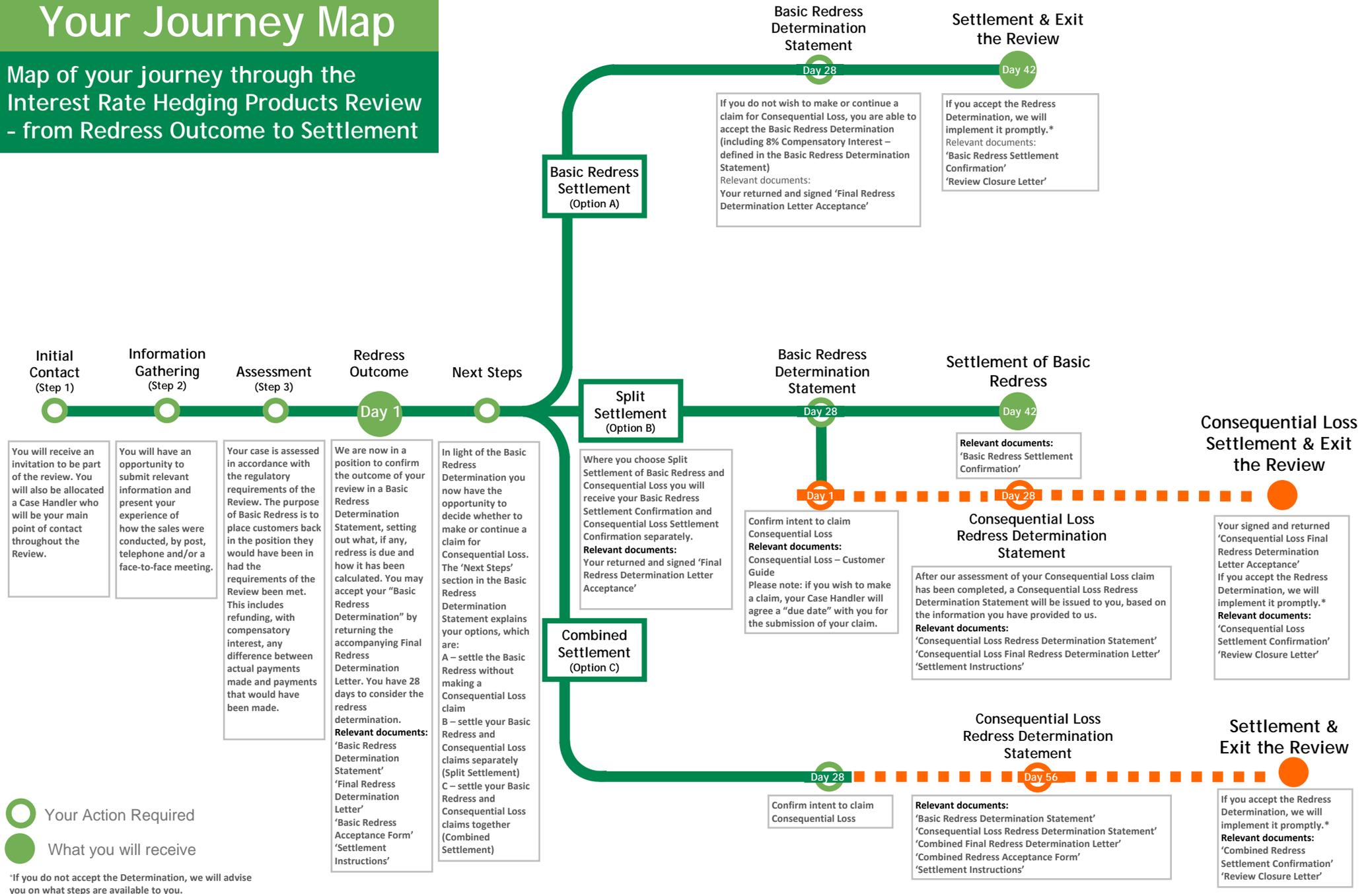


# Your Journey Map

Map of your journey through the Interest Rate Hedging Products Review - from Redress Outcome to Settlement



Your Action Required  
 What you will receive

\*If you do not accept the Determination, we will advise you on what steps are available to you.

## Redress

The Review is overseen by an Independent Third Party Reviewer and you will have the opportunity to have them present at every meeting.