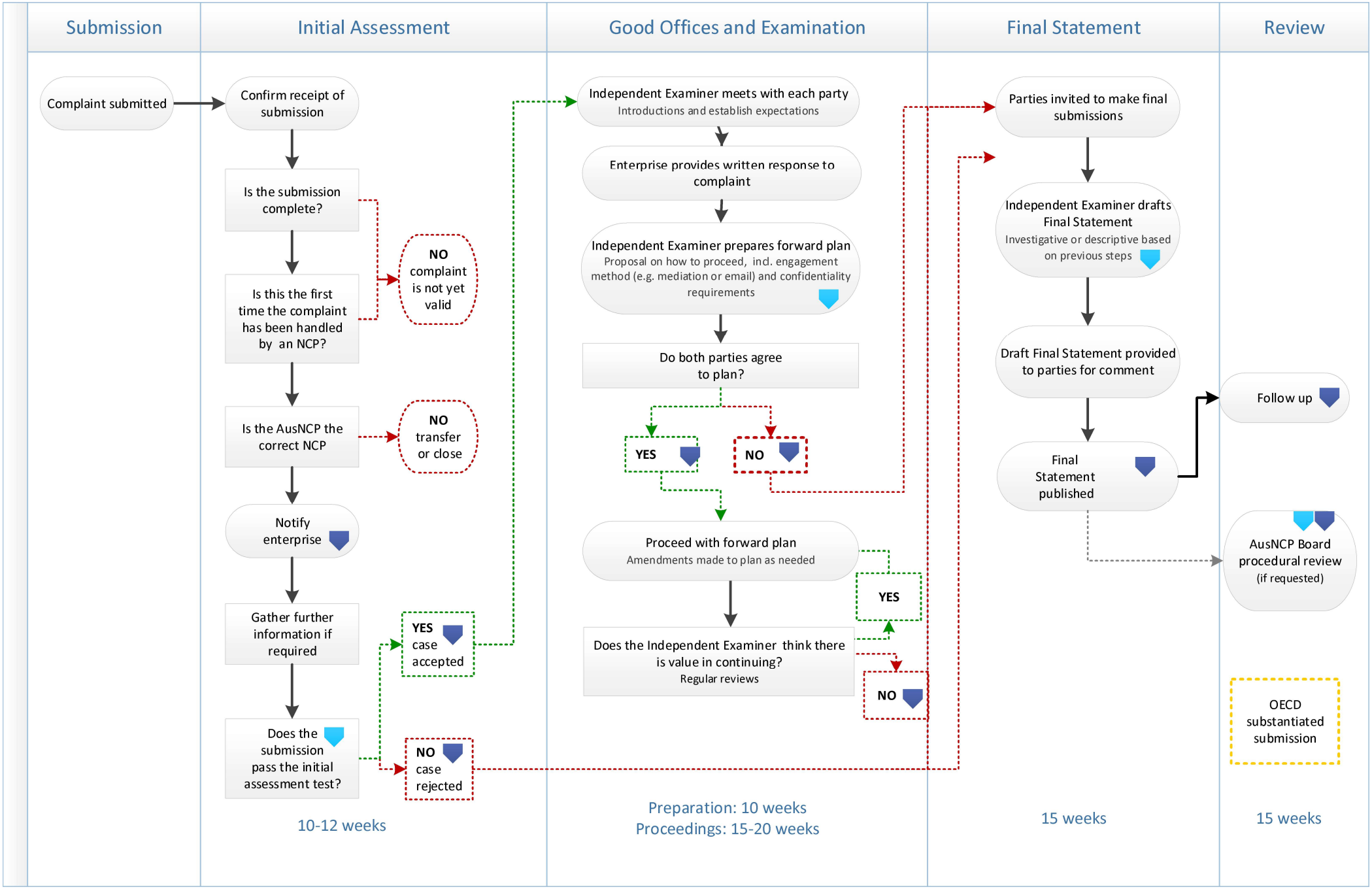Appendix A: AusNCP Complaint Handling Procedure