

Here's your decision.



I enclose a letter setting out the outcome of your decision and the reasons for it. I hope you understand it and are satisfied with the service you have received.

Complaints or questions

If you have any complaints or questions about your decision or our service, you can contact us:

By telephone on **0800 096 1928**

By textphone on **0800 096 1929**

You can call us between 9.00am and 4:30pm, Monday to Friday. Your call will be free from a landline. We will call you back if you use a mobile phone.



By post to
Independent Review Service
FREEPOST

By fax on **0121 606 2184**

If you are visually impaired and need our letters in Braille, on audiotape or in large print please call us on **0800 096 1928**.

If you need to talk to us or write to us in another language, we can arrange this. Phone us on **0800 096 1928** and we will discuss this with you.

Our promise to you

We will give you a full response to your complaint as soon as we can, usually within 15 days. Sometimes we have to make further enquiries or get your papers from Jobcentre Plus which may take longer.

If you complain we will treat you fairly. If we have got something wrong we will apologise and put it right.



Other help

The following organisations may be able to help you and give you general advice and support. The Independent Review Service is not responsible for the information provided by these organizations.

Citizens Advice Bureau (CAB)

Your local CAB is a good place to find free advice on legal, money and other problems. You can find your local CAB in the phone book or at www.citizensadvice.org.uk for England and Wales or www.cas.org.uk for bureaux in Scotland.

Community Legal Advice (CLA)

If you qualify for legal aid, Community Legal Advice can provide free and confidential help or legal advice over the phone for problems with debt, housing, employment, education, welfare benefits and tax credits. Call **0845 345 4 345** or go online at www.communitylegaladvice.org.uk

Age Concern and Help the Aged

Age Concern and Help the Aged have joined together to form new national charities dedicated to improving the lives of older people. They provide support for all people over 50 to ensure that people get the most from life. For confidential advice and support you can call them on **0800 009 966** for England and Wales and **0845 125 9732** for Scotland or visit their websites at www.helptheaged.org.uk or www.ageconcern.org.uk

National Debtline

The National Debtline offers free, confidential and independent help on how to deal with debt problems over the phone. You can call their helpline free on **0808 808 4000** and also download publications from their website at www.nationaldebtline.co.uk.

Illegal Money Lending Hotline

If you have borrowed money from someone who doesn't have a licence to lend money, you haven't broken the law – they have. The Illegal Money Lending Team investigates and prosecutes loan sharks across the country and also helps people access proper financial advice. If you have any information on loan sharks you can call the confidential 24 hours hotline; call **0300 555 2222**.

 Our privacy policy explains how we use the information you give us. This is available on request or on our website at www.irs-review.org.uk.



Your rights and the law

Once we have given you an answer to your complaint or question you have other rights to challenge us if you are still unhappy. You may need to get some legal help from solicitors, Citizens Advice Bureaux or law centres. After the Independent Review Service there is the High Court if you are not satisfied with your decision (known as a Judicial Review). Or the Parliamentary and Health Service Ombudsman if you are not happy with our actions or service.