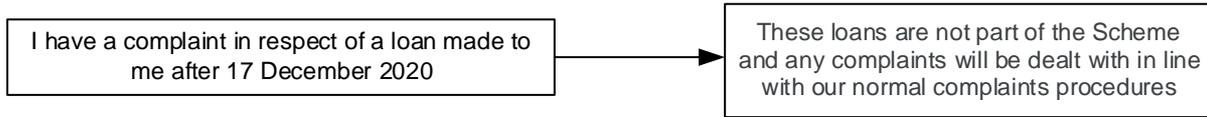


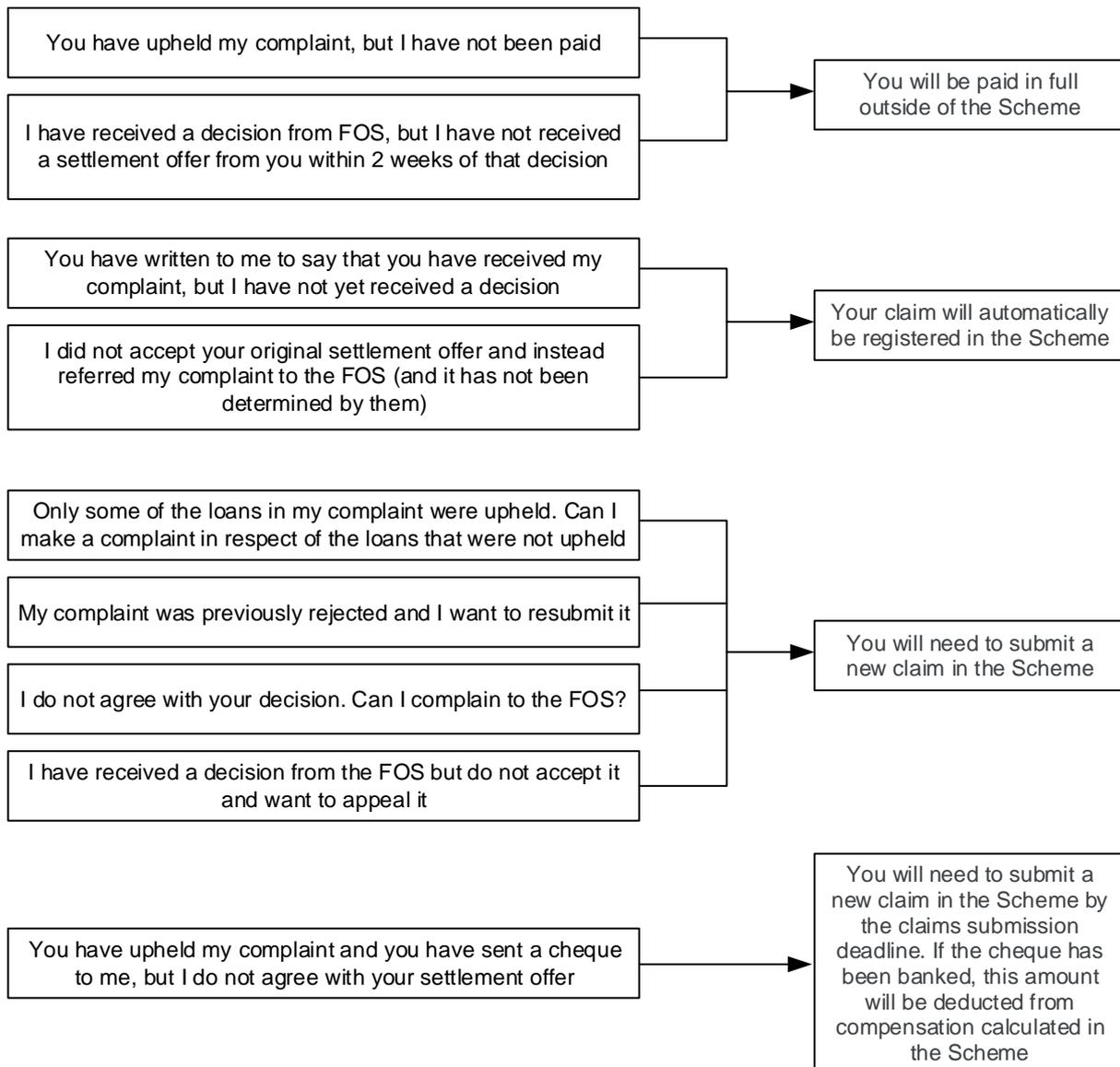
Complaints about Unaffordable Lending

The flowchart below provides a high level summary of how existing and future unaffordable lending complaints will be treated. We recommend that you also read the relevant sections of the Frequently Asked Questions on the Scheme website

Complaints in respect of loans made after 17 December 2020



Complaints in respect of loans made between 6 April 2007 and 17 December 2020 (inclusive) and submitted BEFORE 15 March 2021



**Complaints in respect of loans made between 6 April 2007 and 17 December 2020 (inclusive)
and submitted AFTER 15 March 2021**

