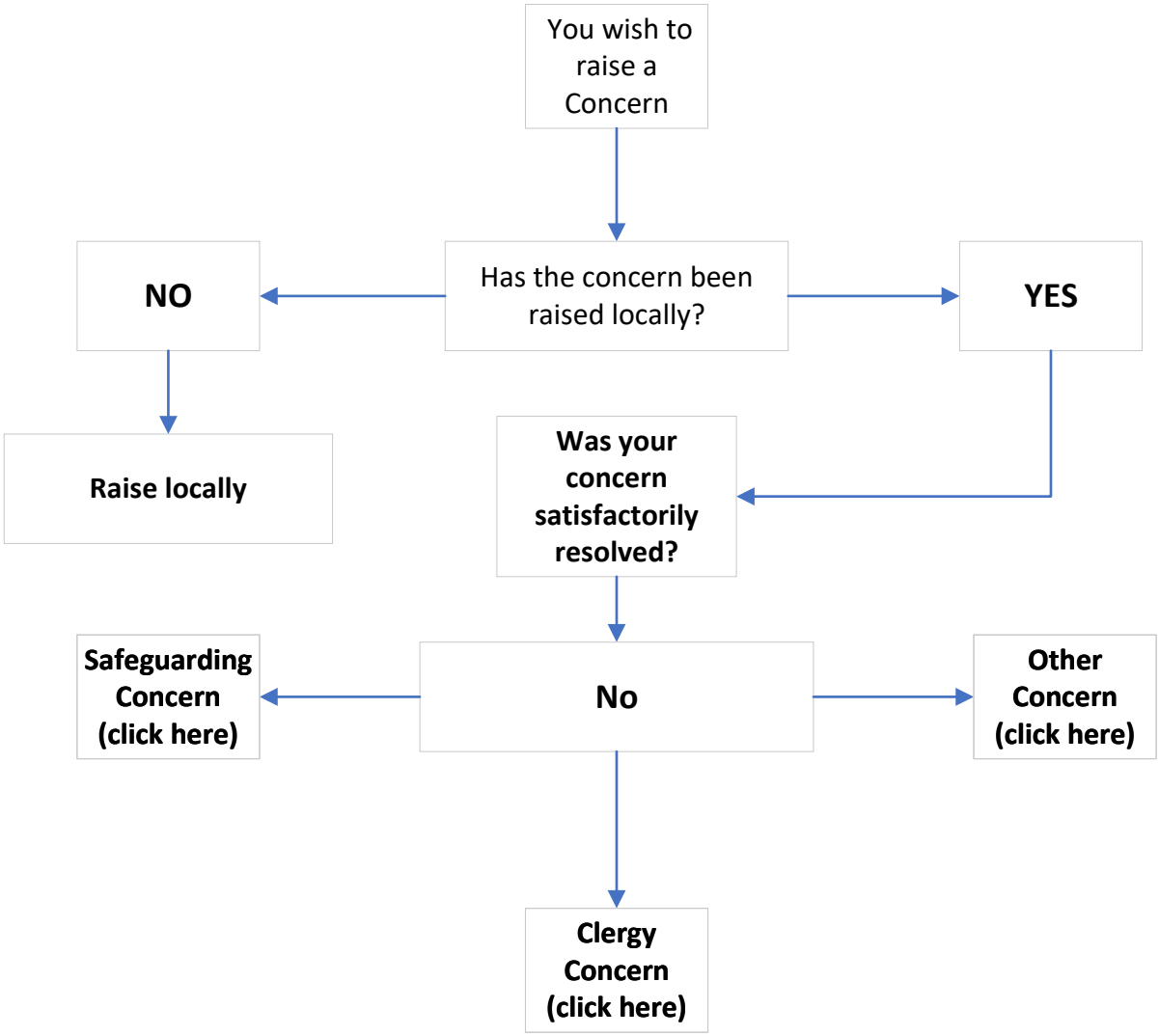Complaints Flow Chart – For Guidance (please refer to full complaints Policy for details).