

[2 seconds][Customer] : Hello.

[3 seconds][Agent] : Hello. Hi. Hi, Connie, This is Ricky calling you back from Australia. Seniors insurance here. Hi. Yes. Now to begin, this is a new call, so there are a few things I've got to do, but is now a good time to speak about the matter? Hello.

[23 seconds][Customer] : Yeah, yeah, that's right. Now.

[24 seconds][Agent] : Yeah, yeah, yeah. OK, perfect, perfect. I'll just introduce myself again. So my name is Ricky, calling you from Australia Seniors Insurance. Now, Tony, may you please confirm to me your full name and date of birth? Yep. Yep.

[39 seconds][Customer] : Conception Bank, December 8th, 1968.

[49 seconds][Agent] : December 8th. Yep. So that will be the 8th of the 12th, 1968, is that correct?

[53 seconds][Customer] : Yeah, yeah.

[54 seconds][Agent] : Perfect, perfect. Uh. Now Please note all our calls are recorded. Any advice I provide is general in nature, may not be suitable to your situation. Umm. And just to confirm once more.

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

[1 minutes 7 seconds][Agent] : So come Connie, I can call. Would you rather me call you Connie or Consetion there?

[1 minutes 14 seconds][Customer] : No, just call me Connie.

[1 minutes 17 seconds][Agent] : OK, uh, so Connie, uh, can I confirm that of course, you are both female gender and an Australian resident, correct.

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

[1 minutes 28 seconds][Agent] : Thank you. All right, Connie, Umm, I just got off the phone with lonely not too long. I did tell her that I've been trying to contact you. I'm glad I could get to you today.

[1 minutes 40 seconds][Customer] : That's good that I'm awake already, because before I'm asleep.

[1 minutes 42 seconds][Agent] : Oh, you were sleeping? Did you just wake up now?

[1 minutes 44 seconds][Customer] : Yeah, yeah, yeah, because I do. Active night. No, no, no. Support worker.

[1 minutes 50 seconds][Agent] : Yeah, I remember you did nursing support. Oh, that's fine. That's fine.

[1 minutes 59 seconds][Customer] : Yeah.

[1 minutes 59 seconds][Agent] : It's good work there. It's good work. OK, so, well, from here concession, it is a new call. What I'm going to do is I'm going to run it through with you briefly once more. Uh, and then we do have those questions to go through with each other. So last time we couldn't go through those questions with you. You had to run, but that's OK. OK, so let's go through it together again. Any questions at all, let me know. OK. Yeah, still there.

[2 minutes 12 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah, yeah.

[2 minutes 30 seconds][Agent] : OK, perfect. Now with our seniors life insurance, it's designed to provide financial protection for your loved ones. Do a lump sum payment if you were to pass away before your 85th birthday, uh, when the policy ends. Now you can choose cover from \$10,000 up to fif.

[2 minutes 51 seconds][Customer] : OK.

[2 minutes 46 seconds][Agent] : So I'm sorry, up to 200,000 and nominate up to five beneficiaries, uh, to receive their nominated benefit about now. If your death was due to an accident, your chosen benefit amount will triple. And we also include a funeral advance payment of 20% the benefit amount in hopes that we can help you with funeral costs or any other final expenses at that time as well. Now the easy to apply.

[3 minutes 15 seconds][Customer] : Yeah.

[3 minutes 10 seconds][Agent] : So we do need to go through eight yes or no questions relating to your health over the phone to see if you are approved. Now Connie, if you are accepted and once you commence the policy, you will be covered immediately for death due to any cause except suicide in the 1st 13 months. Now in addition, there is a terminally your advance payment included in the cover as well. So if you were diagnosed between four months or less to live by a specialised medical practitioner, we can pay your benefit amount in full tier in post. You can receive that best care possible. OK, Any questions in regards to that at all there Connie? No. OK, good, good. In that

case, let's go through some pricing together. So I think the last time I spoke to you, we went through 100,000 there, correct? Yeah.

[4 minutes 2 seconds][Customer] : Yeah, yes, yes.

[4 minutes 6 seconds][Agent] : OK. Alright. Perfect. Perfect. To begin with, I do need to ask you this question. Now, Connie, have you had a cigarette in the last four months? Yes or no? No, thank you. Alright. Now with the ranges of 10,000 and up to 200,000, we will look at 100,000. Is that what you want to look at today?

[4 minutes 15 seconds][Customer] : No, Yeah, yeah.

[4 minutes 27 seconds][Agent] : Yep. Now. Perfect. So for \$100,000 of cover, your fortnightly premium is \$54.87 there. OK. Did you want me to?

[4 minutes 26 seconds][Customer] : I'm just talking about 55, almost 55 LB, right?

[4 minutes 37 seconds][Agent] : Sorry, Almost. That's right.

[4 minutes 41 seconds][Customer] : Yeah, yeah.

[4 minutes 43 seconds][Agent] : Almost. Did you? How is that sounding to you? Did you want me to look at anything else there? Yeah, yeah. Was there a budget that you're working with?

[4 minutes 49 seconds][Customer] : Is there any lower than that of 54 for one for for 100,000? Is there any lower \$54.00 for the 100?

[4 minutes 59 seconds][Agent] : Sorry, say that again, \$54. No, no. So for \$100,000 of cover, the fortnightly premium is \$54.87. Yeah, that's yeah, that's, that's how it is on its own there.

[5 minutes 16 seconds][Customer] : OK, So a fortnightly that one.

[5 minutes 22 seconds][Agent] : That is per Fortnite, correct?

[5 minutes 24 seconds][Customer] : OK, OK.

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

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

[5 minutes 26 seconds][Agent] : Now, umm, how was that sounding to you there?

[5 minutes 31 seconds][Customer] : Sorry for what?

[5 minutes 30 seconds][Agent] : Umm, I can always look at anything. OK. And were you happy with

that? Yeah.

[5 minutes 35 seconds][Customer] : Yeah, I'm happy with that.

[5 minutes 37 seconds][Agent] : All right now, have you sorted out? You will yet? Uh Connie, not yet. Were you planning to?

[5 minutes 37 seconds][Customer] : Yeah, not yet, no.

[5 minutes 49 seconds][Agent] : Not yet. That's OK. Look, with each policy we do provide you with a free online legal will and that's valued at \$160.00 with each policy. So you haven't done that. Uh, we do send up with each policy that's from a company called Safe and you can do it all online and according you have a, you have a daughter, right?

[6 minutes 7 seconds][Customer] : Yeah, both ends then.

[6 minutes 8 seconds][Agent] : Yeah, you have a daughter and a son. Oh, you're lucky. You have a daughter and a son. Umm, Naomi told me about your daughter, actually. Umm. So in the in the sense of your beneficiaries, we will send the format and you can actually nominate both your son and your daughter.

[6 minutes 8 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, both of them.

[6 minutes 26 seconds][Agent] : And that lets us know exactly who's meant to have that money. Something was to happen to you.

[6 minutes 30 seconds][Customer] : Yeah, ha ha for them.

[6 minutes 30 seconds][Agent] : OK, now with this online meal, it is from a company called Sorry.

[6 minutes 36 seconds][Customer] : Ha, ha, ha.

[6 minutes 38 seconds][Agent] : Yeah, well, you get to choose. Actually, you can decide that if you want half off, you can do that. Saves. Saves the argument, right?

[6 minutes 45 seconds][Customer] : Yeah, that's right.

[6 minutes 48 seconds][Agent] : But yeah, we'll send that now with the will that it is online. So if you have any troubles, your daughter can help you with that, OK.

[6 minutes 56 seconds][Customer] : So that is free. The will is free.

[6 minutes 58 seconds][Agent] : It is free and you can do it all online.

[7 minutes][Customer] : Oh.

[6 minutes 59 seconds][Agent] : Yeah, yeah, it.

[7 minutes 1 seconds][Customer] : So in your company?

[7 minutes 4 seconds][Agent] : Sorry.

[7 minutes 5 seconds][Customer] : In your company.

[7 minutes 7 seconds][Agent] : Oh, so the Will's not from our company. It's from an external company called Safe Will, but we do provide it. Yeah, yeah, yeah.

[7 minutes 13 seconds][Customer] : Oh, for free.

[7 minutes 15 seconds][Agent] : So it's not, it's not from us, but we can provide it for you from the yes, that's right, for free and it's valued at \$160.00. It is complementary with each policy there.

[7 minutes 21 seconds][Customer] : Oh, OK. Mm. Hmm.

[7 minutes 29 seconds][Agent] : Yeah. Now the next step from here, I will let you know that your premium is stepped, which means it will increase each year, OK. Now, as an indication, if you make no changes to the policy, uh, your premium next year will be \$58.71 per fortnight. And you can also find the information about our premium structure on our website if you want to look a bit further into that.

[7 minutes 55 seconds][Customer] : OK.

[7 minutes 54 seconds][Agent] : OK, All right. Now the next step is to take you through the health questions to see if you are eligible for our cover. Uh, unfortunately not everyone is. Now before I do take you through those questions, I do need to note down your umm address because we will send a soft copy and a hard copyright. So what was your post code there? Connie 3029 and Hoppers crossing, correct?

[8 minutes 11 seconds][Customer] : OK, OK, post code is 302 nine No, no, no. Find it No.

[8 minutes 25 seconds][Agent] : Ah Tarnet, Sorry Tarnet and sorry talk to a lot of people. So sorry, I I even when I was speaking to Lomi, I got her confused with you for a second. I'm so sorry. Now what was your address? Yep.

[8 minutes 44 seconds][Customer] : Number just Tambara TANDE double R No, no, no. Make it the

the old one, the one. No, sorry. No.

[8 minutes 51 seconds][Agent] : The no wonder I was like, I don't see it.

[8 minutes 58 seconds][Customer] : Number it's not, it's not sorry. More like.

[9 minutes 7 seconds][Agent] : Moore Lake Rd. There we go.

[9 minutes 10 seconds][Customer] : Much less MORT.

[9 minutes 11 seconds][Agent] : And Yep, Moore Lake Rd.

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

[9 minutes 14 seconds][Agent] : I've got it. Yeah, I've got it. And Connie, is your home address your postal address as well? Yeah. Umm, you received your mail at this address, right? Yep. Perfect. OK.

[9 minutes 19 seconds][Customer] : So then yes, yes, that is my husband before the house, but no more.

[9 minutes 38 seconds][Agent] : Oh, I see, I see. I'm sorry to hear about that though.

[9 minutes 42 seconds][Customer] : Yeah.

[9 minutes 44 seconds][Agent] : Alright Tony. Umm, so I've noted that down. Umm, from here I will read you a paragraph before we get into those questions. Uh, this paragraph is called your pre underwriting disclosure. Let me know if I talk too fast. I'll slow down. I do. I do talk a bit fast sometimes, but I'm going to read you this paragraph now. This paragraph outlined my duties to you when asking these questions and they will outline your duties to me when answering these questions. Now at the end of this paragraph, I do need you to answer a question and I can only accept a yes or a no. OK, All right, so it reads, uh, please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide an insurance quote, issue cover and other related services. We will share this with your insurer and may share it with other Australians providers for the purpose of administering your policy or handing 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're 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 each question in full, even if you have provided some information to us in any in any earlier discussions you have had.

[11 minutes 17 seconds][Customer] : None.

[11 minutes 11 seconds][Agent] : 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. Now, Connie, do you understand and agree to your duty, yes or no?

[11 minutes 26 seconds][Customer] : Yes.

[11 minutes 28 seconds][Agent] : Thank you. All right, now I need to ask you the following question, and it is specific to COVID 9. Connie, 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? All right, thank you. Straight into those questions now, the first question, reads Connie. In the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke?

[11 minutes 39 seconds][Customer] : No, no, that's fine. No.

[12 minutes 3 seconds][Agent] : In the last five years, have you been admitted to hospital as an inpatient because of a lung disease 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 oesophagus, stomach or pancreas cancer, brain cancer, multiple myeloma or any other cancer that has spread to other organs? Or are you currently or soon to be treated to chemotherapy? Do you have a renal kidney condition that currently requires dialysis or transplant or doctor has advice will be required in the future? Do you have a liver condition that will require transplant in the future?

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

[12 minutes 54 seconds][Agent] : Have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for with a neurons disease or any form of dementia including disease in the last five years? Have you attempted suicide or been hospitalized for a health for a mental health condition? And last question, Connie, we're flying through it.

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

[13 minutes 18 seconds][Agent] : Are you experiencing any unexplained symptoms or are you currently undergoing or waiting for the results of any health related tests or investigations or being diagnosed as having 12 months or less to live Perfect, Those are all your questions. I am going to submit it. It's going to take a little bit of time, so I'm going to pop you on hold while that happens. OK.

[13 minutes 41 seconds][Customer] : OK.

[13 minutes 42 seconds][Agent] : Thank you, Connie. Hi, Connie, Thank you for holding the line for me there. Hi.

[14 minutes 8 seconds][Customer] : Yeah, yeah.

[14 minutes 10 seconds][Agent] : So it's come back. So congratulations shouldn't come as a surprise to you, but you are approved for our cover there. OK. So I'm extremely healthy there. Everything sounds amazing. Now since you are approved for our cover, what we can do is actually get you immediately covered over the phone. Now to get this cover, Connie, you don't have to pay anything today. You can instead a date in the future that suits you best. So you can choose anywhere from today to let me have a look there to the 14th of February. So January 30 days, you can pick anywhere. Umm, now the important thing is, uh, we'll send out your proper policy documents out to you for you to review and send the beneficiary form that lets us know exactly who's meant to receive this money. Uh, but once you are reviewing those documents, you are covered by us in the meantime. So that gives you that Peace of Mind there. Now for me to do this, umm, I do need to take down some banking details. Umm, this just locks in that first debit there. Now if you are happy to continue there, I'll give you some time, but we can either take down Visa and account number or we can take down Visa card, MasterCard debit card.

[14 minutes 57 seconds][Customer] : OK, Yeah, yeah, I I want the so a debit card. Mm hmm.

[15 minutes 20 seconds][Agent] : Now which would work for you debit. OK, before we do that, we do need a selected date. Now, what date would you like to put down as your first debit?

[15 minutes 41 seconds][Customer] : MMM. Every system.

[15 minutes 46 seconds][Agent] : Sorry. Oh, so you want it monthly?

[15 minutes 52 seconds][Customer] : Oh yeah, Fortnite. I Fortnitely Yeah, fortnitely.

[15 minutes 51 seconds][Agent] : Not fortnightly of fortnightly, Yeah.

[15 minutes 55 seconds][Customer] : Yeah, Fortnitely.

[15 minutes 57 seconds][Agent] : OK, we'll so it's on fortnightly right now.

[15 minutes 59 seconds][Customer] : Yeah, Fortnite.

[15 minutes 59 seconds][Agent] : Now what? What date would you like me to put down a first debit?

So today is the 14th. When would you want that first debit?

[16 minutes 9 seconds][Customer] : Next. Next. Next. What is the next? What night?

[16 minutes 13 seconds][Agent] : Next fortnight from today?

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

[16 minutes 17 seconds][Agent] : Yes, the next fortnight from today is the 28th. So did you want your first debit to be on the 28th? It's a Tuesday, by the way.

[16 minutes 17 seconds][Customer] : No, no, no, no.

[16 minutes 33 seconds][Agent] : That's alright.

[16 minutes 35 seconds][Customer] : So.

[16 minutes 34 seconds][Agent] : Look, take your time. Take your time, look through the calendar and let me know what you decide.

[16 minutes 47 seconds][Customer] : Yeah, the job. What is the fortnightly end of?

[17 minutes 5 seconds][Agent] : End of this month, we can say end of this month.

[17 minutes 4 seconds][Customer] : No, no, no. Uh, middle of the month. Yeah.

[17 minutes 14 seconds][Agent] : Middle of this month middle. Let me see what the middle is.

[17 minutes 19 seconds][Customer] : Middle. Yeah, yeah. It's not that one like that.

[17 minutes 20 seconds][Agent] : The 16th, the 16th that that that falls on a Thursday. Are you are you OK with that?

[17 minutes 29 seconds][Customer] : Yeah. Yeah.

[17 minutes 30 seconds][Agent] : Yeah.

[17 minutes 33 seconds][Customer] : MMM.

[17 minutes 30 seconds][Agent] : So it's going to be the 16th of January through fortnight on Thursday thereafter.

[17 minutes 36 seconds][Customer] : Yeah. Hmm. Mm. OK.

[17 minutes 35 seconds][Agent] : OK, Yep, OK, uh, now before we continue, I want to make sure all our details are correct. Umm, now our conception. I have your contact number as 0411429171, correct?

[17 minutes 51 seconds][Customer] : Yes, correct.

[17 minutes 52 seconds][Agent] : Yep, thank you. And I don't have an e-mail. Umm, do you have an e-mail we can use or do you want? Do you have an e-mail that you want to provide for us? What was your e-mail? Wait, wait, sorry, sorry. Say that again, Connie Banks. So that is Conn i.e. Yeah, BANKS, correct. And what number 68 at gmail.com, correct. And all of that lower case.

[18 minutes 1 seconds][Customer] : I have an e-mail Connie bank 68 Connie Bank 68 at Gmail IE yeah yes, 68 yes, yes, yes.

[18 minutes 34 seconds][Agent] : OK, Yeah, all lowercase. OK, so our full e-mail is conniebanks68@gmail.com and that is all lowercase spelled CONNIEBANKS 68@gmail.com, correct?

[18 minutes 49 seconds][Customer] : Yeah.

[18 minutes 49 seconds][Agent] : OK, perfect. OK, seems like all your details are correct. From here, let me know when you're ready. I can take down your debit details, but before you do so, let me know because I need to pause the call recording for security purposes. OK?

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

[19 minutes 5 seconds][Agent] : So let me know when you're ready.

[19 minutes 5 seconds][Customer] : I'm already now.

[19 minutes 7 seconds][Agent] : Oh, perfect.

[19 minutes 6 seconds][Customer] : I'm already now.

[19 minutes 7 seconds][Agent] : That was fast. OK. I'm just letting you know your first debit is within two days from today, OK? Yep.

[19 minutes 21 seconds][Customer] : OK, 4017.

[19 minutes 22 seconds][Agent] : Just not, not yet, not yet, not yet, not, not yet, not yet, not yet. So for security purposes, while obtaining your card details, the call recording will stop and we'll recommend after we have collected your details, OK. None. Please be advised that the call recording has now resumed for quality and monitoring purposes, OK.

[21 minutes 27 seconds][Customer] : Mm, hmm.

[21 minutes 28 seconds][Agent] : Yeah. And just to let you know, the 16th of the 1st is in two days from today, OK?

[21 minutes 32 seconds][Customer] : OK. Yes, yes, OK.

[21 minutes 34 seconds][Agent] : Connie, Yes, 16th is in two days from today, OK, OK.

[21 minutes 39 seconds][Customer] : Yeah.

[21 minutes 40 seconds][Agent] : Now from here we are up to the final step. So concession, I will read you your declaration. Now in your declaration, it's, it's just a brief paragraph. It's gonna cover everything we spoke about today. Now there are a few questions in the, uh, declaration that I need you to answer. Uh, I can only accept a yes or a no unless you have a question for me and I won't answer that question, OK?

[22 minutes 3 seconds][Customer] : Mm hmm.

[22 minutes 3 seconds][Agent] : But the policy won't be enforced unless you agree to your declaration.

[22 minutes 6 seconds][Customer] : OK, Yeah.

[22 minutes 6 seconds][Agent] : OK, All right, so I'm going to start reading. So it reads, Thank you conception banks, it is important you understand the following information. I will ask, sorry, 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. Seeing as life insurance is issued by Hanover Library of Australia Limited, Hanover has an arrangement with Greenstone Financial Services, as Australia's senior insurance agency, to issue and arrange this assurance on its behalf. Hanover has. Sorry. 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 sorry. 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 determination. You can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. Connie, can you sorry conception. Can you please confirm you have answered all of our questions in accordance with your duty, Yes or no?

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

[23 minutes 20 seconds][Agent] : We may from time to time provide offers to you by 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 a lump sum payment. Sorry. The accepted cover pays a lump sum benefit amount of the following Concession Banks received one. Concession banks received \$100,000 in the event of death. If death is as a result of an accident, the benefit The benefit payment will include an accidental death benefit which will equate to a total payment of triple the benefit amount. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your cover expires on the 7th of the 12th 2050 three 12:00 AM. Your premium for your first year of cover is \$54.87 per fortnight. Your premium is debt, which means it will be calculated at each policy anniversary and will generally increase each year. Included in your premium is an amount payable to Australia's seniors of between 14% and 46% of each premium, calculated on a level basis over the life of the policy. Premium will be debited from your credit card which will which will authorise to debit from and have provided to us. We may provide winning communications to you via the e-mail address you have provided to us. This will include any legal notices we are required to provide to you. If you would prefer to receive these early by mail, you can update your your communication preference at any time.

[24 minutes 58 seconds][Customer] : None.

[24 minutes 53 seconds][Agent] : 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 the permits 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 policy as your new policy may not be identical to use it 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. All details are available on and in the documentation We are sending you now our conception.

[25 minutes 40 seconds][Customer] : Yes.

[25 minutes 38 seconds][Agent] : Do you understand and agree with the declaration in conception? Would you like any other information or would you like me to read any part of the PDS to you?

[25 minutes 50 seconds][Customer] : You want to again?

[25 minutes 53 seconds][Agent] : Oh yeah, I can read it to you again. So would you like any other information or would you like me to read any part of the PDS to you? Yes or no?

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

[26 minutes 8 seconds][Agent] : OK, thank you. And Connie, as of today you are covered by us, so thank you for your time there. You've been a pleasure to speak to about heaps of fun. Umm. From here we will send you your policy documents. You're going to receive a soft copy in your e-mail by today, 10 to 15 minutes. You're going to receive a hard copy that's going to come within three to five business days there.

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

[26 minutes 32 seconds][Agent] : OK, yes, so yeah.

[26 minutes 33 seconds][Customer] : You send me also through post there, OK, OK, OK. Thank you.

[26 minutes 38 seconds][Agent] : So e-mail and post now, when you receive this, you're gonna find that there is a form for you to fill. It's called your beneficiary form. I've been talking about it.

[26 minutes 50 seconds][Customer] : Yeah.

[26 minutes 50 seconds][Agent] : If you can send it back to us as soon as possible. OK.

[26 minutes 53 seconds][Customer] : OK. OK. OK. OK.

[26 minutes 55 seconds][Agent] : Yeah. OK.

[26 minutes 56 seconds][Customer] : OK.

[26 minutes 56 seconds][Agent] : Perfect.

[26 minutes 56 seconds][Customer] : Thank you, Ricky.

[26 minutes 56 seconds][Agent] : And that is all done. Thank you, Connie. It's been amazing.

[26 minutes 59 seconds][Customer] : Thank you, Ricky.

[27 minutes 1 seconds][Agent] : All right, That's all done for you. You have yourself a great day.

[27 minutes 3 seconds][Customer] : OK, you too.

[27 minutes 3 seconds][Agent] : OK, Bye. Thank you. Bye.

[27 minutes 6 seconds][Customer] : Thank you. Bye, Bye. Bye. Bye, Ricky.

[27 minutes 8 seconds][Agent] : Bye.

[27 minutes 9 seconds][Customer] : Bye. Bye. Bye. Bye.