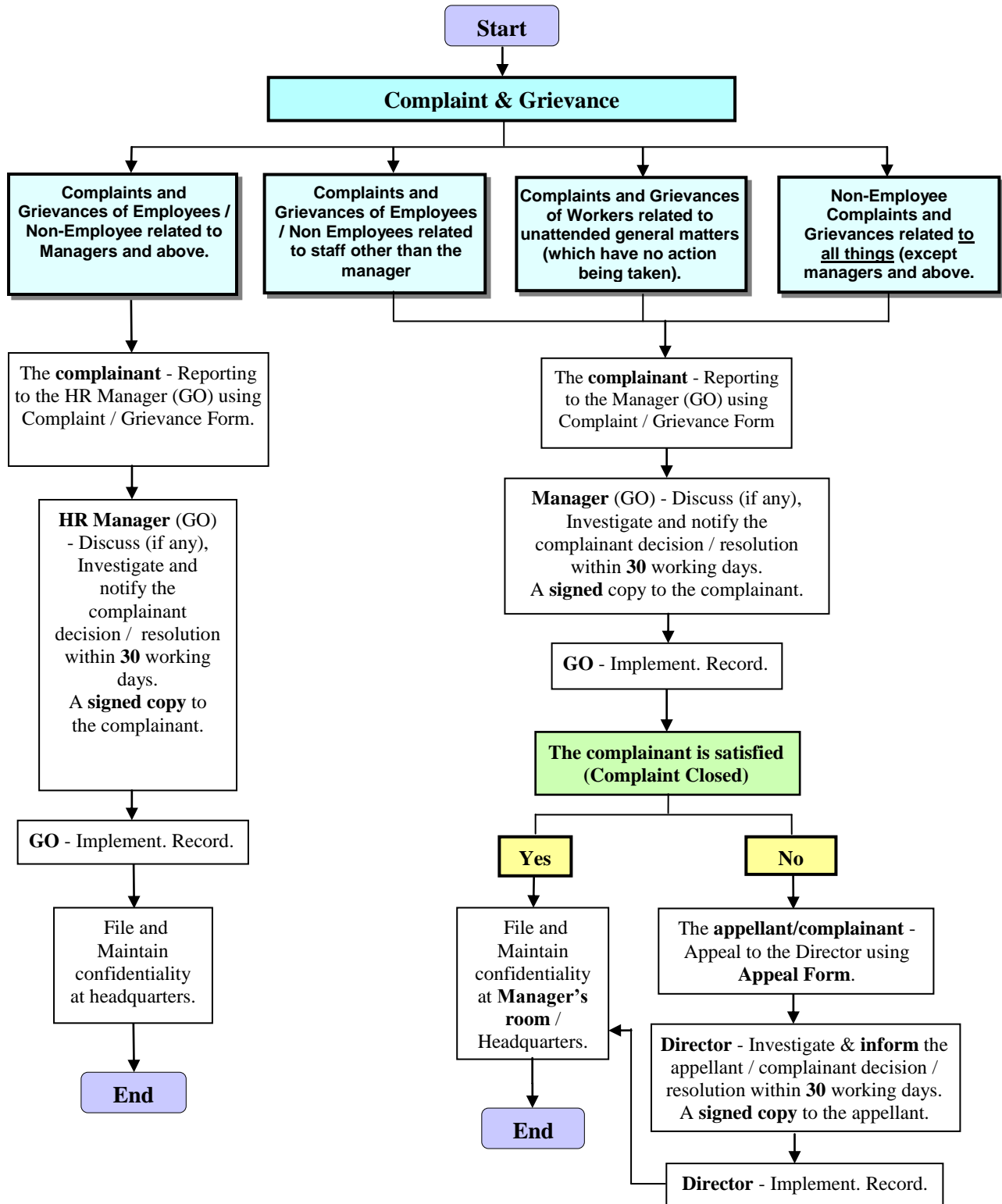




# Complaint & Grievance Procedure

## Flow Chart



**Note:** Any complaints or disputes that **cannot** be resolved internally, disputes will be referred to the **arbitration panel** as agreed by both parties.