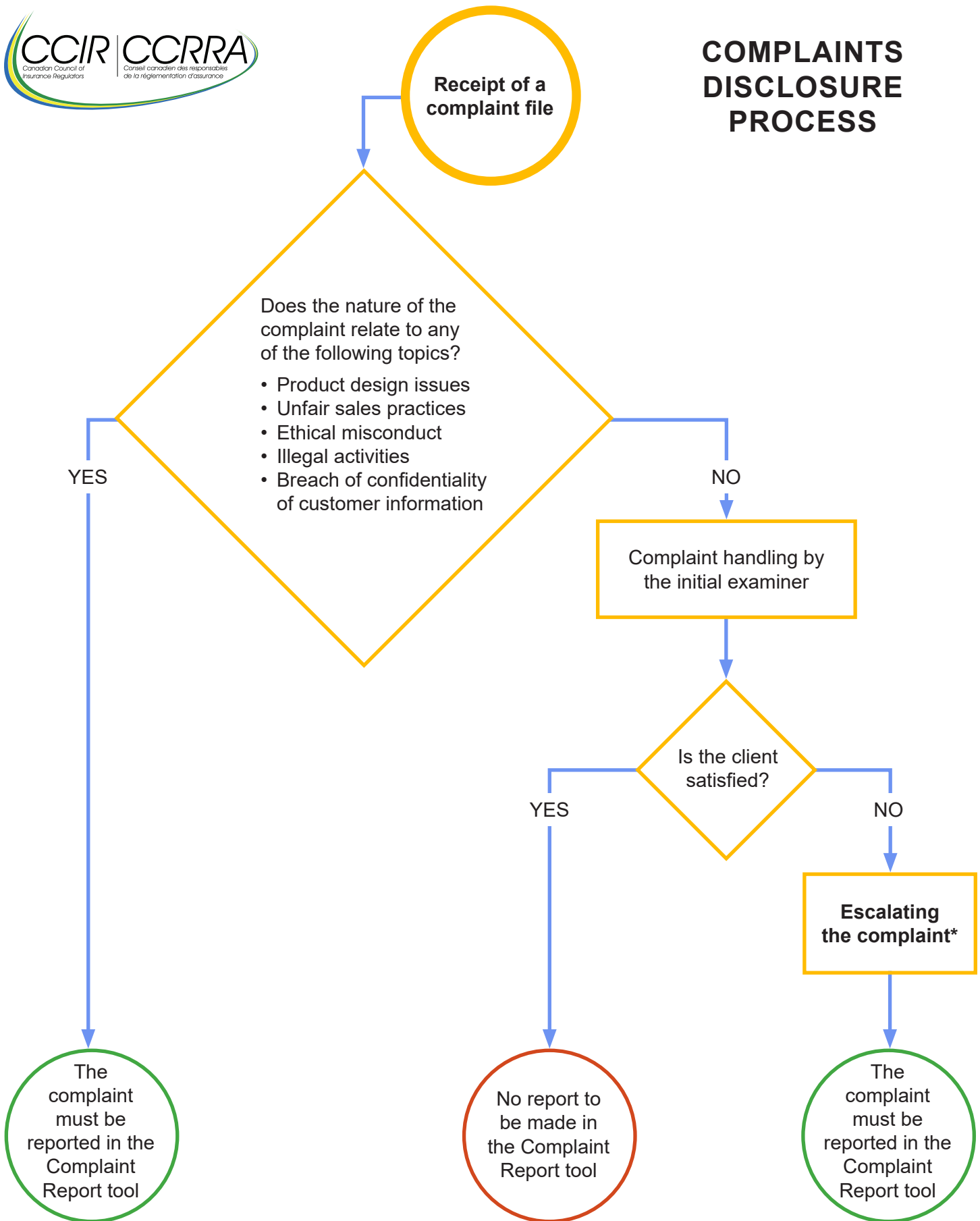


COMPLAINTS DISCLOSURE PROCESS



*The escalation process refers to the process of handling a client's issue that cannot be resolved by the initial examiner or his direct superior, and that must be approved or handled at another hierarchical level.