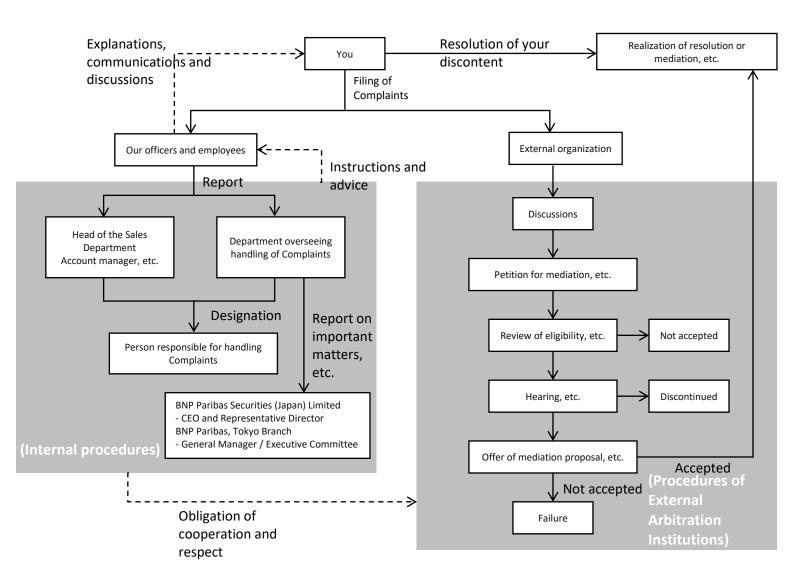


Outline of Standard Procedures of Complaint Handling and Dispute Resolution (Including Procedures of External Arbitration Institutions)



**Complaints" in the flowchart above include disputes as well as complaints.