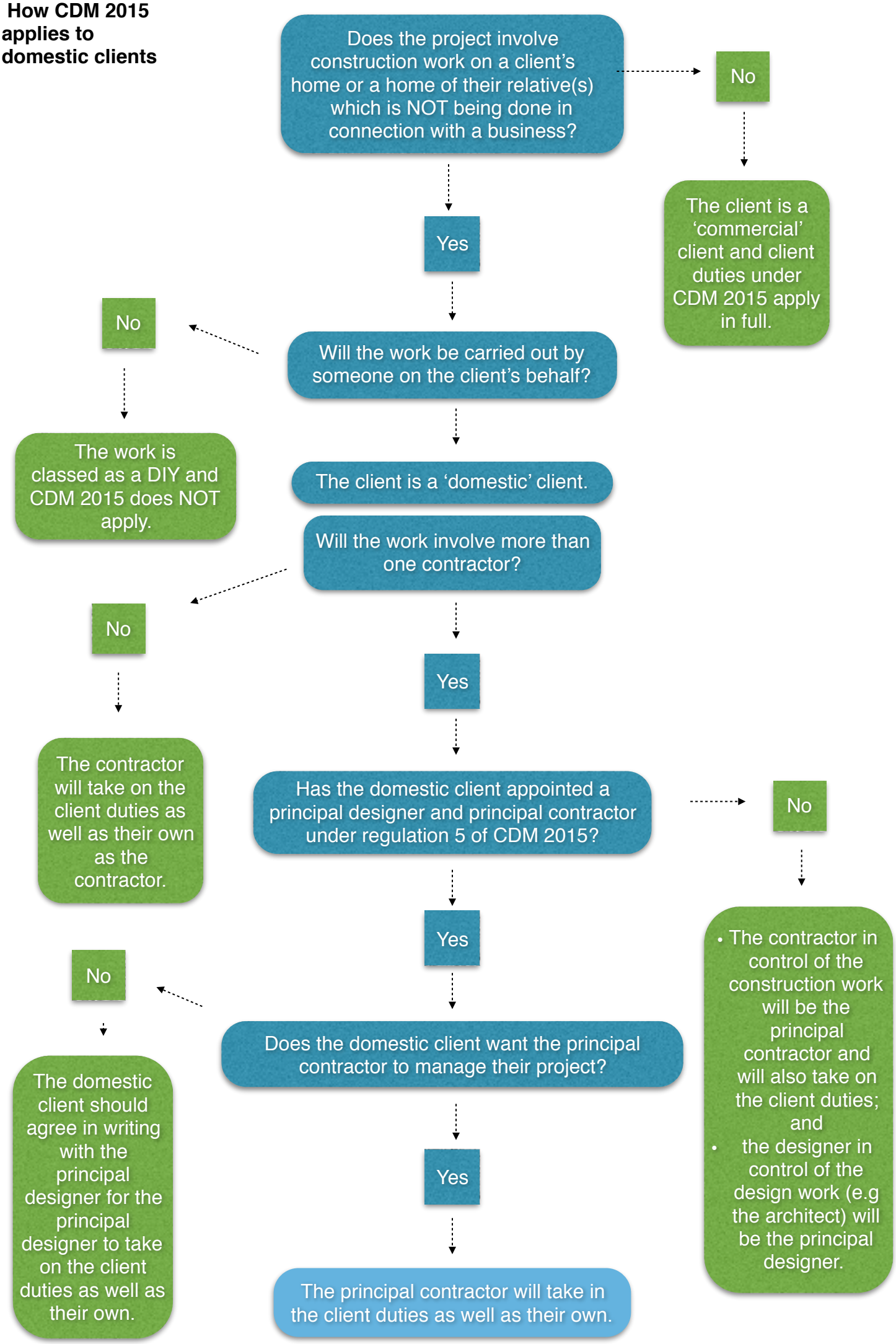How CDM 2015 applies to domestic clients