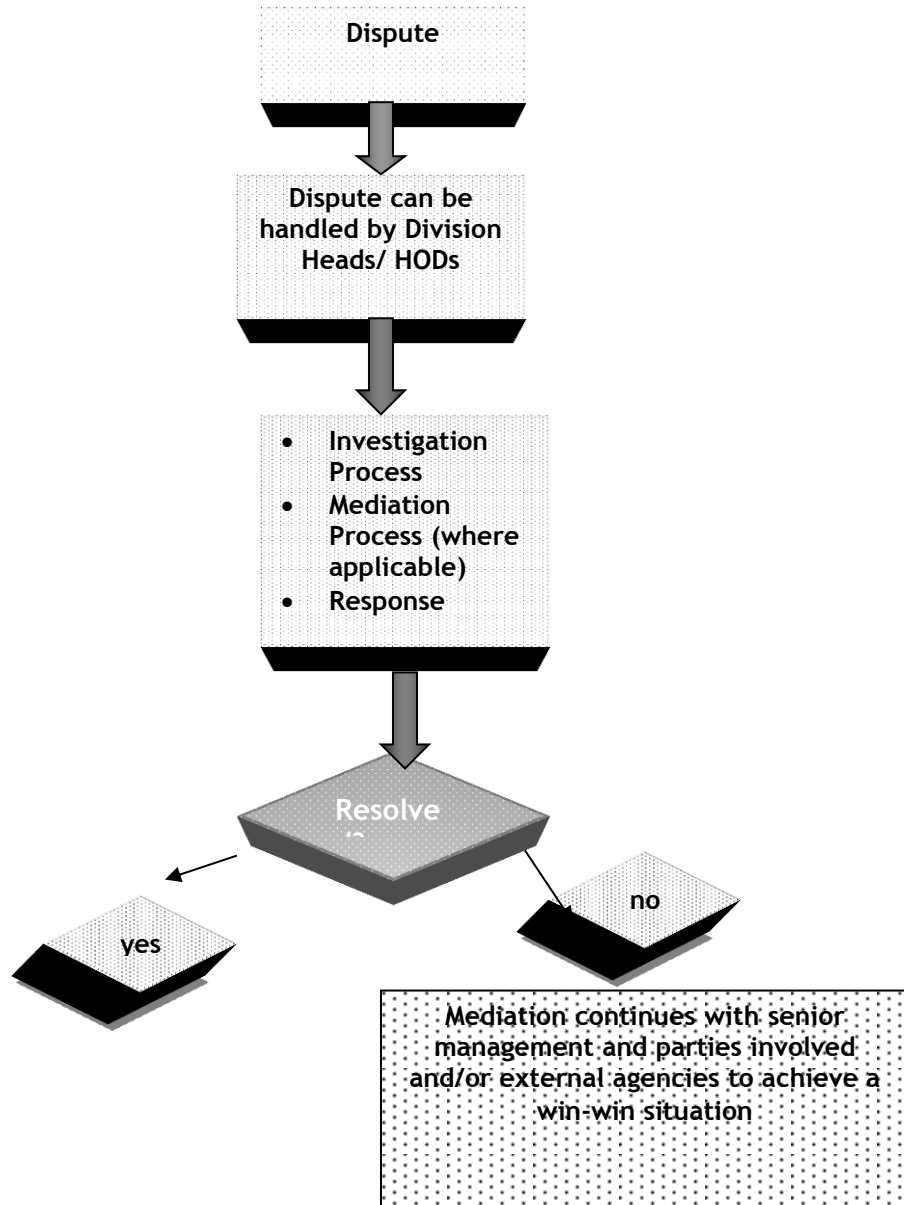


Dispute Resolution Flow Chart



*senior management will handle disputes with members of public