

[2 seconds][Agent] : Hi.

[1 seconds][Customer] : Hello, speaking.

[3 seconds][Agent] : Hey, Mary, it's Sandra again. How you doing Is now good time? That's OK.

[7 seconds][Customer] : Now's a very good time. Thank you so much.

[9 seconds][Agent] : Well, that's OK. My pleasure. OK, so Mary, just giving you a call here from Montrose Insurance and I just have to let you know that all our calls are recorded. Any advice that provide is limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs. We do not consider your personal circumstances. And before I continue, may I please get you to confirm your full name, date of birth and e-mail we have on file please?

[37 seconds][Customer] : Yes, I do. So I've got here Mary Norway 90, so sorry Mary Moen. My date of birth is 12/07/1990.

[48 seconds][Agent] : Yep.

[50 seconds][Customer] : Is there? What was the other question? Sorry.

[52 seconds][Agent] : E e-mail please. That's OK.

[54 seconds][Customer] : Yep. Mary marymoen90@outlook.com that's my e-mail.

[59 seconds][Agent] : Perfect, and is your address One Angus St. in Otara, Auckland 2023 for the post code.

[1 minutes 6 seconds][Customer] : Yes, that is correct.

[1 minutes 8 seconds][Agent] : Wonderful. And the phone number we're speaking on, is that still your best and only contact number we have on file?

[1 minutes 8 seconds][Customer] : Yes, it sure is. Yes.

[1 minutes 15 seconds][Agent] : OK beautiful. OK, so just quick call here as the last payment for you. One Choice life insurance for the amount of \$10 was unsuccessful last Thursday, 5th of December due to insufficient funds. We understand that these types of things can happen, so to assist you in keeping your policy in place, you'd like to confirm a few details with you today. I see.

[1 minutes 25 seconds][Customer] : Oh, sure.

[1 minutes 36 seconds][Agent] : Umm, Mary, you have a direct debit set to come from your ANZ

bank account. Last four digits of your account number are 49, suffix 00. Are these still the right payment details?

[1 minutes 48 seconds][Customer] : Yes, they still are. They still are the right ones as well.

[1 minutes 47 seconds][Agent] : OK, all right.

[1 minutes 51 seconds][Customer] : Yeah, yeah.

[1 minutes 52 seconds][Agent] : Perfect. Good to know.

[2 minutes 4 seconds][Customer] : I'm sorry.

[1 minutes 54 seconds][Agent] : And then another question, Mary, in regards to this outstanding payment from last Thursday there I can collect their once off payment today through our secure payment system which will bring your policy up to date right away simply by using any debit card or credit card.

[2 minutes 6 seconds][Customer] : I'm so sorry. I don't have any funds today. I don't get paid for next week.

[2 minutes 9 seconds][Agent] : Oh, OK, no problem.

[2 minutes 11 seconds][Customer] : However, you said to me that the you said to me that the funds was taken out on a Thursday. Is that right? Oh, that's straight.

[2 minutes 17 seconds][Agent] : Yes, last Thursday being the 5th of December come from your direct debit from your bank account. We do attempt the debit across three to four business days. So on that first day on Thursday should have debited hourly between 2:00 AM and 4:00 PM and then it should have attempted again on Friday at 12:00 PM in the in midday. However, that one did not go through. But look, that's OK. What I can offer is that's OK. What date within the next 7 days would be suitable for us to collect the missed payment? We can try that one again from your account. OK.

[2 minutes 51 seconds][Customer] : Yeah, I was hoping if you guys can just check it out all at once when my husband's account gets taken out like so, I'd also pay for my husband's one of 39 something or almost \$10.00. But I was happy if you guys can just check it out the same time when you guys take my husband's one out.

[3 minutes 10 seconds][Agent] : Oh OK. So when do we take that one out? I can only see your

policy in front of me. I've only got your 1 here.

[3 minutes 17 seconds][Customer] : So my husband's policy, so you guys take that out every Tuesday's fortnight.

[3 minutes 22 seconds][Agent] : Oh, OK.

[3 minutes 22 seconds][Customer] : So I'm hoping, I'm hoping if you guys can please take that out on next Tuesday.

[3 minutes 28 seconds][Agent] : Yeah, we can do that. So you're happy for me to move, catch up on this arrears next Tuesday, 17th of December. And then moving forward, that will mean your next one that's due on the 19th being a Thursday.

[3 minutes 36 seconds][Customer] : Yes, hello.

[3 minutes 43 seconds][Agent] : Do you want me to also move this to the 17th? Yep.

[3 minutes 45 seconds][Customer] : So I was hoping, I was hoping if everything can still be taken out next week on Tuesday.

[3 minutes 51 seconds][Agent] : OK, I'll move your so that will just mean I have to move your collection date. So I'm moving it from the 19th to the 17th. So just bear in mind, Mary, premiums are calculated daily. So this will make your once off premium amount just a little bit lesser. So I'm moving it from 19 to 17. It will be just waiting for that to load up.

[4 minutes][Customer] : Yes, just take out \$20 like you know.

[4 minutes 22 seconds][Agent] : Yep, yes, that's what I'm going to do. Just let me have a look. Oh, OK. Because of the arrears I can't move the collection date. Just going to do 2 payments on the 17th anyway and I'll move your next one out. But so in January, I'll make sure everything's aligned for you. So 2 payments on the 17th, OK. And then I'll just work with every fortnight on a Tuesday after that.

[4 minutes 48 seconds][Customer] : Yeah, yes, please.

[5 minutes 2 seconds][Agent] : OK, so that means your 2nd of January payment, I'm going to move it to the 31st of December.

[5 minutes 9 seconds][Customer] : Yes, that sounds good.

[5 minutes 8 seconds][Agent] : So that's when I guess your husband, this one would be due. Yep. OK. Just bear with me while I do this, while you're on the call. Oh OK, So what the system has allowed me to do, Mary, I can't do the two payments on 17th, it's only allowing me to do the one on the 17th because we have to catch up on the arrears before we can do anything. So that will just require a 2 payments on the 31st of December then? How does that sound? Right.

[5 minutes 52 seconds][Customer] : Yep, that's fine. No problem.

[5 minutes 53 seconds][Agent] : OK, so your December payment will be \$18.47, so a little bit lesser because I've bought that collection date forward from the second of Jan to the 31st of December. OK. And then it will follow every fortnight on a Tuesday for \$10.

[6 minutes 9 seconds][Customer] : Excellent.

[6 minutes 10 seconds][Agent] : Alright, so that's all sorted.

[6 minutes 10 seconds][Customer] : So what about next week? What about next week on Tuesday? Would that only be \$10? Wonderful.

[6 minutes 11 seconds][Agent] : Mm Hmm, yes, correct \$10 and then 1847 on the 31st, so you'll catch up by the 31st.

[6 minutes 22 seconds][Customer] : Wonderful. That's not a problem at all.

[6 minutes 25 seconds][Agent] : Awesome. Well Mary, is there anything else I can assist with whilst on the call today? Awesome.

[6 minutes 29 seconds][Customer] : No, I, I just have a question for you. Like let's just say for example, like something had happened to me. Will my, like would my beneficiaries be able to claim on my regards?

[6 minutes 32 seconds][Agent] : Yep, I actually Mary, good question.

[6 minutes 48 seconds][Customer] : Oh, what?

[6 minutes 43 seconds][Agent] : I don't have a beneficiary applied to your policy at the moment. It looks like you haven't requested any beneficiary. So what I can do is I can have that form sent out to your address we have on file.

[6 minutes 58 seconds][Customer] : Yeah.

[6 minutes 58 seconds][Agent] : OK, I'll have that sent. And all you have to do is just send that back to us. All right, All right. Done. Yep. Yep.

[7 minutes 4 seconds][Customer] : And also I also wanted to ask you, so just to clarify on my policy because I haven't read it within like a year now and I've been with you guys for over a year.

[7 minutes 11 seconds][Agent] : Yep, Yep.

[7 minutes 15 seconds][Customer] : So just to my understanding, when I signed up, if I had passed on or if I had passed away, what my beneficiaries claim 300,000, was that correct? Yes.

[7 minutes 28 seconds][Agent] : The the benefit amount that you're claimed that you're covered for, let me just have a look into that question. So I'm just going to remind you that your policy does cover you for \$102,000, sorry, \$102,000 for death due to any cause. The policy also offers a terminal illness advance payment, which means after holding your policy for 12 months, which you have you if you were diagnosed for 12 months or less to live by a medical practitioner, you can claim your full benefit as a living benefit. This could help you with medical costs etcetera and within and then included in the life benefit is a \$10,000 advanced payment that your beneficiary can request which could help you with the costs associated with a funeral. So I believe you will be able to have an advanced payment of the \$10,000 to assist with funeral costs. However, the remainder of the amount will, I guess, process a little bit further.

[8 minutes 10 seconds][Customer] : Yeah, like how do you mean?

[8 minutes 44 seconds][Agent] : Yep. Mm. Hmm. Yep. OK. All right, let me just, umm, do you mind if I pop you on a quick hold and I'll confirm with my manager how it's actually divided and in saying that, umm included in the life benefit with that 10,000 advanced payment. I just need to find out that one for you, Mary. Maybe more than two minutes, but I'll be back as quick as I can. OK. Thank you.

[8 minutes 41 seconds][Customer] : Sorry I'm a little bit confused now because I remember when I signed up with the policy the girl that I signed up was, she mentioned to me that so when I do die it will be \$200,000 so cool, cool, no problem, sure.

[11 minutes 53 seconds][Agent] : Hi there. Mary, are you there?

[11 minutes 55 seconds][Customer] : Yes, I'm here, Sandra.

[11 minutes 55 seconds][Agent] : Thanks for thank. Thanks for holding. OK, so I just confirmed this one with my manager as I'm not fully trained in life. So I just wanted to gauge a better way I can explain this one to you.

[12 minutes 7 seconds][Customer] : Yep.

[12 minutes 7 seconds][Agent] : So with the \$10,000, this one is just considered to be the advanced payment. So you will receive the full amount \$102,000. However, what will be transferred over to the beneficiary as you would require funds immediately for funeral, the \$10,000 will be processed much sooner than the remainder of the funds which may take further processing to till that is received. But yes to answer your question, you will receive the whole amount being 102 dollars, \$102,000.

[12 minutes 46 seconds][Customer] : Ah, I see. So it's 100 and thousand, right?

[12 minutes 49 seconds][Agent] : No, it's 102,000.

[12 minutes 49 seconds][Customer] : A 103,000.

[12 minutes 54 seconds][Agent] : Yes, your benefit is 102,000. Did you apply at the start and it was 100?

[13 minutes 1 seconds][Customer] : Oh, was that is is that one sorry, that's a little bit sorry. I'm I'm sorry for two.

[13 minutes 7 seconds][Agent] : That's OK.

[13 minutes 9 seconds][Customer] : Is that a heap? I'm sorry, like so is there sorry, darling. So that's 100 and 2000.

[13 minutes 11 seconds][Agent] : Say that again is not what your MM Hmm, yes, correct. So 102 for 102 and then you followed by three more zeros. So that would be 102,000. Looks like your benefit has increased by 2%. MMM, that's it. One second.

[13 minutes 35 seconds][Customer] : Sorry, yeah, I hope so, because when I remembered, sorry about when I said to you 200,000, that's just 100, but it's it's absolutely correct. It is 102,000.

[13 minutes 47 seconds][Agent] : Yeah, yeah.

[13 minutes 48 seconds][Customer] : I just had a look at my e-mail.

[13 minutes 50 seconds][Agent] : Oh.

[13 minutes 50 seconds][Customer] : But The thing is, but the thing that worried me the most is why has it gone up?

[13 minutes 56 seconds][Agent] : Oh yes, because we have the automatic sum insured increase sum which has increased annual annually. So it looks like you had an increase around about said this year and then you have and then you have another one at said next year when it comes time to your renewal date. Your premium looks like it has also increased since since you've joined. So you were paying \$9.34. However, you do pay \$10 now and not only has your premium gone up, but so does your benefit amount by 2%. Hmm.

[14 minutes 8 seconds][Customer] : Oh wow, wow, oh wow, that's amazing.

[14 minutes 33 seconds][Agent] : Yeah, it's a big difference.

[14 minutes 33 seconds][Customer] : Wow, that is quite a lot.

[14 minutes 34 seconds][Agent] : Hmm. That's OK. I don't apologize. Mm, hmm. Mm, hmm.

[14 minutes 35 seconds][Customer] : I'm so sorry, but that means can I ask you a question further? Can I choose one or more beneficiaries?

[14 minutes 43 seconds][Agent] : Beneficiary. Yeah, absolutely. You have the T choice of up to five.

[14 minutes 48 seconds][Customer] : Oh wow, that's all my children.

[14 minutes 51 seconds][Agent] : Oh, lovely. Yeah. So you can divide it up across all five children or you can choose your favourites. But yeah, I will. Or. Yeah.

[15 minutes 4 seconds][Customer] : I was wondering if you can please send me a beneficiary form.

[15 minutes 7 seconds][Agent] : Yes, yes, of course. I've actioned that one already for you and that has been done. Is there anything else you want? Wanted to know.

[15 minutes 8 seconds][Customer] : I'm so sorry to take too much of your time.

[15 minutes 18 seconds][Agent] : No, that's OK. Oh, OK.

[15 minutes 19 seconds][Customer] : I would prefer action one for my husband, for his beneficiary.

[15 minutes 23 seconds][Agent] : Do you have authority to speak on your husband's behalf? On his policy? Yeah, you too. Oh, OK, look, let me just close this one off for now. OK, so while I'm in your policy, I'm just going to have to close it off and leave some notes and then I'll go look at your

husband's one in a moment.

[15 minutes 29 seconds][Customer] : If I do because I'm the one that's paying this account with, sure. No problem.

[15 minutes 41 seconds][Agent] : OK, Bear with me before I do that. If you do receive a letter in the mail regarding this payment we discussed on your life insurance, no further action is required as we have already arranged collection of the missed premium today. OK, so if you get any letter in the mail, just disregard that one and I'll close this one off. Won't be too long.

[15 minutes 57 seconds][Customer] : Sure, sure, sure. That's fine.

[16 minutes 3 seconds][Agent] : OK. Thank you.

[16 minutes 5 seconds][Customer] : I just got home after a long day.

[16 minutes 7 seconds][Agent] : Oh, I know. I can imagine.

[16 minutes 10 seconds][Customer] : Oh, that's so busy.

[16 minutes 9 seconds][Agent] : How was your day was busy?

[16 minutes 12 seconds][Customer] : Work is very tiring.

[16 minutes 14 seconds][Agent] : Yes, it is. I'm exhausted. My actually my first day back coming from holiday and I'm so tired myself.

[16 minutes 20 seconds][Customer] : Oh, my gosh, I I feel your pain.

[16 minutes 23 seconds][Agent] : Yeah. Yeah.

[16 minutes 28 seconds][Customer] : Yeah, it has been.

[16 minutes 25 seconds][Agent] : I thought I'd be all right, but it was a bit of a struggle setting up this morning for work and everything. Yeah.

[16 minutes 31 seconds][Customer] : Yes, absolutely. That is so true.

[16 minutes 34 seconds][Agent] : How? What? How's the weather over there?

[16 minutes 37 seconds][Customer] : It's cold. Actually, it's quite hot.

[16 minutes 38 seconds][Agent] : Oh, really?

[16 minutes 39 seconds][Customer] : It's quite hot, but it's also SU. It's raining.

[16 minutes 43 seconds][Agent] : Oh, OK. That will be nice. At least it will cool it down for you then

when it rains. Yeah.

[16 minutes 48 seconds][Customer] : Yeah, I hope so.

[16 minutes 50 seconds][Agent] : Yeah. OK, So I've done this one. How can I look up your husband's?

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

[16 minutes 55 seconds][Agent] : Is it gonna be in under this phone number or your e-mail?

[17 minutes][Customer] : My husband's one is under my phone number.

[17 minutes][Agent] : Yeah, your phone number. OK, sure. I'm just going to look that one up for you now.

[17 minutes 2 seconds][Customer] : Yeah, his name is Mr. Billy Hangowe. Sorry.

[17 minutes 11 seconds][Agent] : OK, just a moment. System just logging out of your policy. OK.

[17 minutes 16 seconds][Customer] : Please just take your time.

[17 minutes 18 seconds][Agent] : All right. Thank you. OK. Yep. Philly. No way.

[17 minutes 17 seconds][Customer] : Thank you.

[17 minutes 27 seconds][Agent] : And his date of birth, please.

[17 minutes 29 seconds][Customer] : His date of birth is 18th of March 1985.

[17 minutes 33 seconds][Agent] : Great. OK. And I'll just get you to confirm also the e-mail we have on file.

[17 minutes 41 seconds][Customer] : The e-mail I've got is Mary norway90@outlook.com.

[17 minutes 47 seconds][Agent] : Yeah, that's the one. Thank you.

[17 minutes 50 seconds][Customer] : No problem.

[17 minutes 51 seconds][Agent] : All right. And yes, we have this phone number listed and the address on this policy is one Angus St. Otara, Auckland, 2023.

[17 minutes 58 seconds][Customer] : Yes, hello.

[17 minutes 59 seconds][Agent] : OK, looks like everything is all up to date on your husband's policy. Yeah.

[18 minutes 4 seconds][Customer] : Surprisingly.

[18 minutes 5 seconds][Agent] : Well, now hopefully your future payments will all align. So like you said. OK.

[18 minutes 9 seconds][Customer] : Yeah, I'm hoping for it. Yes. Insurance is very important for our family.

[18 minutes 13 seconds][Agent] : Yeah, yeah.

[18 minutes 20 seconds][Customer] : Yes, we do. Yeah.

[18 minutes 18 seconds][Agent] : You've got a big family, so that's really good there. Yeah. How many? How old are your children? Like what's the oldest and what's the youngest?

[18 minutes 24 seconds][Customer] : My oldest son is 14 years of age.

[18 minutes 28 seconds][Agent] : Oh, wow.

[18 minutes 28 seconds][Customer] : I have a eldest daughter.

[18 minutes 29 seconds][Agent] : Yeah.

[18 minutes 29 seconds][Customer] : Yeah, my oldest daughter is 13. I have twin boys.

[18 minutes 34 seconds][Agent] : Oh, really? Oh, that's so cool. Mm hmm. Wow, you are so busy. Am amazing. I know.

[18 minutes 34 seconds][Customer] : They are both 11, yes, and I have a 10 year old daughter and I'm also working full time, so top deck, very, very busy. But I try my best.

[18 minutes 47 seconds][Agent] : You're what? What are the twins names? Are they? Did you say 2 boys?

[18 minutes 53 seconds][Customer] : Yes, two boys.

[18 minutes 54 seconds][Agent] : Oh, that's so cute.

[18 minutes 54 seconds][Customer] : So I've got me, me by and Cathy.

[18 minutes 57 seconds][Agent] : Mephi and Cassie.

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

[19 minutes][Agent] : Oh, that's so cute. So you've got four boys and a girl?

[19 minutes][Customer] : And Cathy, three boys and two girls.

[19 minutes 6 seconds][Agent] : Three boys and two girls. Oh, that's so sweet. You're all done. You

think you're gonna have any more?

[19 minutes 13 seconds][Customer] : No more.

[19 minutes 12 seconds][Agent] : Are you sure? Maybe 1-1 more. No.

[19 minutes 17 seconds][Customer] : No, no, no more. No more, please. No more.

[19 minutes 19 seconds][Agent] : Oh, good. No, that's good. You you've done it all, haven't you?
That's awesome. Nice.

[19 minutes 23 seconds][Customer] : Yeah.

[19 minutes 24 seconds][Agent] : With your family. OK. So all you want me to do today, Mary, is just
send off a letter for your husband's policy. That's it. OK. Yeah. Yes.

[19 minutes 32 seconds][Customer] : I just want to if, if its possible you can send us a beneficiary so
that we can.

[19 minutes 37 seconds][Agent] : Yeah.

[19 minutes 37 seconds][Customer] : I have one question.

[19 minutes 38 seconds][Agent] : So you can both do it? Yeah. Nope. That's all right.

[19 minutes 39 seconds][Customer] : Sorry Sandra, I remember that when we signed up for this
policy. Its a funeral cover, correct?

[19 minutes 44 seconds][Agent] : Your husband is correct. Yes, he's covered for death for 30,000
and accidental serious injury is 90.

[19 minutes 50 seconds][Customer] : Yes, sorry. Accidental Aven, you mean when he gets into a car
accident?

[19 minutes 56 seconds][Agent] : Yes. Something that were to happen accidentally, yes.

[19 minutes 59 seconds][Customer] : I see. OK, yes.

[20 minutes][Agent] : If it if he was to have an accident and it was due to a serious injury, yes, we
would cover 90,000. Yeah.

[20 minutes 7 seconds][Customer] : And I can tell you alright. And I just want to ask, there is no
beneficiary in his account.

[20 minutes 14 seconds][Agent] : Correct. No beneficiaries have been applied. MMM, yeah.

[20 minutes 17 seconds][Customer] : OK, Sandra, I just want to ask you one more thing.

[20 minutes 21 seconds][Agent] : Mm hmm.

[20 minutes 20 seconds][Customer] : I'm sorry, how do I sign up another person? How do I sign up another person?

[20 minutes 25 seconds][Agent] : That's OK. And do you mean do you want to purchase another policy for somebody else?

[20 minutes 30 seconds][Customer] : Yes, but I will pay for it if that's OK.

[20 minutes 32 seconds][Agent] : Yeah. Yeah. You would just have to complete the same process. Would it be another funeral policy and have to only be a funeral? Yeah. So say, for example, for a sibling or a mother or a father or a auntie. Yeah. Uncle. Yeah. Or even mother, father-in-law. Yeah. You would just have to. Yeah. You would just have to make a purchase on another policy. Yeah.

[20 minutes 37 seconds][Customer] : Yes, yeah, absolutely OK.

[20 minutes 54 seconds][Agent] : Yeah.

[20 minutes 54 seconds][Customer] : Do you think I can do that right now or?

[20 minutes 57 seconds][Agent] : Well, absolutely. I will have to transfer you to sales. Do you have the time for me to see if someone's available now to transfer? Yep. OK, no problem.

[21 minutes 4 seconds][Customer] : Yes, I want to get it done, if that's OK with you guys.

[21 minutes 7 seconds][Agent] : Yeah, that is fine. That's OK.

[21 minutes 8 seconds][Customer] : Sorry, dear, but thank you so much for your help.

[21 minutes 11 seconds][Agent] : You're welcome.

[21 minutes 11 seconds][Customer] : You've been very much of A help.

[21 minutes 13 seconds][Agent] : Oh, thank you so much. I'm glad that we could eventually get in touch and have it sorted for you. OK. All right. So that has been sent, sent that beneficiaries for your husband to the same address.

[21 minutes 19 seconds][Customer] : Yes, thank you. Thank you so much.

[21 minutes 28 seconds][Agent] : No problem. Just bear with me. I'll leave some notes. OK, so just hopping out. So I'm just going to see if there is a sales agent available now for you. Mary.

[21 minutes 54 seconds][Customer] : OK.

[21 minutes 54 seconds][Agent] : Umm, just bear with me. I'm going to pop you on a quick hold. All right. Won't be too long.

[21 minutes 57 seconds][Customer] : Thank you so much. Thank you.

[21 minutes 58 seconds][Agent] : You're welcome.

[21 minutes 58 seconds][Customer] : Thank you.

[21 minutes 59 seconds][Agent] : Thank you so much for your time today. You have a lovely evening.

[22 minutes][Customer] : Thank you for your time and your help. Thank you.

[22 minutes 3 seconds][Agent] : You're welcome.

[22 minutes 3 seconds][Customer] : You've been very much of A help.

[22 minutes 4 seconds][Agent] : That's OK. My pleasure. You have a lovely evening.

[22 minutes 7 seconds][Customer] : You too.

[22 minutes 7 seconds][Agent] : OK, Just bear with me.

[22 minutes 8 seconds][Customer] : Thank you, Sir.

[22 minutes 8 seconds][Agent] : Popping you on hold now. That's OK.

[22 minutes 9 seconds][Customer] : Thank you, Sir.

[24 minutes 9 seconds][Agent] : Hi there, Mary, thank you so much for holding.

[24 minutes 12 seconds][Customer] : Thank you so much.

[24 minutes 11 seconds][Agent] : I have a sales representative. That's OK. I have a sales agent on the call. I just confirming with the the bond that we have confirmed your full name, your date of birth, your e-mail, your phone number and your address. So it's completed the identification check for you, Mary. OK. All right, I'll leave the e-mail. Thank you so much. Bye, bye. Thank you, Sandra. Bye.

[24 minutes 13 seconds][Customer] : Thank you, Thank you, thank you.

[24 minutes 34 seconds][Agent] : Hi, Mary.