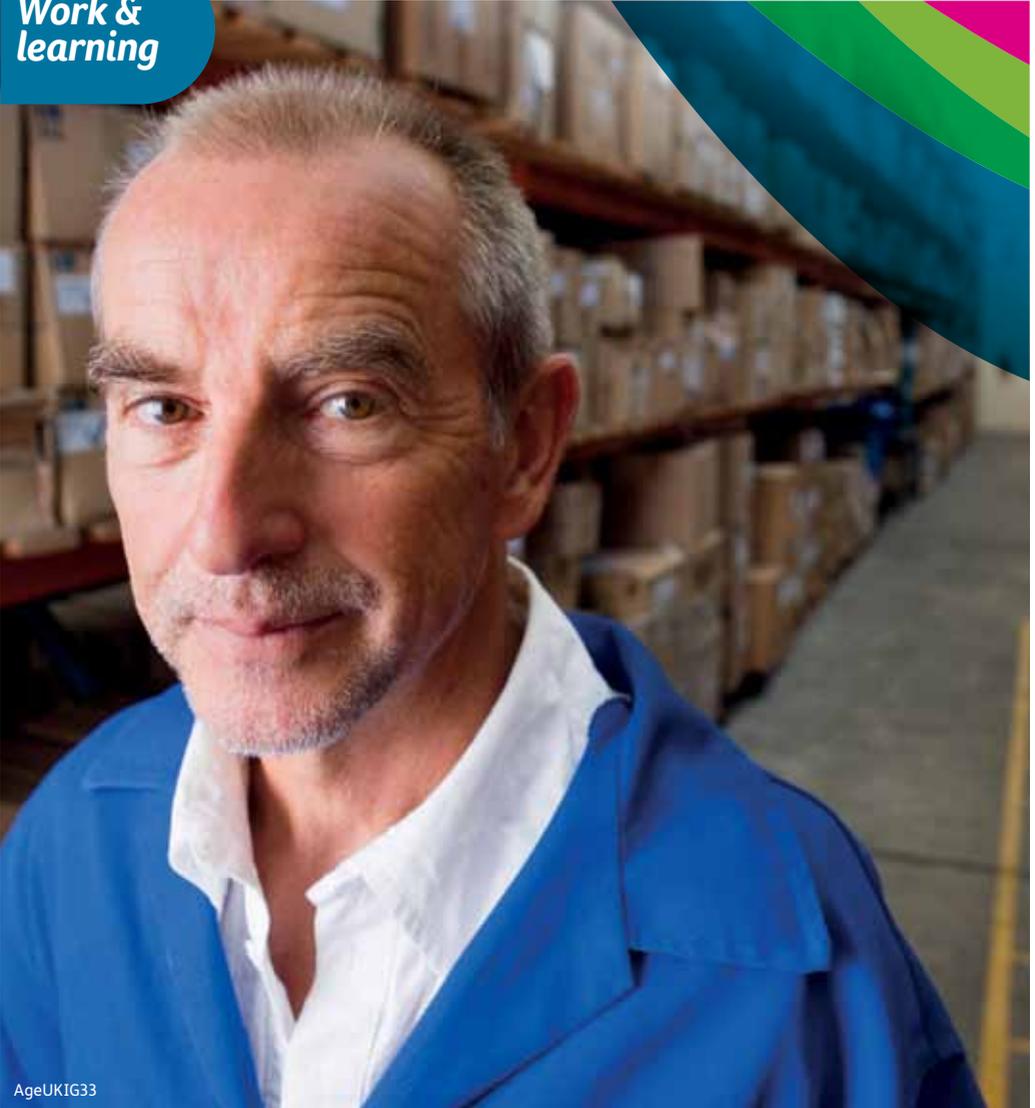


# Your rights at work

.....  
A guide for people of working age  
.....

**Work &  
learning**



***Age UK is the new force combining  
Age Concern and Help the Aged.***

***With almost 120 years of combined  
history to draw on, we are bringing  
together our talents, services  
and solutions to do more to enrich  
the lives of people in later life.***

***The Age UK family includes Age Cymru,  
Age NI and Age Scotland. There are  
also more than 160 local Age UKs.***

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Every effort has been made to ensure that the information contained in this guide is correct. However, things do change, so it is always a good idea to seek expert advice on your personal situation.

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# Introduction

Not only are we living longer, but we're also working longer too. And considering the amount of time we spend at work, it's important to know our employment rights. Perhaps you want to know your right to flexible working, sick pay or working-time hours and rest breaks. Or you might need a solicitor to help you deal with dismissal, discrimination or redundancy. Whatever the reason, it's a good idea to be aware of your rights and the best ways to get help.

This guide covers information on employment rights and retirement, and information on how health issues and caring responsibilities can affect your employment. While it is written for employees, it also contains information relevant to agency and casual workers and those who are self-employed.

Throughout this guide you will find suggestions for organisations that can offer further information and advice about your options. Their contact details can be found in the 'Useful organisations' section (see pages 24–30). Contact details for organisations near you can usually be found in your local phone book. If you have difficulty finding them, your local Age UK should be able to help (see page 24). As far as possible, the information in this guide is applicable across the UK.

## Key

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This symbol indicates where information differs for Scotland, Wales and Northern Ireland.



This symbol indicates who to contact for the next steps you need to take.

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# What kind of worker are you?

Your basic rights at work are determined by what sort of worker you are. In general, if you are:

- an employee – you work under an employment contract containing defined and recognisable terms, e.g. holiday pay, sickness entitlement and hours of work
- self-employed – you are in business for yourself and provide a service to a number of clients
- a casual worker – you work under a contract without the standard employment contract terms, e.g. temporary staff and agency workers.

There are a number of factors that determine what kind of worker you are. Some rights will apply to all workers. Your employment contract cannot take away these rights by law. If you are an employee, you have the broadest employment rights, as well as responsibilities.

Employment status is a complicated area. You should seek expert advice if you are not sure of your own status.

## what next?

Acas (the Advisory, Conciliation and Arbitration Service) works to prevent and resolve employment disputes. It runs a helpline that can answer your questions on employment rights (see page 24).

# Contractual and statutory rights

If you're an employee, you have certain statutory employment rights. These are rights given by law, such as your right to a written statement of employment terms, paid annual leave and redundancy compensation.

However, your contract may include terms and conditions that are more generous than basic protection. Your contract will generally reflect statutory rights – but even if these are not written in the contract, they will still apply. If your contract provides less than the basic statutory protection, this is unlawful and the statutory minimum will apply.

You don't have to have a written contract to have contractual rights. If there is no contract in writing, your terms and conditions will be decided by what was agreed verbally. You have the right to a written contract if you want one.

## what next?

If you are unsure of your statutory rights, you should consult a solicitor or Citizens Advice (see page 25). Details of how to find a solicitor are on page 23 of this guide.

# Rights during recruitment

You might be considering changing jobs, perhaps to a part-time role with more spare time, or a new challenge for the final years of your career. If you're about to apply for a new role, it's a good idea to know your rights regarding recruitment.

Most importantly, it is against the law for a job advertisement to specify that you must be a particular age. This includes using words that suggest certain groups of people such as 'sales girl' or 'keen young trainee'. However, there are cases where the job requires a specific type of person (i.e. if there is a genuine occupational requirement). For example, a theatre company who advertise for a 'child actor' is unlikely to be discriminating against you if the advertisement is justified.

Likewise, it is against the law for employers to refuse you an interview because of your age. Interview questions must relate to your ability to do the job and not relate to age. Previously, an employer could refuse to consider candidates if they were within six months of turning 65 (or the firm's normal retirement age). The default retirement age has now been abolished, so employers can no longer place age restrictions on candidates.

If you are disabled, it is illegal for employers to request disability and health information from you, unless the disability is a requirement for the role you applied for. Employers are also entitled to ask whether you need any reasonable adjustments to be made to their premises for you.

**what  
next?**

Our free guide *Help with legal advice* has more help and information.

# Employment terms and conditions

Your employer must give you a written statement of the main terms and conditions of your job within two months of your starting. This will include:

- your employment start date
- your salary and how it will be paid
- hours of work
- holiday entitlement
- sickness entitlement.

The statement of terms will most likely be given as part of your written contract.

If your employer refuses to give you a written statement of terms within two months, you can apply to an employment tribunal (or industrial tribunal in Northern Ireland).



Before taking action you should first try to informally work out problems with your employer or, if that isn't possible, try to solve the problem through your employer's grievance or disciplinary process.

Employment tribunals are independent judicial bodies that determine disputes between employers and employees over employment rights. They will determine which terms have actually been agreed. Employment tribunal hearings are less formal than court hearings, but their decisions are still legally binding and must be followed.

The terms of your contract can only change if you or a representative, such as a trade union, agrees this with your employer. If your employer changes important terms of your contract, such as your pay and job title, without your consent, you have certain employment rights. These rights depend on the importance of what your employer has changed. For important things like your job title or wages, you may be entitled to treat your contract as having been effectively terminated by your employer. This is known as constructive dismissal. It would be ‘wrongful dismissal’ if it happened within your first two years of employment if you were employed after April 2012, or your first year of employment if you were employed before this, and ‘unfair dismissal’ if it happened after that. See page 16 to find out more about dismissal.

In addition to compensation for your dismissal, you may have a right to compensation for lost wages if the changes to your contract meant your salary was reduced. This is called an unlawful deduction from wages.

### what next?

**You can apply to an employment tribunal by contacting the employment tribunals public enquiry line or the Acas helpline (see pages 26 and 24).**

## *Working hours and breaks*

Holiday entitlement and the length of your breaks should be agreed between you and your employer. However, you have basic legal entitlements to breaks and holidays.

- You cannot be forced to work for more than 48 hours per week.
- You must receive 11 hours rest between each working day.
- You are entitled to one whole day off each week.
- You are entitled to a 20-minute rest break if you work for more than six hours at a stretch. Whether or not you are paid for a rest break depends on the terms of your employment contract.

## *Time off and holidays*

All of us have a minimum right to paid holiday. Basic entitlements include:

- 28 days' annual leave (this may include bank and public holidays) if you're working full-time (part-time workers are entitled to the same level of holiday pro-rata, i.e. 14 days' annual leave if you work 2.5 days a week)
- holiday pay, building from the day you start work.

You may also have the right to be paid for some holiday you haven't taken, if stated in your contract. And if your contract comes to an end or is terminated for any reason, you have the right to be paid for any holiday you have left.

In order to qualify for the right to annual leave you need to be classed as an employee. If you are self-employed, you have no statutory right to paid annual leave. Temporary workers accumulate holiday pay after a defined period of service. The statutory minimum period is three months.

## Leaving your job

Before you leave your job you need to give notice. And your employer must give you notice if they are intending to make you redundant, or otherwise end your employment.

If you have been employed for a month or more, your employer has to give you at least one week's notice. If you have been employed for two years or more, this increases by one week for each year you've worked, up to a maximum of 12 weeks' notice.

Check your contract as your employer may have set out longer notice periods.

If you're dismissed without being given the proper notice required by law or by your contract, your employer should pay you in lieu of notice. 'In lieu' means 'instead of'. This is also known as 'severance pay'. The amount of pay you are entitled to receive in lieu depends on your notice period.



If your employer ends your employment and refuses to pay you in lieu of notice, you may complain to an employment tribunal (or an industrial tribunal in Northern Ireland), even if you have not completed a year in employment, by claiming what is known as wrongful dismissal (see page 16). You are not entitled to pay in lieu if you have been dismissed for gross misconduct.

**what  
next?**

**If you are experiencing problems with notice, you should consult a solicitor or Citizens Advice (see page 25).**

# Flexible working

Flexible working can be one way of making a gradual transition from work to retirement. Common kinds of flexible working include:

- part-time working
- flexitime
- job-sharing
- working from home
- compressed hours (you work your total number of weekly hours over fewer days)
- annualised hours (you work a set number of hours per year rather than per week, so you can work extra hours when you're busy and fewer when you're not).

Anyone can ask their employer for flexible work arrangements and if you are a parent, guardian or carer you have the legal right to ask. You must also:

- be an employee
- have worked for your employer for at least six months.

You can make one request for flexible working per year, but if your circumstances change, your employer may understand if you want to make another request.

If you are a carer and want more information on being a carer, see our free guide *Advice for carers*.

**what  
next?**

Use the interactive tool on the Directgov website to see if you have the right to request flexible working. Visit [www.direct.gov.uk/flexibleworking](http://www.direct.gov.uk/flexibleworking)

# *Time off for dependants*

You are entitled to time off to deal with domestic emergencies involving someone who is dependent on you. This may be your parent, partner, child, or someone living with you.

If you're an employee, you have the right to unpaid time off work to deal with an emergency. An emergency is a sudden problem involving someone who depends on you. This may be when someone:

- is ill and needs your help
- is involved in an accident
- needs you to mind children unexpectedly
- goes into labour.

You can also take time off if a dependant dies and you need to make funeral arrangements or attend a funeral. You will not be paid for this time off unless it is agreed in your employment contract.

## **what next?**

For more information on time off for dependants, visit [www.direct.gov.uk/employment](http://www.direct.gov.uk/employment) and click on the 'Employment terms and conditions' section.

# Sick pay

We all fall sick from time to time and there can be periods when you're off work for longer than you would like. If you're employed, you may be entitled to Statutory Sick Pay (SSP).

To be entitled you must have:

- signed a contract with your employer
- been sick for four or more days (including weekends and public holidays)
- earn over a certain amount a week (this amount is reviewed every April following the government's annual Budget).

If you have more than one job, you can claim from each of your employers. To receive your statutory sick pay you must:

- inform your employer that you are sick
- provide them with medical evidence by at least the eighth day.

If you are unable to claim SSP (for example, if your earnings are too low to qualify) or your SSP has ended, your employer must fill in form SSP1 and hand this to you. On the form, your employer must say why SSP has not been paid or why it is ending and the last date of payment. You may need the SSP1 form to claim other benefits you are entitled to.

Statutory Sick Pay is not the only form of sick pay available. Your company may have a sick pay allowance up to a stated number of days, after which you have the right to claim Statutory Sick Pay.

**what  
next?**

**For more information on Statutory Sick Pay and other benefits you may be able to claim, see our free guide *Claiming benefits: a guide for people of working age*.**

# Grievances and complaints

If you have a concern, problem or complaint at work, you can raise a grievance with your employer. There is a best practice code of disciplinary and grievance procedures prescribed by Acas.

Where possible, you should try to settle any grievance informally with your manager. Problems could involve:

- your terms of employment
- your pay and working conditions
- age discrimination
- bullying from colleagues
- not getting your statutory employment rights.

If you fail to resolve your grievance informally you should take a formal approach. There should be formal procedures available to you and your colleagues. These allow any issues to be given reasonable consideration and dealt with fairly and consistently. You should be able to find details of how to raise a grievance by:

- checking your employment contract
- consulting your work HR team
- checking the company handbook.

You can appeal if you are unhappy or do not agree with your employer's grievance decision. Details of how to appeal can be found by visiting [www.direct.gov.uk/employment](http://www.direct.gov.uk/employment) and clicking on 'Problems at work'.

**what  
next?**

Visit the Acas website (see page 24) on how to deal with a dispute with your employer.

# Bullying and harassment

We all have the right to be treated fairly and with dignity and respect at work. You should never feel as though you have to put up with workplace bullying or harassment.

Bullying and harassment because of your age can take the form of:

- inappropriate comments
- offensive jokes and comments about your age, such as suggesting you are ‘over the hill’
- exclusion from informal groups
- inappropriate and unsolicited comments of a sexual nature.

It is irrelevant whether there was intent to cause you offence – it is the effect it has on you. Your employer has a ‘duty of care’ to you and this includes preventing bullying in the workplace. If you believe you’re being bullied or harassed you should:

- get advice
- talk to the bully
- make a formal complaint.

Remember, it is normally best to talk to your manager and try to resolve the issue internally. If you are being discriminated against, you can download a set form from the Equality and Human Rights Commission website (see page 26). This can help you get information from your employer to decide whether you have a valid claim for discrimination.

## what next?

**If you are unable to resolve the situation internally, you should seek advice from a solicitor, Citizens Advice or your trade union if you belong to one.**

# Rights around redundancy

Redundancy is when you are dismissed from your job because your employer needs to reduce the workforce. If you have been made redundant you may be entitled to a redundancy payment. If you have worked for your company for over two years, you have the right to a statutory payment equal to one-and-a-half weeks' pay for each year worked (for those over the age of 41). Some employment contracts provide for a higher amount on redundancy.

Your employer must consult with you before making you redundant. They must:

- speak to you directly
- tell you why you've been selected, using fair and transparent criteria
- look at alternatives to redundancy, such as offering you another suitable job if there is one.

If they don't do this, the redundancy may be considered an unfair dismissal. There are other cases where your dismissal might be unfair, including if:

- there was no genuine redundancy situation
- you were not consulted by your employer
- you were unfairly selected for redundancy
- your employer failed to offer suitable alternative employment.

In such cases, an employment tribunal may award compensation as well as any redundancy payment.

**what  
next?**

For information surrounding redundancy complaints, contact the Department for Business, Innovation and Skills (BIS) helpline (see page 26).

# Dismissal

Dismissal is when your employer ends your employment. There are various reasons why your employer might dismiss you, and different types of dismissal. If your employer is dismissing you from work, or ending your contract of employment, then you have certain rights to make sure the dismissal is fair.

## Unfair dismissal

If you feel your employer ended your employment without a good reason or unfairly, then you may have been unfairly dismissed. It could relate to the reason why you were dismissed, or the process they used to dismiss you. For you to claim for unfair dismissal, you must have been in employment for at least two years.

The law relating to unfair dismissal is complicated. You should seek advice immediately from your trade union if you are a member of one, or contact Acas (see page 24).



You can also contact an employment tribunal (or industrial tribunal in Northern Ireland) or Citizens Advice (see pages 26 and 25).

## Wrongful dismissal

Wrongful dismissal is different from unfair dismissal. It occurs if you were dismissed in breach of the procedure set out in your contract – for example, if you were dismissed without being given proper notice. Also, if you're dismissed without good reason or unlawfully and have been employed for less than two years, you can make a claim for wrongful dismissal at an employment tribunal for any losses you have suffered, which would usually be notice pay.

## Constructive dismissal

Constructive dismissal occurs if you are forced to quit your job against your will because of your employer's conduct. This could include:

- a serious breach of your contract
- forcing you to accept unreasonable changes
- bullying, harassment or violence
- making you work in dangerous conditions.

Essentially, the employer should not breach any of the basic conditions that form part of your employment contract. Raise any problems as a grievance before you leave, otherwise an employment tribunal may refuse to hear your claim or reduce the amount of compensation you can claim. If you write to your employer, make it clear that you are not resigning but have been forced to leave.

### what next?

If you think you have been the victim of dismissal you can call the Acas helpline free (see page 24) or contact Age UK Advice on 0800 169 65 65.

***‘He realised I knew my rights and agreed to arrange training for me and promote me to supervisor when I completed the course.’***

**James worked for a company for ten years when, shortly after he turned 60, he felt he was being discriminated against.**

‘I’d worked as an accounts officer for ten years when my company decided to send my team on a training course to learn about new accounting software. I’m always up for a challenge and ready to learn new things, so I was looking forward to it until my manager told me he would only be sending my two younger colleagues, as the course was meant as an incentive for younger workers.

‘A week after the course, those colleagues were promoted to supervisory roles. The company also changed its accounting software to the new format, which I hadn’t been trained on.

‘I was very concerned about this and went to my union for advice. They said it sounded as if I was being discriminated against, and advised me to arrange a formal meeting with my manager. I told him that excluding me from the course was age discrimination, and not training me on the new software could be a breach of my contract as it affected my ability to do my job. He realised I knew my rights, and agreed to arrange training for me and promote me to supervisor when I completed the course.

‘I’m not happy about the way I’ve been treated and realise I can still file a claim for unlawful discrimination at an employment tribunal, but I’m now confident I’ve got the knowledge and support to stand up for myself in the workplace.’



# Age discrimination

Age discrimination laws ensure that you are not denied a job, an equal chance of training, or a promotion because of your age. They also protect you from harassment or victimisation because of your age. Age discrimination is unlawful in almost all types of employment. All aspects are protected, from recruitment through to dismissal.

Age discrimination laws protect you from both direct and indirect discrimination. Indirect discrimination is when a working condition or rule disadvantages one group of people more than another.

Employers used to be able to force you to retire at 65. However, since the default retirement age (DRA) was scrapped, they can no longer do so. Some employers may have a contractual retirement age, but will have to objectively justify it if so. This is called the Employer Justified Retirement Age.

If you feel you have been forced to retire, you may have a claim for unfair dismissal. You should contact your trade union, a solicitor or Citizens Advice as soon as possible.

There are some circumstances where it is legal to be treated differently because of your age. For example, your employer may make special provisions for older workers in order to protect your safety and welfare. However, these circumstances would need to be objectively justified – your employer would have to prove that the discrimination is a fair and adequate way of achieving a business aim.

## what next?

See our factsheet *The law on age discrimination* for more information on this subject. If you think you are suffering age discrimination, you will be able to bring a claim to an employment tribunal. However, it's best to talk to your employer first to try to sort out the matter informally and you should always seek advice from a solicitor, Citizens Advice or your trade union, if you are a member of one.

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***Age discrimination is unlawful in almost all types of employment. All aspects are protected, from recruitment through to dismissal.***

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# Disability discrimination

If you have a disability, you share the same general employment rights as other workers. But there are also some other special provisions. Many disabilities are protected against discrimination. It is against the law for your employer to discriminate against you for a reason related to your disability. If you are forced to carry out heavy lifting when you have a back problem, this would be an example of disability discrimination.

This relates to all aspects of your employment unless the discrimination can be justified. Your employer must have a justifiable reason for discriminating and can do so only if the problem cannot be overcome by making 'reasonable adjustments'. Examples of reasonable adjustments include:

- making physical adjustments to the premises
- supplying special equipment to help you do your job
- transferring you to a different post or workplace
- altering your hours of work or giving you extra time off.

You are defined as disabled if you have a physical or mental impairment that has a substantial and long-term adverse effect on your ability to carry out normal day-to-day activities.

For more information, look at the Equality Act 2010 at [www.equalities.gov.uk/equality\\_bill.aspx](http://www.equalities.gov.uk/equality_bill.aspx). The Equality Act 2010, which came into effect on 1 October 2010, replaces the Employment Equality (Age) Regulations and the Disability Discrimination Act (DDA).

## what next?

If you think you are a victim of disability discrimination, you can contact Citizens Advice for help. Alternatively, contact the Equality and Human Rights Commission's advice helpline (see page 26).

# How to find a solicitor

Different solicitors specialise in different areas of law, such as criminal, divorce or employment. It is important to ensure that you find a solicitor who specialises in dealing with employment issues. Search for a solicitor who specialises in employment law by contacting the Law Society for your nation (see page 28). It can also help you find solicitors who provide information in other languages. It won't recommend a particular solicitor, so if you have several options, telephone a few to compare the service they offer.

You can also search for solicitors in your area who provide advice through legal aid. In England and Wales, use the Community Legal Advice helpline and website to find legal aid solicitors in your area (see page 25). In Scotland, the Scottish Legal Aid Board (see page 30) provides this service, and if you live in Northern Ireland, the Legal Services Commission (see page 28) can help you.



If you are making a claim for compensation because you have been injured in an accident at work, you can find an accredited solicitor through the Association of Personal Injury Lawyers (APIL) (see page 25). Age UK Legal Services (see page 25) may also be able to help you make a claim for compensation if you have been injured in an accident at work, and can provide expert legal advice on rights at work and a wide variety of legal issues.

## what next?

Contact details for the organisations mentioned above are on pages 24–30. The legal firm Irwin Mitchell provides an Age UK-branded independent legal service on rights at work. For information about Age UK Legal Services provided by Irwin Mitchell, call 0845 685 1076.

# Useful organisations

## Age UK

Age UK is the new force combining Age Concern and Help the Aged. We provide advice and information for people in later life through our Age UK Advice line, publications and online.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

[www.ageuk.org.uk](http://www.ageuk.org.uk)

Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

In Wales, contact

**Age Cymru:** 0800 169 65 65

[www.agecymru.org.uk](http://www.agecymru.org.uk)

In Northern Ireland, contact

**Age NI:** 0808 808 7575

[www.ageni.org](http://www.ageni.org)

In Scotland, contact

**Age Scotland:** 0845 125 9732

[www.agescotland.org.uk](http://www.agescotland.org.uk)

## **Acas (Advisory, Conciliation and Arbitration Service)**

Acas aims to improve working life by supplying information, advice and training, and working with employers and employees.

Tel: 08457 47 47 47

[www.acas.org.uk](http://www.acas.org.uk)

### **APIL (Association of Personal Injury Lawyers)**

Offers a list of injury lawyers and information for those wanting to claim compensation for work injuries.

Tel: 0115 958 0585

[www.apil.org.uk](http://www.apil.org.uk)

### **Citizens Advice**

National network of free advice centres offering free, confidential and independent advice, face to face or by telephone.

Tel: 020 7833 2181 (for details of your local Citizens Advice Bureau)

In Wales there is a national phone advice service on 08444 77 20 20. It is available in some parts of England on 08444 111 444.

To find details of your nearest Citizens Advice Bureau (CAB) in:

England or Wales, go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Northern Ireland, go to [www.citizensadvice.co.uk](http://www.citizensadvice.co.uk)

Scotland, go to [www.cas.org.uk](http://www.cas.org.uk)

Visit [www.adviceguide.org.uk](http://www.adviceguide.org.uk) for online information.

### **Community Legal Advice**

A website offering free, confidential and independent legal advice to people on a low income or receiving benefits living in England and Wales.

Tel: 0845 345 4 345

[www.communitylegaladvice.org.uk](http://www.communitylegaladvice.org.uk)

## **Department for Business, Innovation and Skills (BIS)**

Produces leaflets on employment rights.

Tel: 0845 145 0004 (redundancy helpline)

[www.bis.gov.uk](http://www.bis.gov.uk)

## **Employment tribunals**

Independent judicial bodies that hear claims about employment matters, and can determine disputes between employers and employees over employment rights.

Tel: 0845 795 9775 (public enquiry line)

[www.justice.gov.uk/guidance/courts-and-tribunals/tribunals/employment/index.htm](http://www.justice.gov.uk/guidance/courts-and-tribunals/tribunals/employment/index.htm)

In Northern Ireland, contact Industrial Tribunals

Tel: 028 9032 7666

Email: [mail@employmenttribunalsni.co.uk](mailto:mail@employmenttribunalsni.co.uk)

[www.employmenttribunalsni.co.uk](http://www.employmenttribunalsni.co.uk)

## **Equality and Human Rights Commission (EHRC)**

The EHRC Disability Helpline provides information and advice about all aspects of the Disability Discrimination Act.

Tel: 0845 604 6610 (England) (textphone: 0845 604 6620)

Tel: 0845 604 5510 (Scotland) (textphone: 0845 604 5520)

Tel: 0845 604 8810 (Wales) (textphone: 0845 604 8820)

Email: [englandhelpline@equalityhumanrights.com](mailto:englandhelpline@equalityhumanrights.com) (England)

Email: [scotlandhelpline@equalityhumanrights.com](mailto:scotlandhelpline@equalityhumanrights.com) (Scotland)

Email: [waleshelpline@equalityhumanrights.com](mailto:waleshelpline@equalityhumanrights.com) (Wales)

[www.equalityhumanrights.com](http://www.equalityhumanrights.com)

## **Equality Commission Northern Ireland**

Commission staff are available to offer free confidential advice and assistance. If you would like to speak to a Discrimination Advice Officer, they can be contacted by phone, textphone or at their offices by appointment.

Equality House  
7–9 Shaftesbury Square  
Belfast BT2 7DP

Tel: 028 90 890 890 (textphone: 028 90 500 589)  
Email: [information@equalityni.org](mailto:information@equalityni.org)  
[www.equalityni.org](http://www.equalityni.org)

## **Health and Safety Executive (HSE)**

HSE works to prevent death, injury and ill health at work and to help those affected by work activities.

Tel: 0845 345 0055  
[www.hse.gov.uk](http://www.hse.gov.uk)

## **HM Revenue and Customs (HMRC)**

For information about taxes, contact your nearest HMRC enquiry centre; details should be in the phone book.

Tel: 0345 300 3900 (Tax Credit helpline)  
Textphone: 0345 300 3909  
Tel: 0800 917 2368 (Pay and Work Rights helpline)  
[www.hmrc.gov.uk](http://www.hmrc.gov.uk)

## **Law Centre Federation (LCF)**

Law Centres are not-for-profit legal practices that give free legal advice and representation to disadvantaged people in England, Wales and Northern Ireland.

[www.lawcentres.org.uk](http://www.lawcentres.org.uk)

## **Law Society of England and Wales**

Helps you find a solicitor in your area in England and Wales.

Law Society's Hall  
113 Chancery Lane  
London WC2A 1PL

Tel: 020 7242 1222  
[www.lawsociety.org.uk](http://www.lawsociety.org.uk)

## **Law Society of Northern Ireland**

96 Victoria Street  
Belfast BT1 3GN

Tel: 028 9023 1614  
[www.lawsoc-ni.org](http://www.lawsoc-ni.org)

## **Law Society of Scotland**

26 Drumsheugh Gardens  
Edinburgh EH3 7YR

Tel: 0131 226 7411  
[www.lawscot.org.uk](http://www.lawscot.org.uk)

## **Northern Ireland Legal Services Commission**

Information for those seeking legal aid.

Tel: 028 9040 8888  
[www.nilsc.org.uk](http://www.nilsc.org.uk)

### **Pensions Advisory Service**

Independent voluntary organisation, grant-aided by the Department for Work and Pensions, that provides information and guidance on pensions.

Tel: 0845 601 2923

Email: [enquiries@pensionsadvisoryservice.org.uk](mailto:enquiries@pensionsadvisoryservice.org.uk)

[www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)

### **PRIME**

Provides free information, events and training to help people in later life get back into work by starting their own business.

Tel: 0800 783 1904

Email: [info@prime.org.uk](mailto:info@prime.org.uk)

[www.prime.org.uk](http://www.prime.org.uk)

In Wales, contact PRIME Cymru

Tel: 0800 587 4085

Email: [enquiries@prime-cymru.co.uk](mailto:enquiries@prime-cymru.co.uk)

[www.prime-cymru.co.uk](http://www.prime-cymru.co.uk)

### **Public Concern at Work (PCAW)**

Independent authority on whistle-blowing – raising issues about bad practice or danger in the workplace.

Tel: 020 7404 6609

Email: [whistle@pcaw.co.uk](mailto:whistle@pcaw.co.uk)

[www.pcaw.co.uk](http://www.pcaw.co.uk)

### **Scottish Association of Law Centres (SALC)**

Not-for-profit legal practices that give free legal advice to disadvantaged people in Scotland.

Tel: 0141 561 7266

[www.govanlc.com/salc](http://www.govanlc.com/salc)

### **Scottish Human Rights Commission**

4 Melville Street  
Edinburgh EH3 7NS

Tel: 0131 240 2989  
[www.scottishhumanrights.com](http://www.scottishhumanrights.com)

### **Scottish Legal Aid Board (SLAB)**

44 Drumsheugh Gardens  
Edinburgh EH3 7SW

Tel: 0131 226 7061  
[www.slab.org.uk](http://www.slab.org.uk)

### **TAEN (The Age and Employment Network)**

Works to remove age barriers to employment  
and promote an effective job market.

Tel: 020 3033 1507  
[www.taen.org.uk](http://www.taen.org.uk)

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- *Internet security*
- *Making the most of the internet*
- *Working past retirement*



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**0800 169 65 65**

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# What should I do now?

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For more information on the issues covered in this guide, or to order any of our publications, please call Age UK Advice free on **0800 169 65 65** or visit [www.ageuk.org.uk/workandlearning](http://www.ageuk.org.uk/workandlearning)

Our publications are also available in large print and audio formats.

The following Age UK information guides may be useful:

- *Claiming benefits: a guide for people of working age*
- *Help with legal advice*
- *Working past retirement*

The Age UK Group offers a wide range of products and services specially designed for people in later life. For more information, please call **0800 169 18 19**.

If contact details for your local Age UK are not in the box below, call Age UK Advice free on **0800 169 65 65**.

