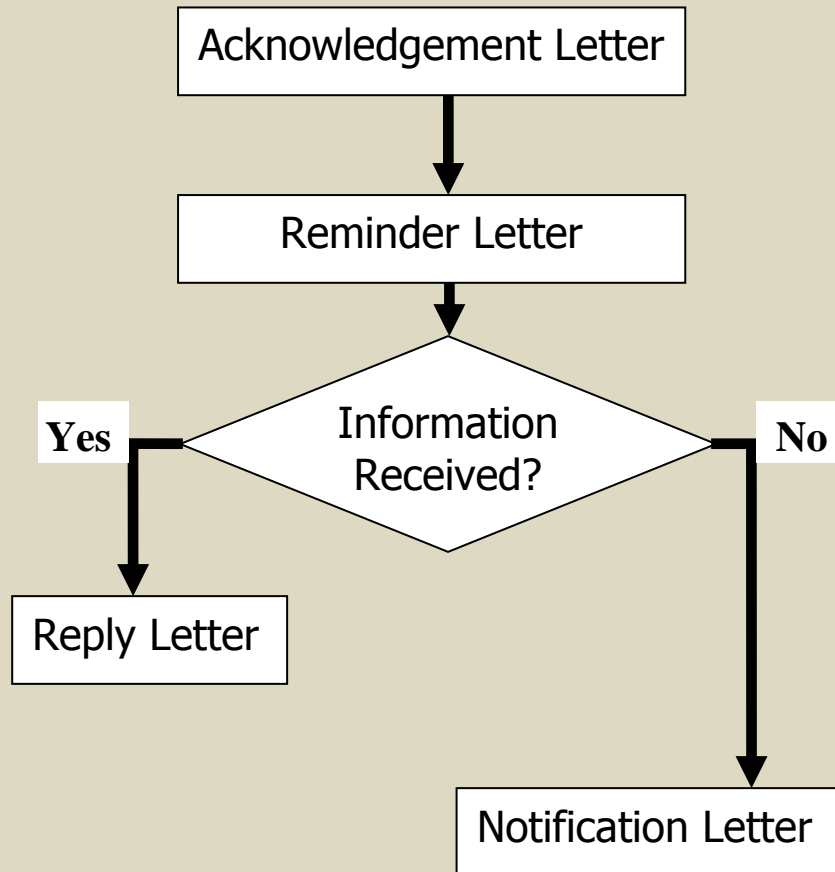


Complaints Flow Chart



We would acknowledge receipt of your complaint and if necessary, request more information from you within 2 working days of your complaint.

We would send you a reminder if we do not receive the information that we had requested from you.

We would reply you on the outcome of your complaint within 14 working days upon receipt of complete information.

If the matter is complicated or information is pending from third parties, we may need more time but you would be updated on our progress.

In the event we do not hear from you after our reminder, we would notify you that your complaint file is closed.