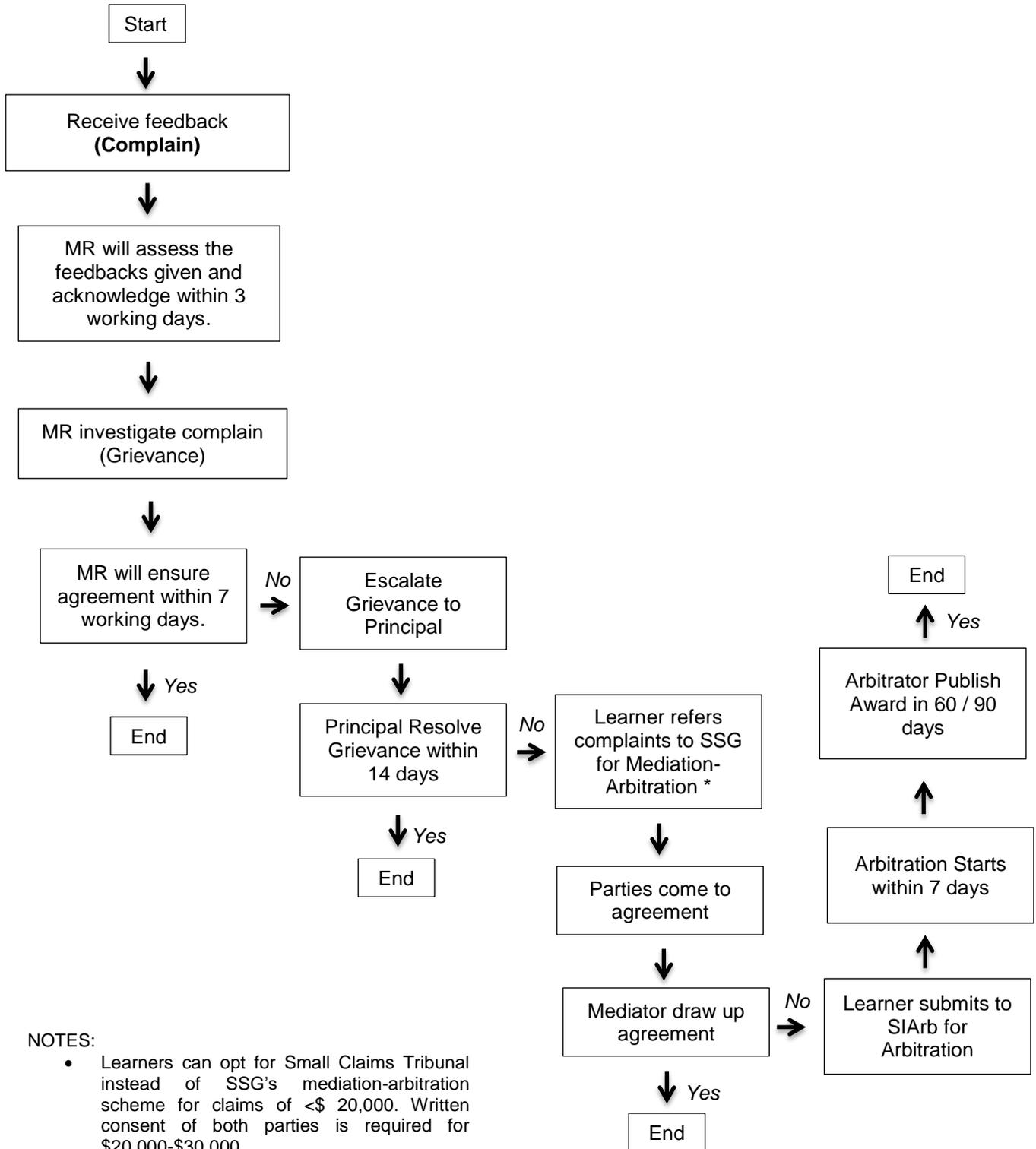


Dispute Resolution Procedure



NOTES:

- Learners can opt for Small Claims Tribunal instead of SSG's mediation-arbitration scheme for claims of <\$ 20,000. Written consent of both parties is required for \$20,000-\$30,000.
- See SSG Mediation-Arbitration Scheme brochure for details.