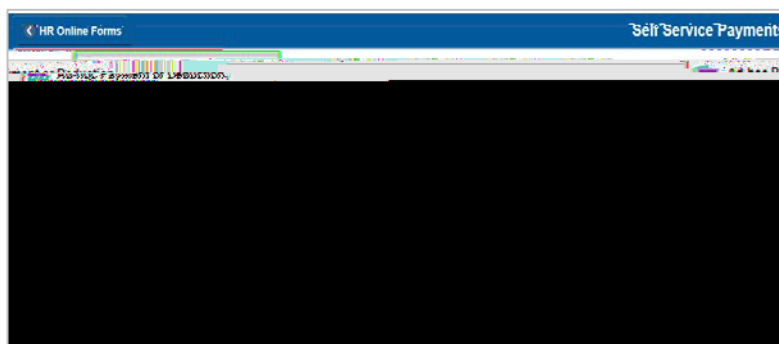
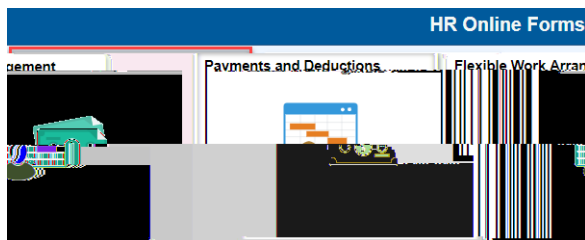
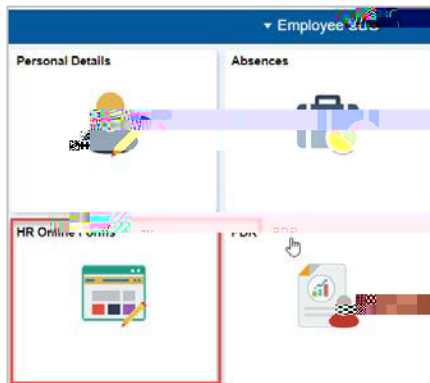


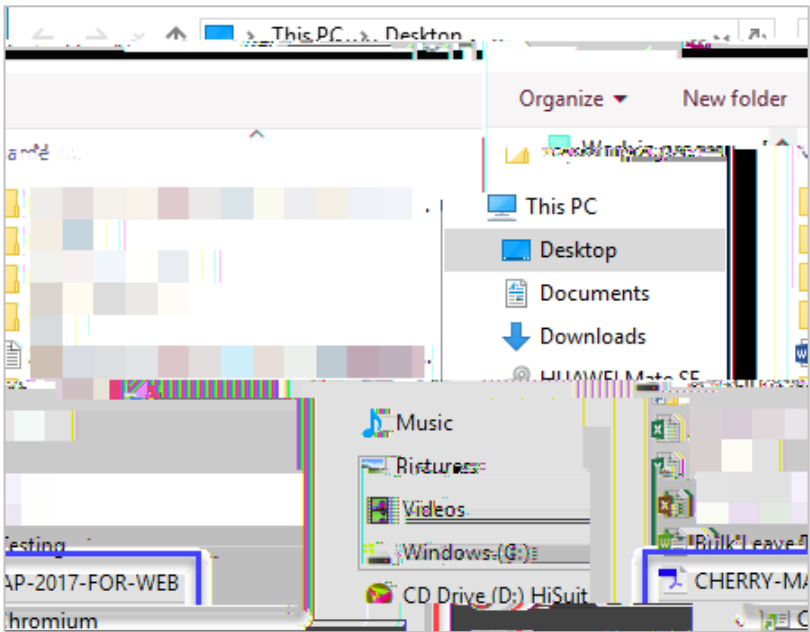
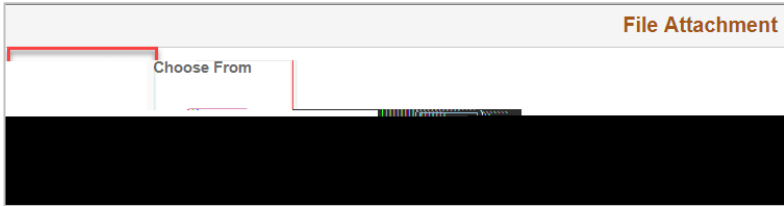
How to submit an Ad-hoc Payment or Deduction

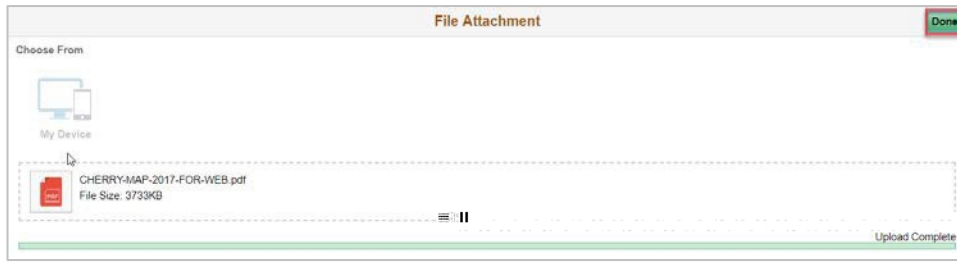
Introduction

Procedure

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