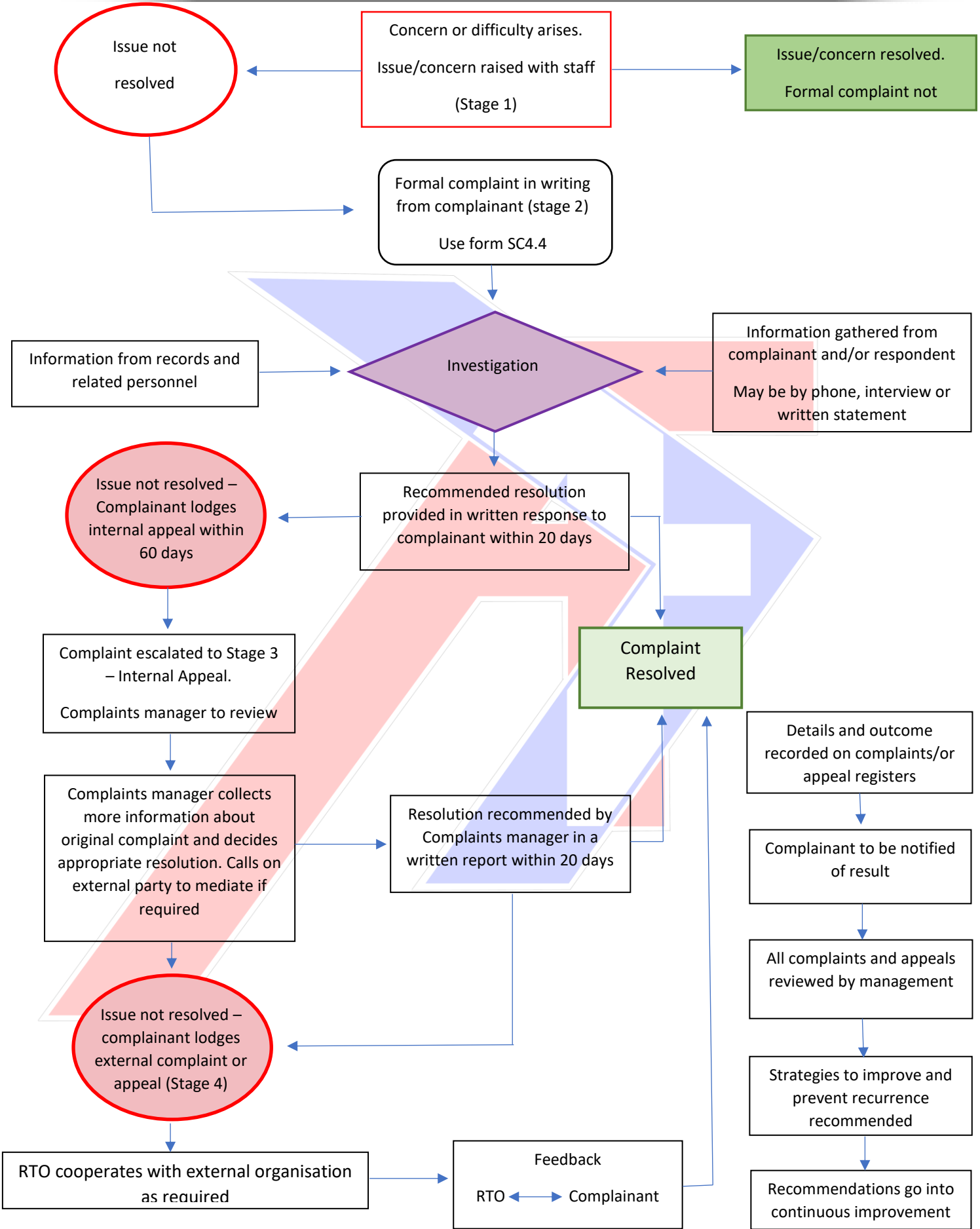




Advance-Forward Pty Ltd



Complaints and Appeals Flowchart AF1.0