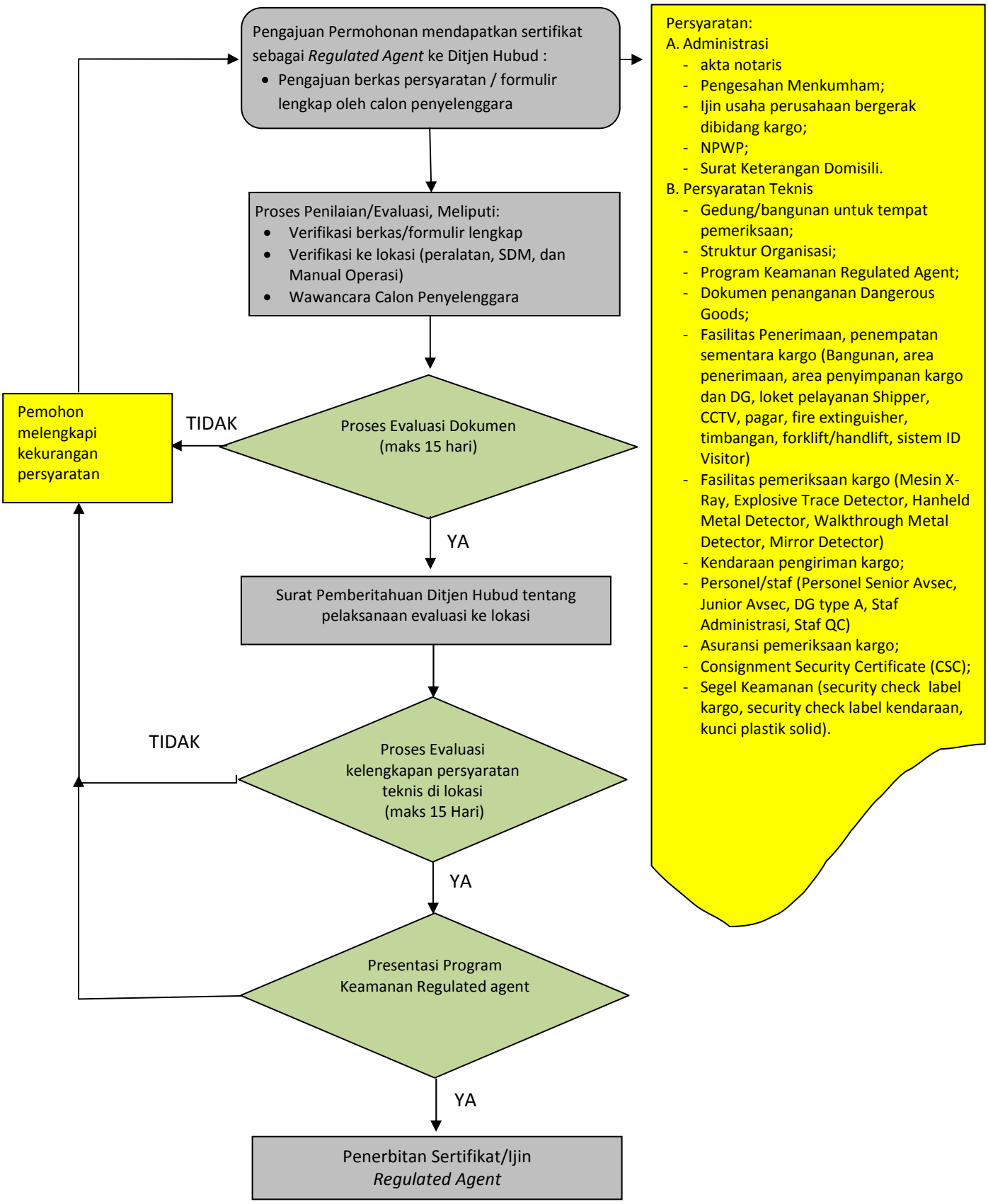BAGAN ALUR PERSYARATAN DAN PROSEDUR SERTIFIKAT SEBAGAI REGULATED AGENT