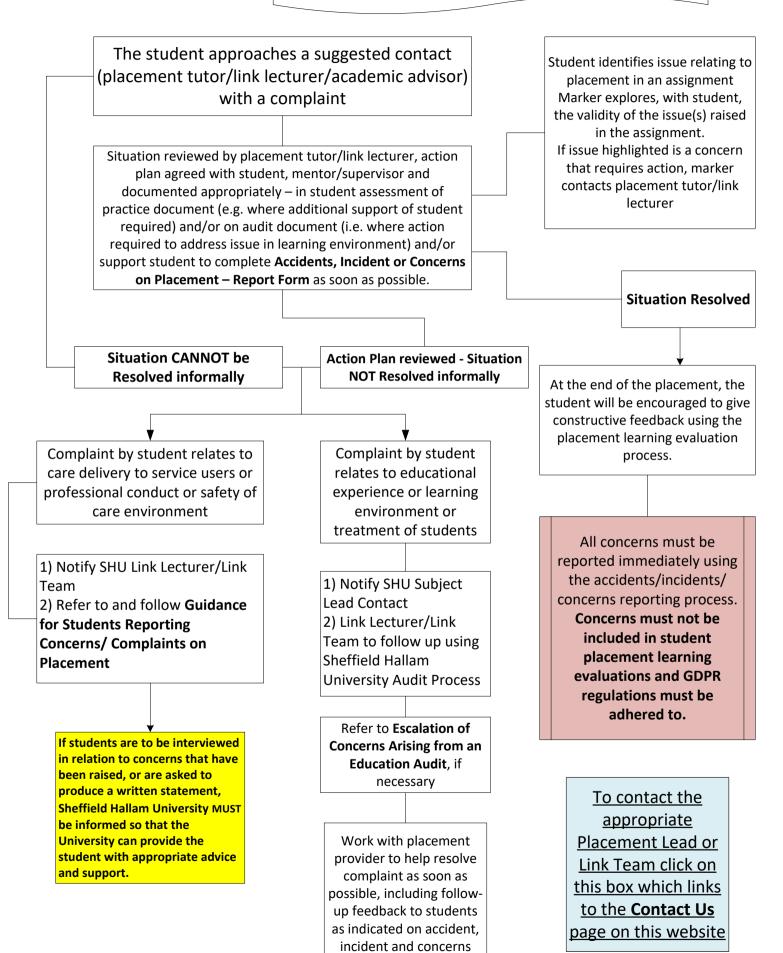


Complaints Procedure



reporting process.