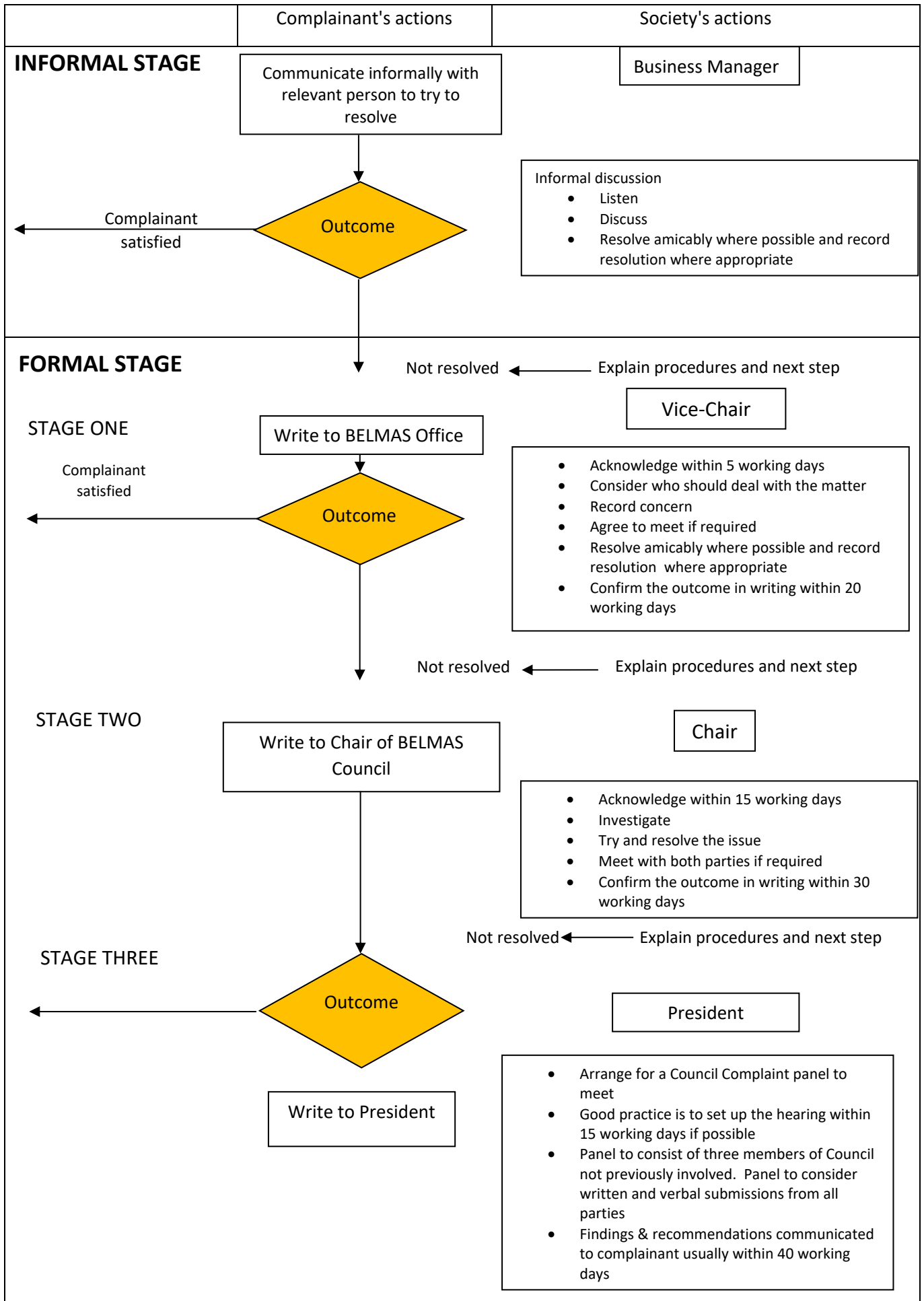


COMPLAINTS PROCEDURE



Stage Three will be the final stage under this procedure