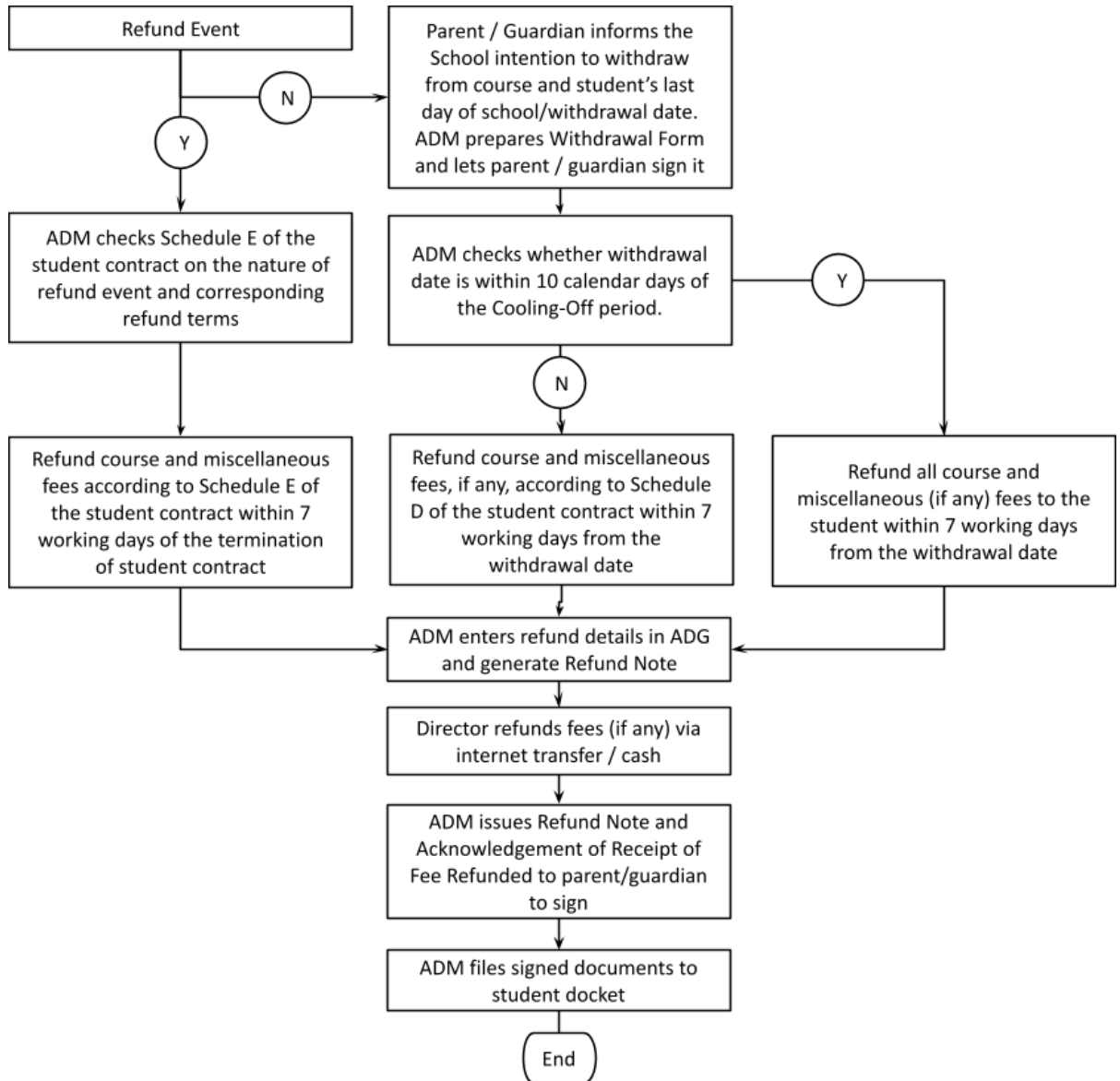


## 4.4.1 Refund

### ANNEX A

#### 1 Overview of the refund process

##### Refund Procedures



End of Annex