future, umm, they'll know it's you who was, uh, who arranged and is paying for the policy. Could I just, you confirm your full name and date of birth, please, Michaelita?

[14 minutes 56 seconds][Customer] : Yes, yes, I can read up Pauline Solon.

[15 minutes 8 seconds][Agent] : Very good. And your address, it's just the same as Solano. You mentioned you both lived together.

[15 minutes 4 seconds][Customer] : Date of birth is 16th of the 8th 1984, correct?

[15 minutes 15 seconds][Agent] : That's the way I'd rather she lives with you. And this number was speaking on. It's your number.

[15 minutes 15 seconds][Customer] : Yes, yes.

[15 minutes 24 seconds][Agent] : Excellent. Alright. Otherwise then, uh, all it's supposed to do then with regards to getting the insurance underway is uh, we'll note down the final details. So we'll note



down your preferred method of payment. Uh, we'll select the payment date in the future that works best for you. So it doesn't have to be straight away, especially if maybe there's a pay cycle or something you want me to end up with. I'm happy to do that for you.

[15 minutes 55 seconds][Customer] : Sure.

[15 minutes 48 seconds][Agent] : And then I'll read you a declaration and, uh, your mother will be, uh, your mother-in-law will be coming thereafter from today still, uh, and as well, I know I'm not the leader that you have, umm, insurance with us already, which is handy, uh, but I can't, uh, copy over your payment details from that existing policy. I still need to note them down again. Uh, we do a process called encryption, uh, which is security protocol to keep your details secure, but also I just don't have access to them.

[16 minutes 9 seconds][Customer] : Yeah, yeah, no worries.

[16 minutes 20 seconds][Agent] : It is so your preferred method of payment or firstly, I should ask, are you happy to continue? Alright. Uh, and so your preferred method of payments, would you prefer we note down a BSB and account number as a direct debit or would you rather we note card details instead?

[16 minutes 26 seconds][Customer] : Yeah, no BSB and account number.

[16 minutes 39 seconds][Agent] : Sure. Uh, take your time if you need to grab those details for me, uh, while you do, I can confirm the, is it just under your name, uh, Makalita solar?

[16 minutes 50 seconds][Customer] : Yes, savings.

[16 minutes 51 seconds][Agent] : All right and is it a savings or cheque account you hold like a little all right and whenever you're ready, I'll grab the BSB number to start with, please Yep 112879. That's Saint George bank, Is that right? Yeah, and the account number one. You're ready? Yep, Yep.

[17 minutes 3 seconds][Customer] : Yep, it's 112879 correct 415, 780, 424.

[17 minutes 29 seconds][Agent] : Alright, in that case, all I need to do then we'll note down your the payment dates before I read your declaration.

[17 minutes 38 seconds][Customer] : Yep.

[17 minutes 38 seconds][Agent] : So which payment dates would you like to note down here? Yeah, the 8th of January, did you say? Yeah, no worries. Well, the first time it came out, then on the, uh, January, the 8th and every fortnight on a Wednesday from there. But the cover itself, like I said, still starts from today.

[17 minutes 42 seconds][Customer] : So if we can start that on the 8th of January, then two days, yes, correct.

[18 minutes 3 seconds][Agent] : I'll read you a declaration now to get that sorted. So these are the terms and conditions of the policy which are way too in full. There'll be a couple of questions asked at the very end and I'll just need clear yes or no answers in each. Just before I do that, Marcolita, can I please confirm you are authorised to purchase this policy on behalf of the insured? Suwana.

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

[18 minutes 24 seconds][Agent] : Good day. OK, so it reads here. Thank you Suwana. Marcie, Betsy, it is important you understand the following information. I'll ask you agreeing to these terms in the end and your policy will not be enforced unless you agree to these terms in full. Real funeral cover is issued by Hanover Lively of Australasia Ltd who we will who we will refer to as Hanover. Hanover has the Ranger with Greensill financial services trading is Australian trading is uh trading as real insurance to issue and arrange this insurance on its behalf. You know, answer the application questions and any related documents on the basis of your contract of insurance and Hanover relies upon the accuracy of the information you provide when assessing your application. However, it's set target market termination first product, which describes top consumers product is designed for our distribution practices are consistent with termination and you can obtain a copy on our website. Uh, we collect your personal information to provide insurance quotes, issue cover and other related services you share through your insurer and they share 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 by a large compliance about breach of privacy by Grace's Decoration. You can since be contacted by us in relation to all the products and services. You cannot have this at any time. By calling deals. You've agreed to take out a single real

funeral cover with the following cover. Uh, Suana McInerney is covered for \$15,000 in the event of death. In the case where death is accidental, or if you're suffering to find accidental serious injury, the benefit that will triple. Coverage for accidental deaths only for the 1st 12 months of cover with death by any cause or diagnosis of terminal illness covered thereafter. Accidental serious injury car for each life insured on age 3 five starts immediately and the policy anniversary following the life insurance birthday. Once the life insured reaches 85, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 35% of the chosen benefit amount. If you take up certain cash options, you'll no longer have a right to claim under the policy for that life insured. This policy is an insurance policy and does not have a savings or investment component. You can end your cover any time by contacting us. If you stop paying your premiums, we'll end your cover. We'll give you notice for doing so. If cover ends prior to 85, no benefit is payable and there's no reason to pay premiums after the clean off. If cover continues to be on 85, the life insured receives an additional 25% of bonus cut from that date and should not be required to pay for the premiums. Uh, the bonus cover is not payable if you only cash an option that has been taken out cover for each life insured end of the day prior to their 100th birthday, you'll pay the funeral benefit and bonus card for life insurance. At this point, your premium for your first year of cover is \$130.02 per fortnight. Your premiums are level, which means that is a mistake consistent year on year. It'll only change if you alter your cover or the insurer adjusted premium rates upon your policy. Uh, the insurance that we can change is applied consistently across all policyholders. You may pay more in premiums for the benefit amount of life policy including your premium is the amount payable to real insurance between 34% and 54% calculated on a level basis over life and policy. Your will be debited from your nominated bank account in the name of Makalitha Solar, which will authorize to debit from and have provided to us. We may provide written communications to you by the e-mail address you provided to us. It will and this will include illegal notices required to provide to you in writing. If you prefer to receive these only via mail, you can update your communication preference at any time. Uh, the policy documentation, PDS and FSG we've mailed to you. If you revise an e-mail address, your policy occupation will also be emailed to you today. You should carefully consider these

documents to ensure the property of needs. You will say a cooling off. When you may cancel your policy. They pre may have paid refundable unless you lodge a claim. Uh, there are risks associated with placing policies as your new policy may not be identical to your existing car. We recommend you don't California, you don't cancel the existing policy because you have received and reviewed our policy in full. Finally, we have complaints processed between access anytime by contacting us. The details are available online and the documentation we're sending you. So just two final questions where we wrap up here. Marcelita, first of all, do you understand and agree with the declaration? Yes or no, And would you like any other information or would you like me to read and be part of the PDS to you? No problem. In that case, I first want to say thank you very much for choosing real insurance and appreciate you taking the time with me to get that policy arranged. Uh, and you'll receive the full documentation via e-mail at some point today and then via post the next two to five business days. The other thing worth noting when, like a leader, when you have sworn, uh, with you at some point in the future, please do call our support team. That way Solana can nominate her beneficiaries over the phone. So who she wants the insurance money to go to people like you.

[22 minutes 41 seconds][Customer] : Yeah, yes, No, can you not, Did you guys not send out a beneficiary nomination form for her design?

[23 minutes 25 seconds][Agent] : OK, MMM, yeah, great question. Uh, with regards beneficiary F beneficiary form itself, uh, I to my knowledge, I don't believe it comes to the policy of any more. However, if you'd like a physical copy of beneficiary form, you can acquire one from our website. So if you go to [realinsurance.com](http://realinsurance.com) dot AU, there's a search bar in the top right where you can just type in the word beneficiary. The 1st result that will come up is the beneficiaries form for you to download, print out and someone, I could fill it out by hand.

[24 minutes 9 seconds][Customer] : Alright, hey, did you want to speak to her now? Should be.

[24 minutes 7 seconds][Agent] : OK, Yeah, yeah. If she's, yeah, then, uh, we could speak to her and I can get her through to our support teams to nominate beneficiaries. That's fine.

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

[24 minutes 23 seconds][Agent] : Good.

[24 minutes 23 seconds][Customer] : Wonderful.

[24 minutes 23 seconds][Agent] : I, I'll be happy to speak to her just briefly to confirm the ID before I transfer her through.

[24 minutes 24 seconds][Customer] : Oh, OK, awesome.

[24 minutes 34 seconds][Agent] : Yeah, yeah, yeah.

[24 minutes 31 seconds][Customer] : So should we complete this and then get her or do you need to speak to them? Oh, OK.

[24 minutes 35 seconds][Agent] : If you'd like to just, umm, look over the beneficiaries now, I'd be happy to have a quick chat with Solana to do so, sure.

[24 minutes 42 seconds][Customer] : Let me just see if she's yes, I'm not the summer for legal summer for AIA insurance, final expenses insurance.

[25 minutes 6 seconds][Agent] : Yeah, I don't know what's going on.

[25 minutes 3 seconds][Customer] : Sorry, I'm just going to translate to where Yeah, 20.

[25 minutes 10 seconds][Agent] : OK.

[25 minutes 10 seconds][Customer] : Hello.

[25 minutes 11 seconds][Agent] : Hi.

[25 minutes 13 seconds][Customer] : Hello.

[25 minutes 12 seconds][Agent] : So I know my name is Dom from Male Insurance and I'd like to help out with nominating your daughter-in-law, Macalita as the beneficiary for your new funeral insurance.

[25 minutes 15 seconds][Customer] : Yeah, yeah, yeah.

[25 minutes 26 seconds][Agent] : OK, umm, I'll let you know quickly. All our calls are recorded and any advice I provide is general in nature and may not be suitable to your situation. And Solana, could I get you to, umm, confirm for me? Tell me, uh, your full name and your date of birth please. Yep, Yep.

[25 minutes 50 seconds][Customer] : So I'm not that magnetic, T magnetic.

[25 minutes 58 seconds][Agent] : Excellent. And your date of birth as well, your birthday, Perfect.

Thank you, Salana. And could I get you to confirm for me your address where you live?

[25 minutes 55 seconds][Customer] : What they did, that is 202871950 number six, Nico Place.

[26 minutes 16 seconds][Agent] : Yep. Perfect. Thank you very much. I'll put you on a quick hold now. I'm gonna connect you through to our support team to help out. From here. I'll just be 1 moment. OK.

[26 minutes 29 seconds][Customer] : OK.

[26 minutes 30 seconds][Agent] : Thank you. Hi Solana, I'm Michael Lisa. Thank you very much for your patience. Now, I just checked with our support team and no one is currently available, umm, to help out. So what I'll arrange instead, I'll set a call back, umm, as so that way, as soon as a member of our support team can, uh, they'll give you guys a call to nominate the beneficiaries with Solana.

[27 minutes 48 seconds][Customer] : Yeah, no worries.

[27 minutes 47 seconds][Agent] : OK, easy. Appreciate that. I'll get that call back arranged Is just any time fine for you guys?

[27 minutes 56 seconds][Customer] : Yeah, anytime. Today's fine.

[27 minutes 57 seconds][Agent] : If you guys alright, I'll get that all sorted out then. Yeah, So I've got support team to be in touch as soon as I can. Thank you.

[28 minutes 5 seconds][Customer] : OK. No worries. Thank you so much.

[28 minutes 7 seconds][Agent] : Not a problem.

[28 minutes 9 seconds][Customer] : Alright, bye.

[28 minutes 7 seconds][Agent] : Take care Michael, Lisa, bye. Bye.