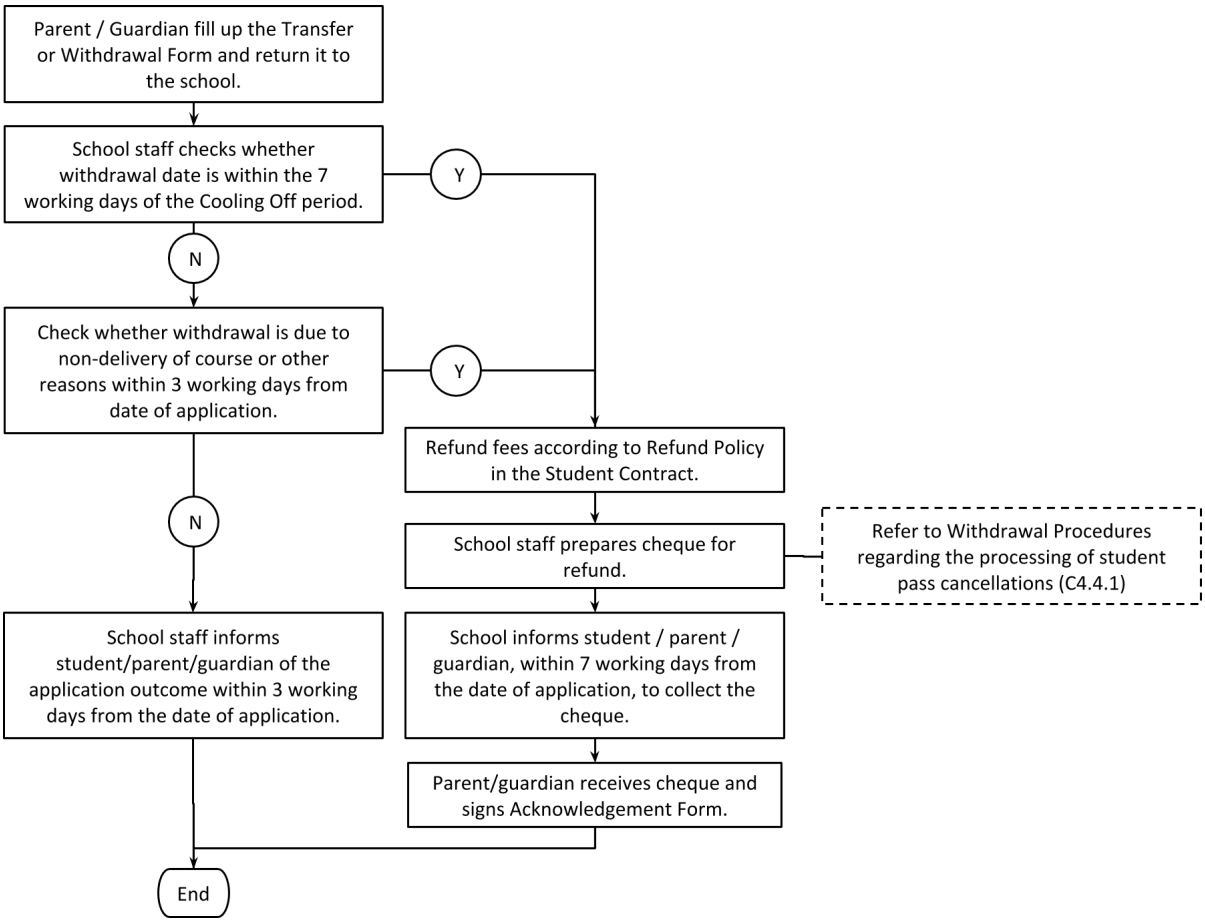
Refund Procedures



End of Annex