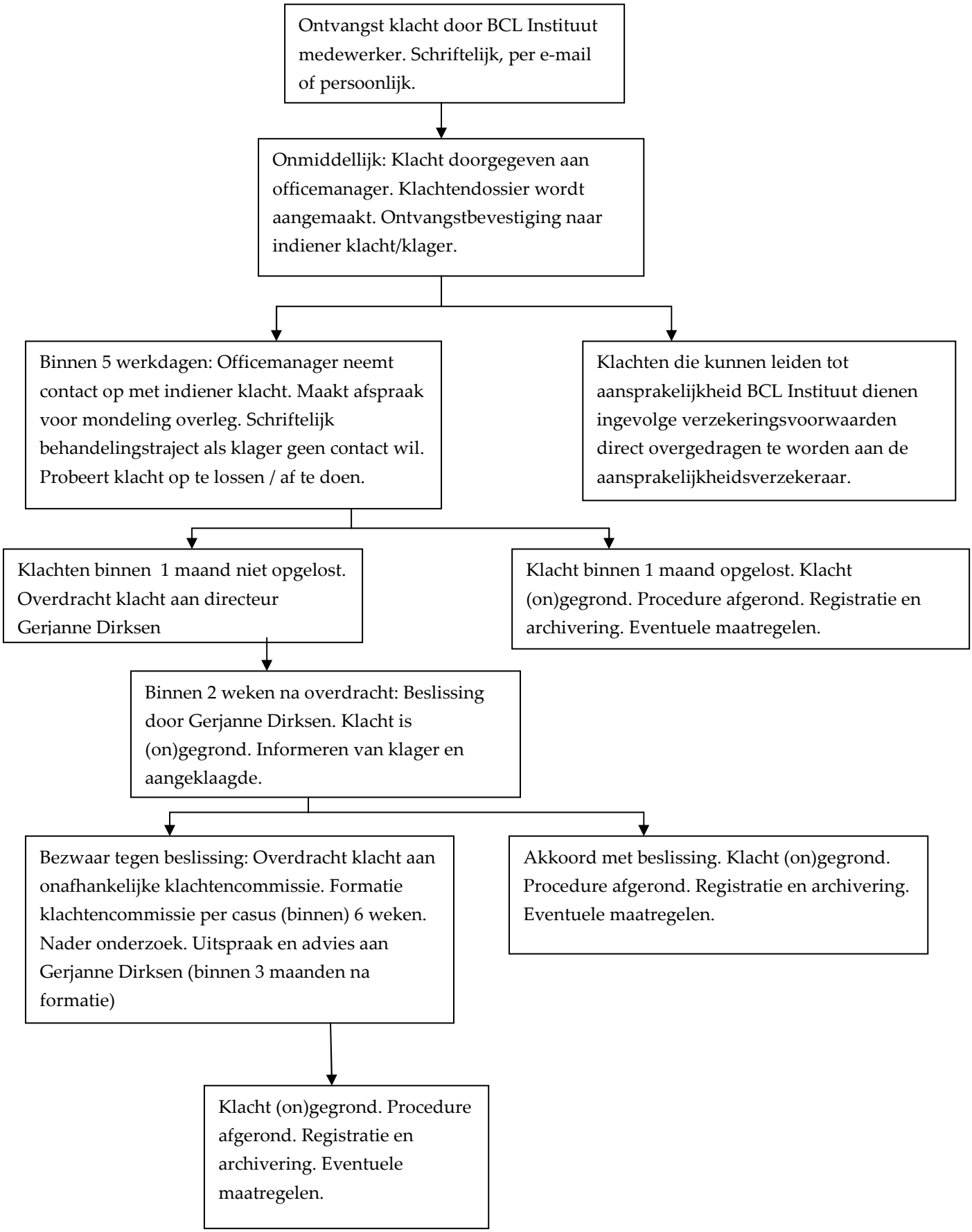Externe klachtenprocedure van het BCL Instituut