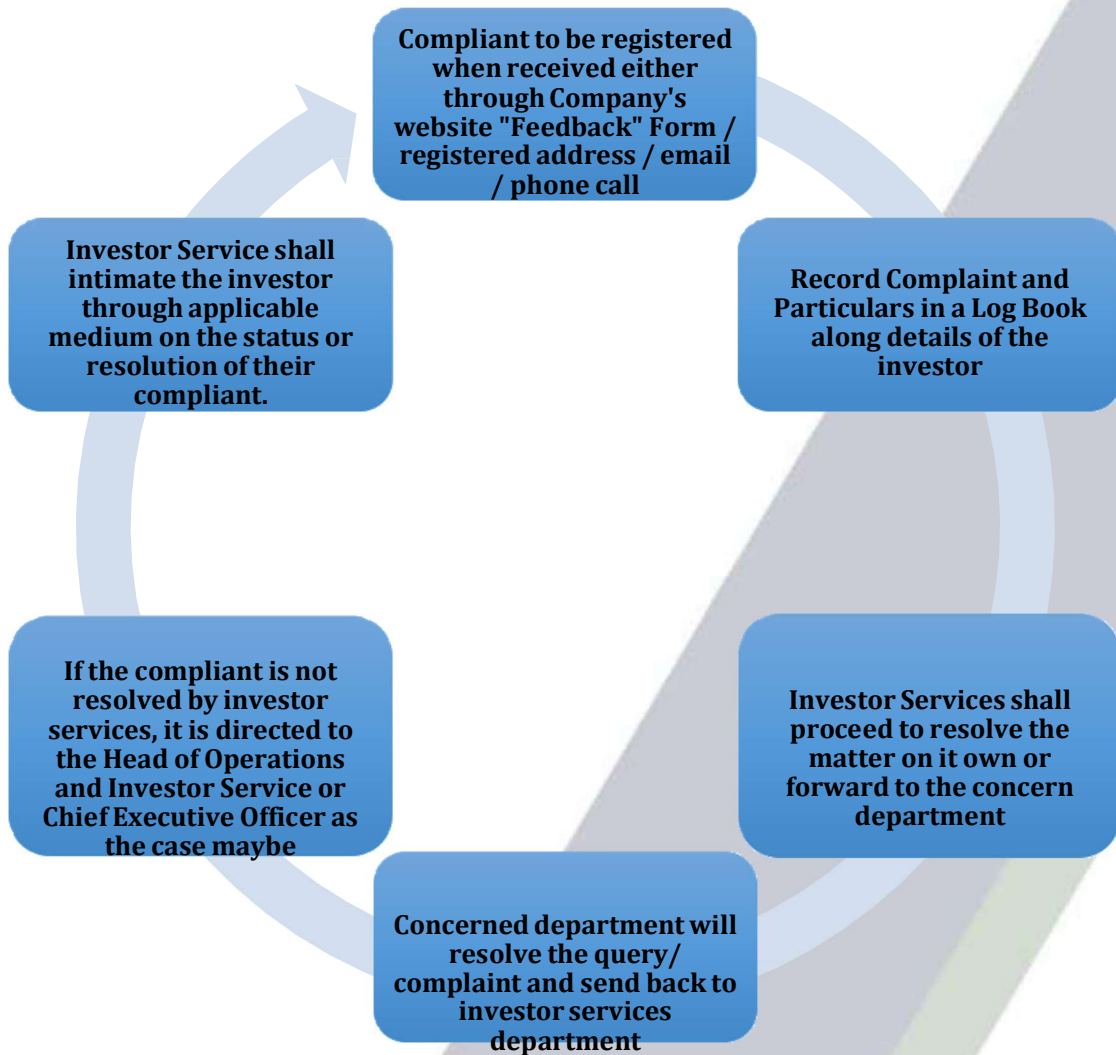




## QUERIES AND COMPLAINTS PROCEDURES –PROCESS FLOW



All Investor Complaints / Queries received by sales staff etc will also be immediately communicated to Investor Services Department for their record and handling procedure.