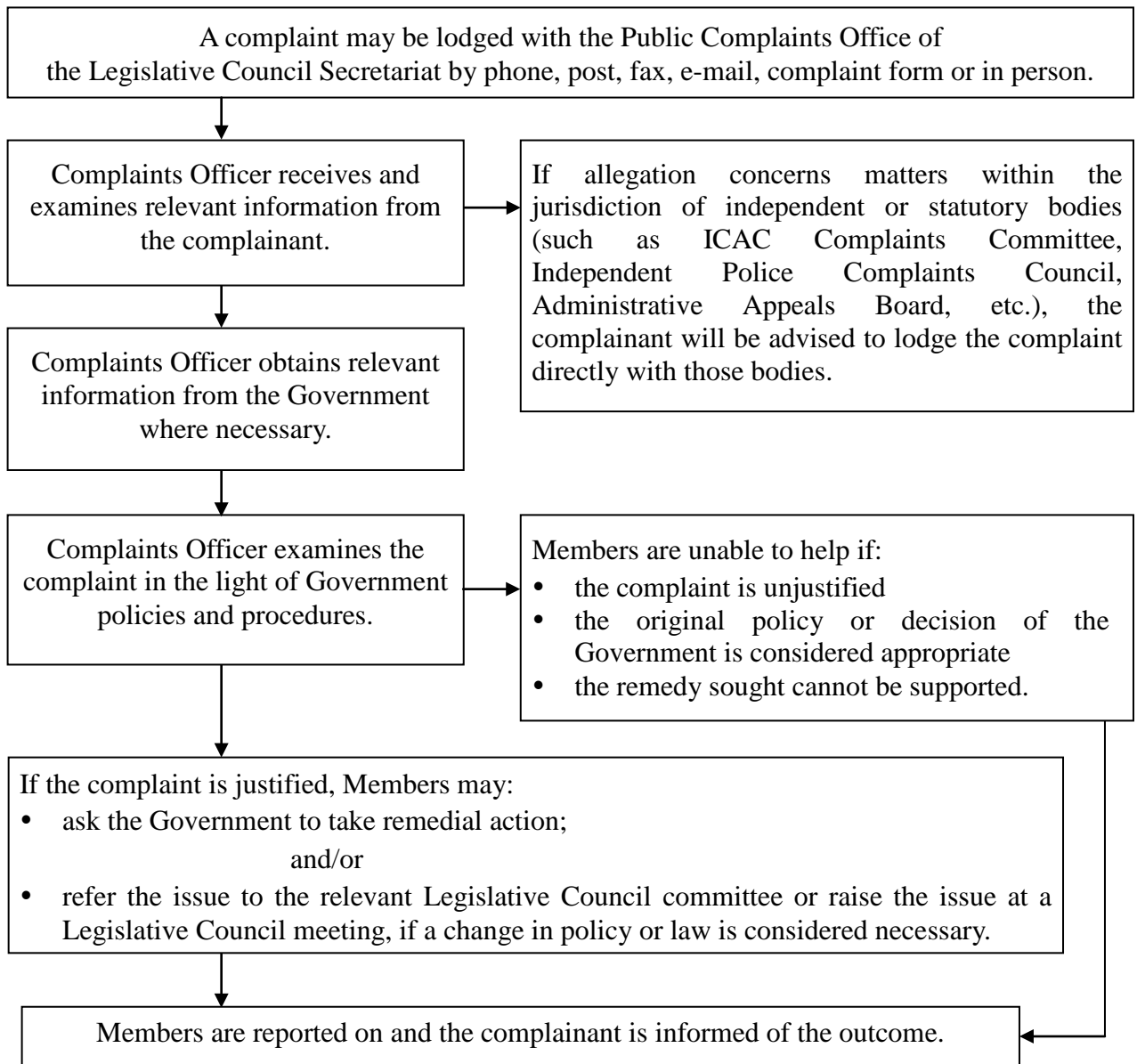


How is a complaint handled?



Note:

At any of the above stages, Complaints Officer may consult Members where necessary.