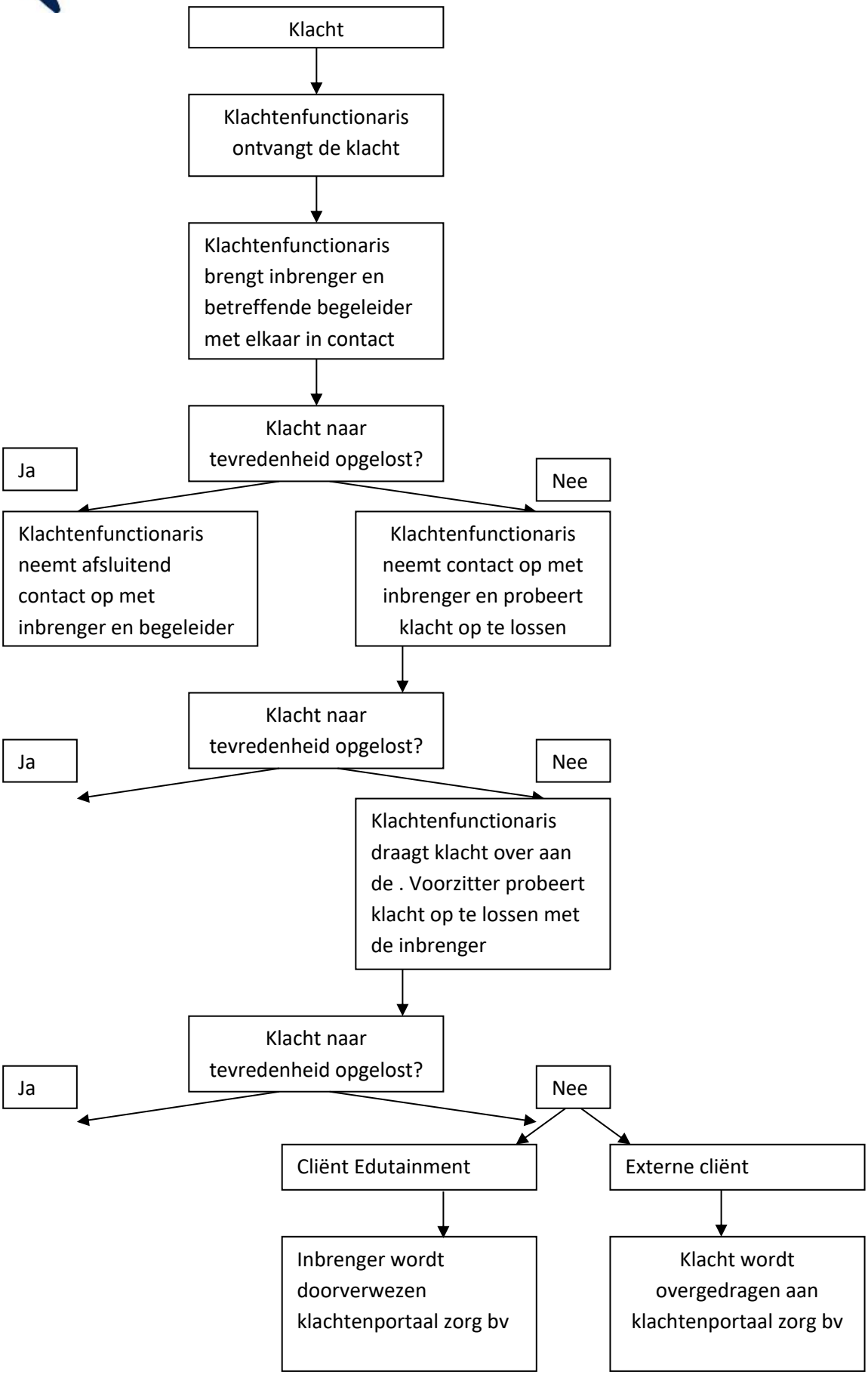Klachtenprocedure