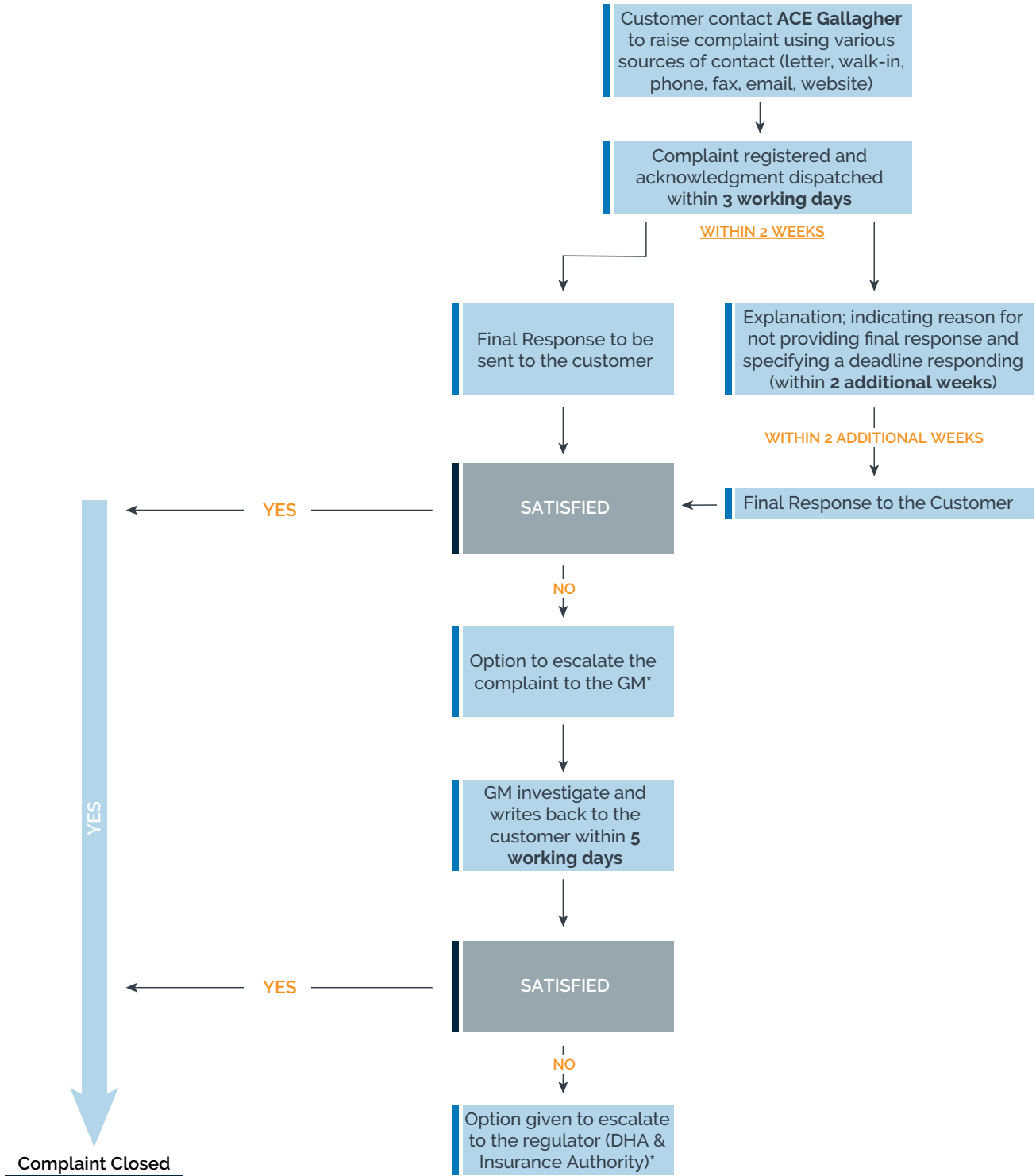


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## COMPLAINTS' HANDLING PROCEDURE FLOWCHART

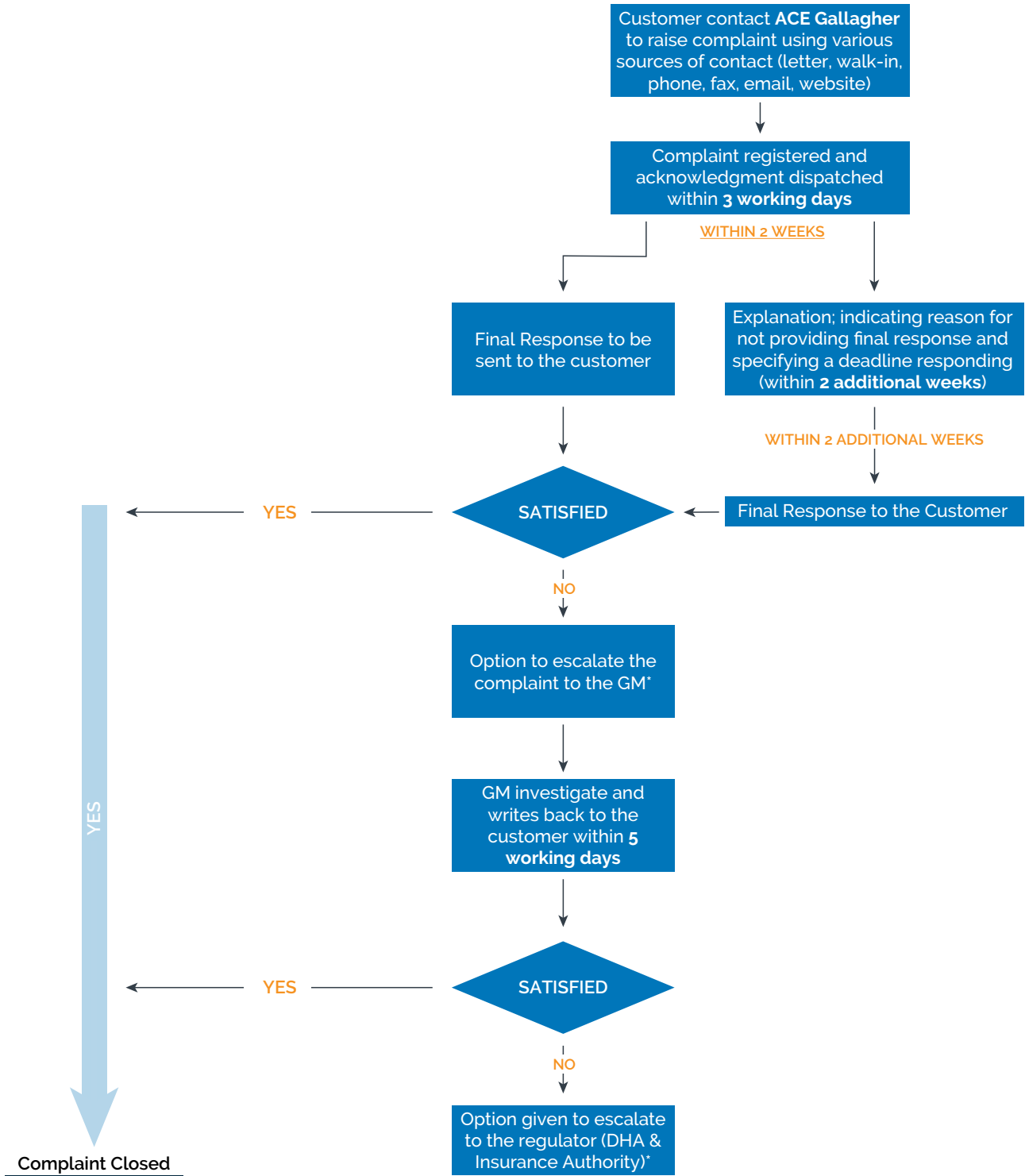


\*The customer always have the option to escalate the matter internally to the GM or externally to the regulator at any point in time.



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