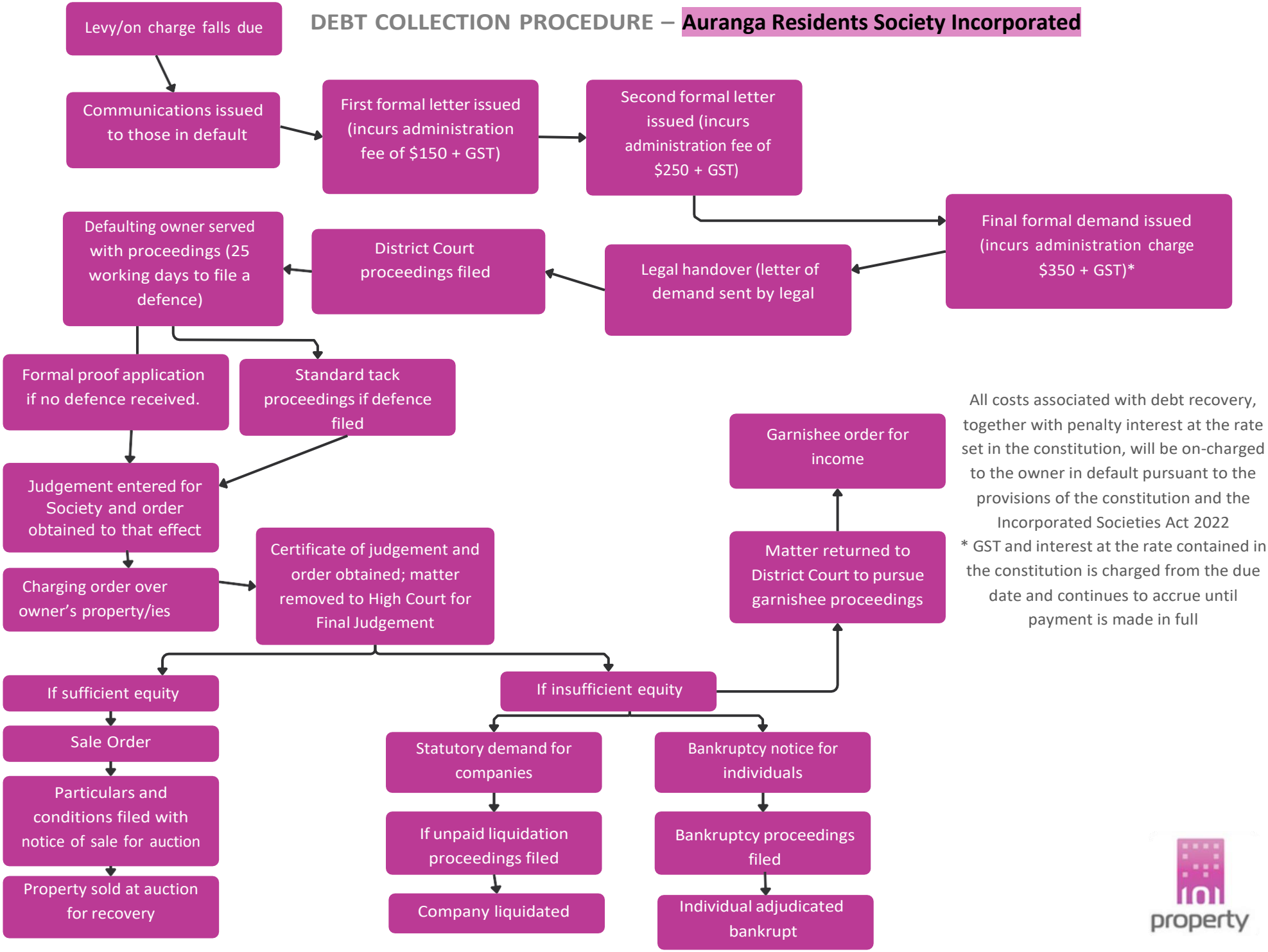DEBT COLLECTION PROCEDURE – Auranga Residents Society Incorporated