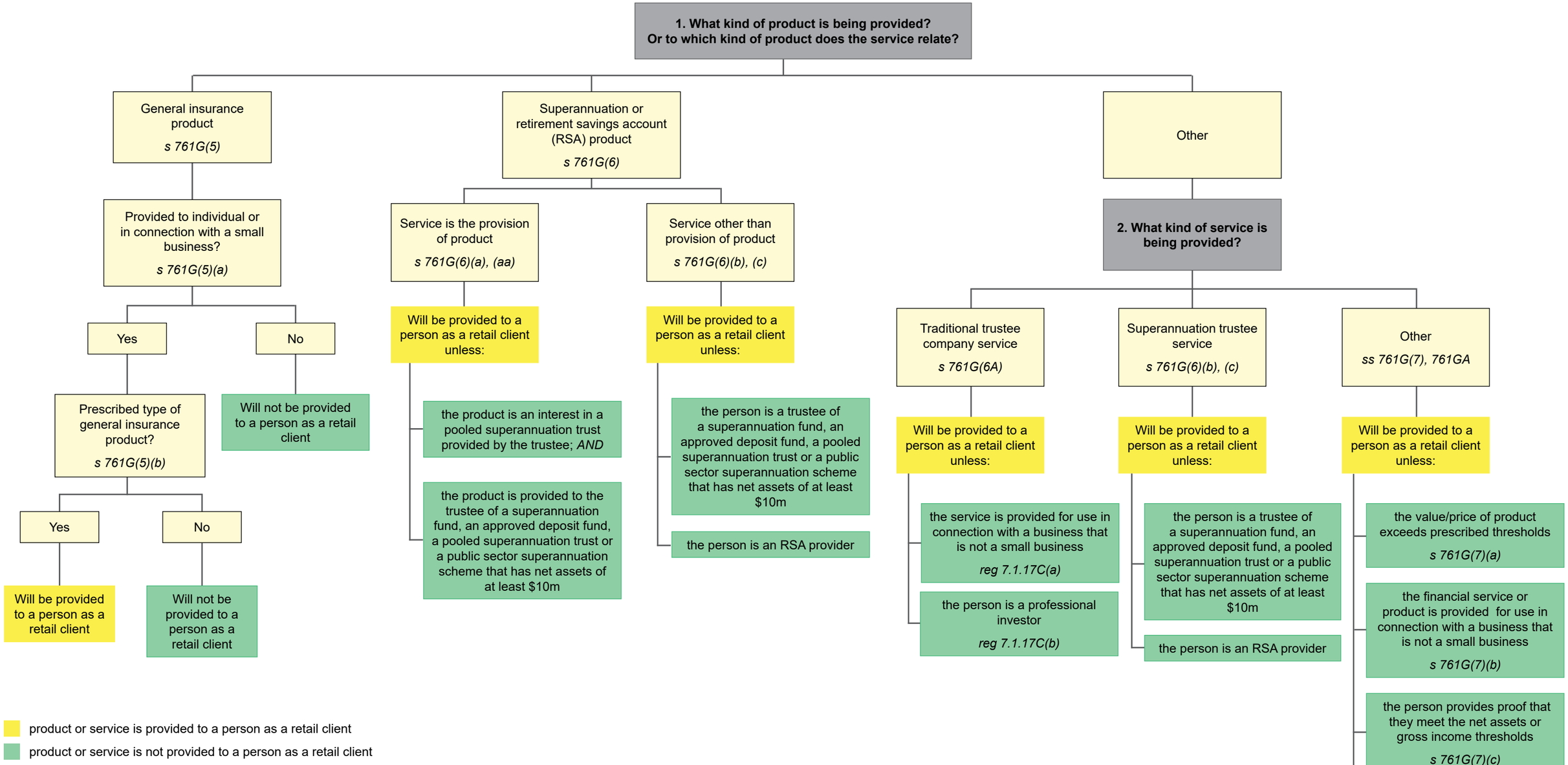
Overview of process for determining whether or not a financial product or service is provided to a person as a retail client under ss 761G and 761GA



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