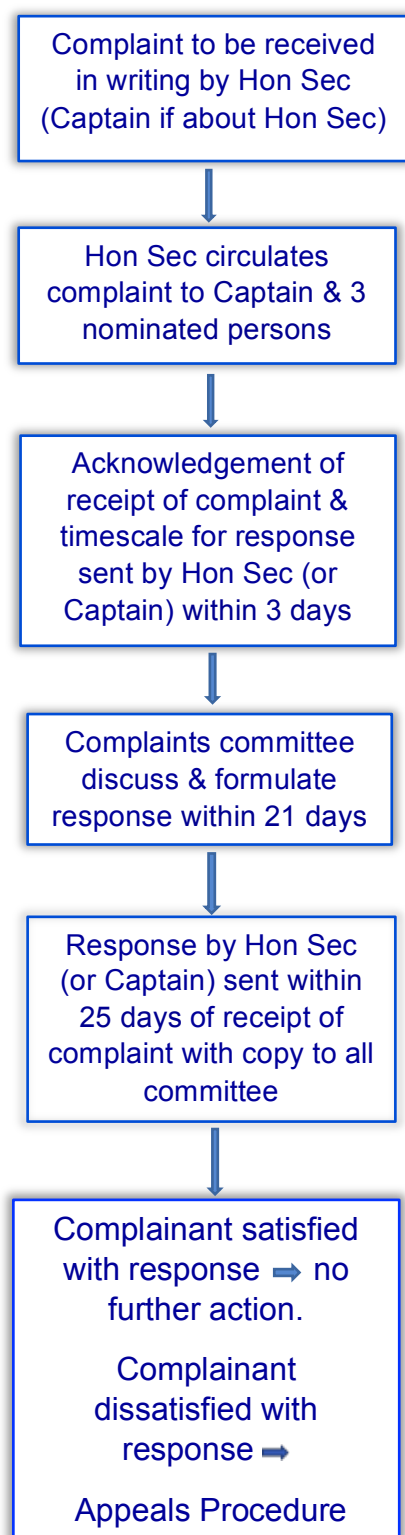




COMPLAINTS PROCEDURE



NB: At any stage, a discussion or meeting may be held with the complainant, if deemed appropriate

APPEALS PROCEDURE

