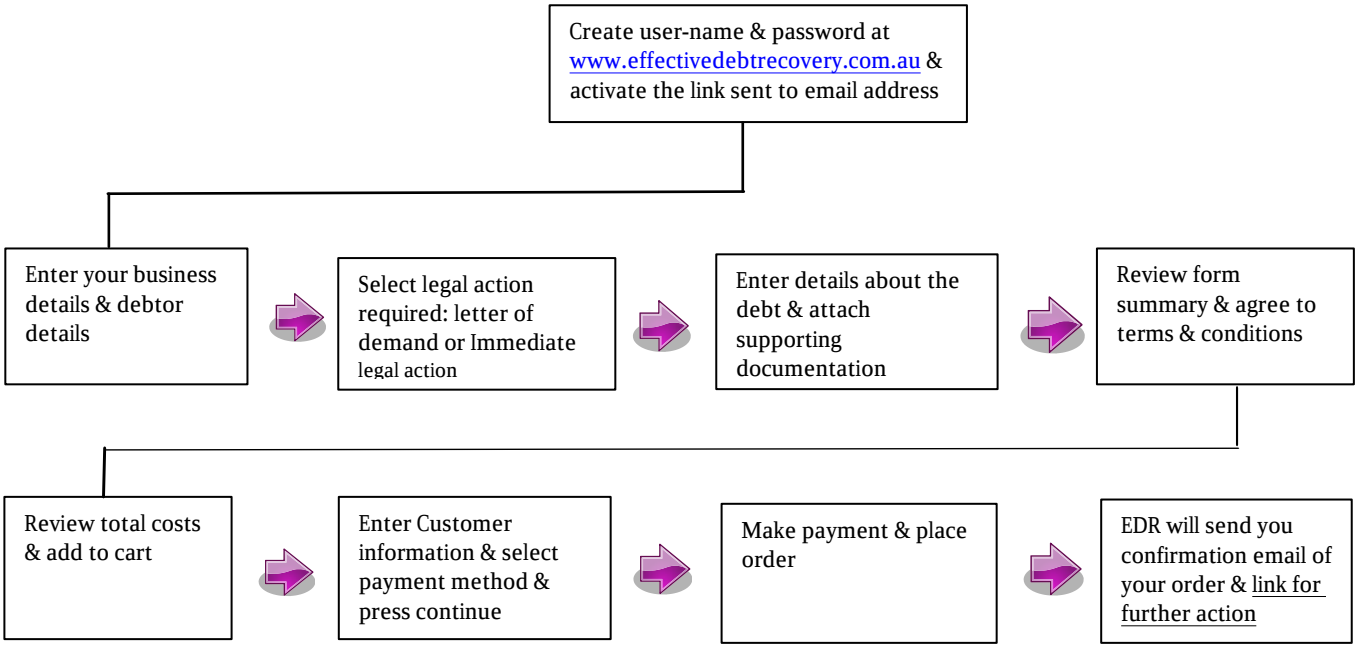HOW TO SUBMIT A CLAIM AT www.effectivedebtrecovery.com.au