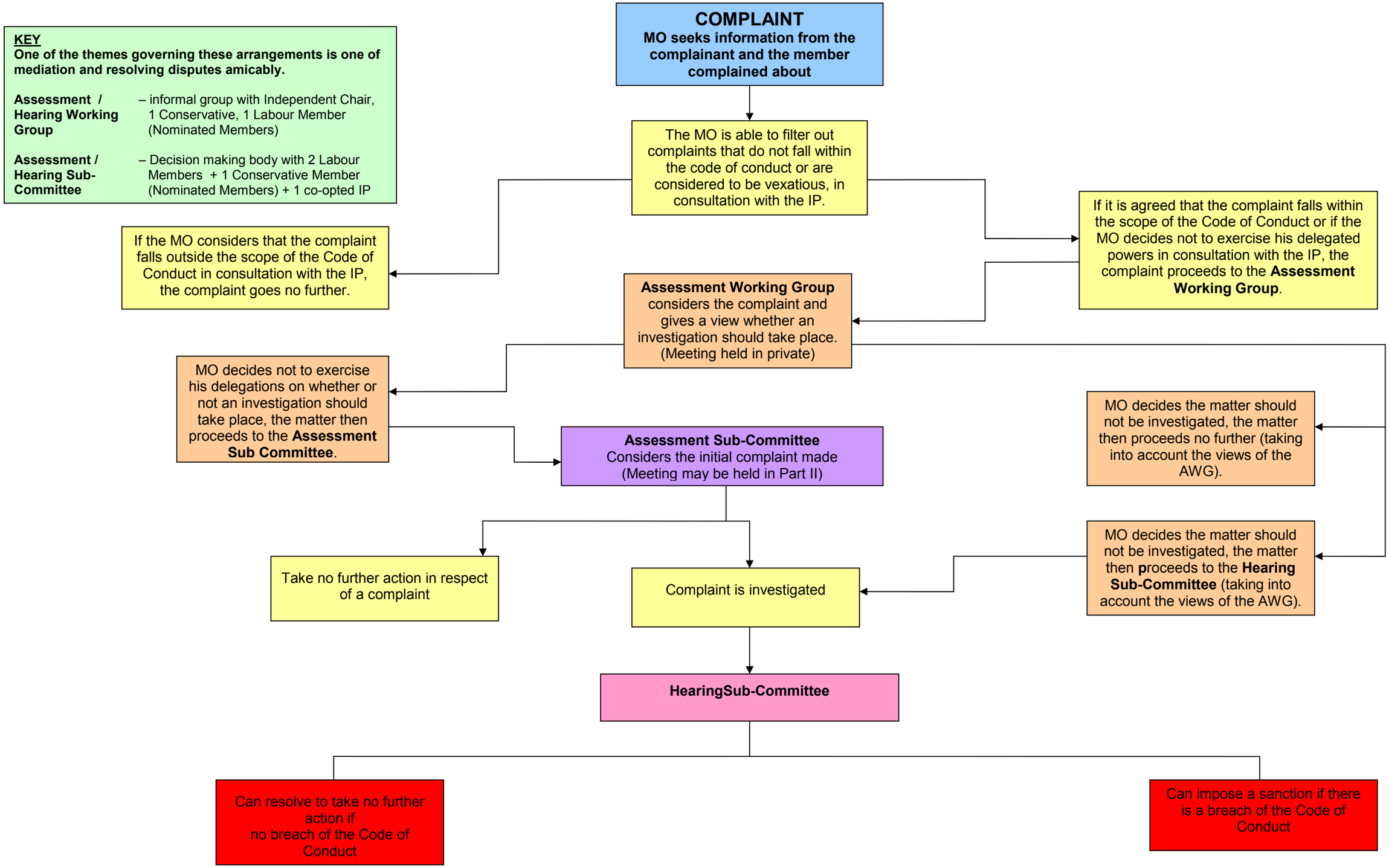NEW STANDARDS ARRANGEMENTS FOR DEALING WITH COMPLAINTS APPENDIX 1