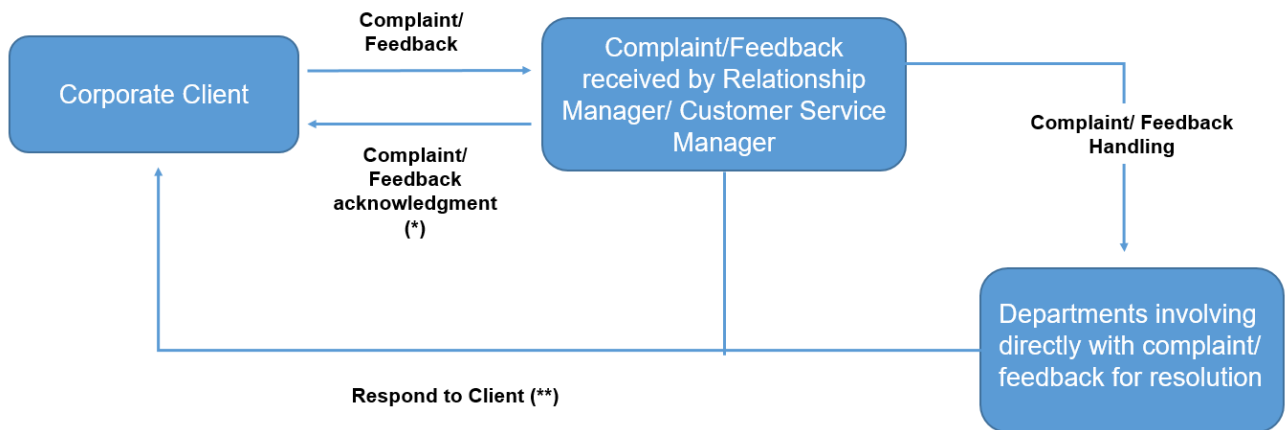




PROCESS OF COMPLAINTS AND FEEDBACK FOR CORPORATE CLIENTS



(*): within 2 working days

(**): within 5 working days. For complex complaint/ feedback matters requiring more time to resolve, we'll keep you informed of the progress