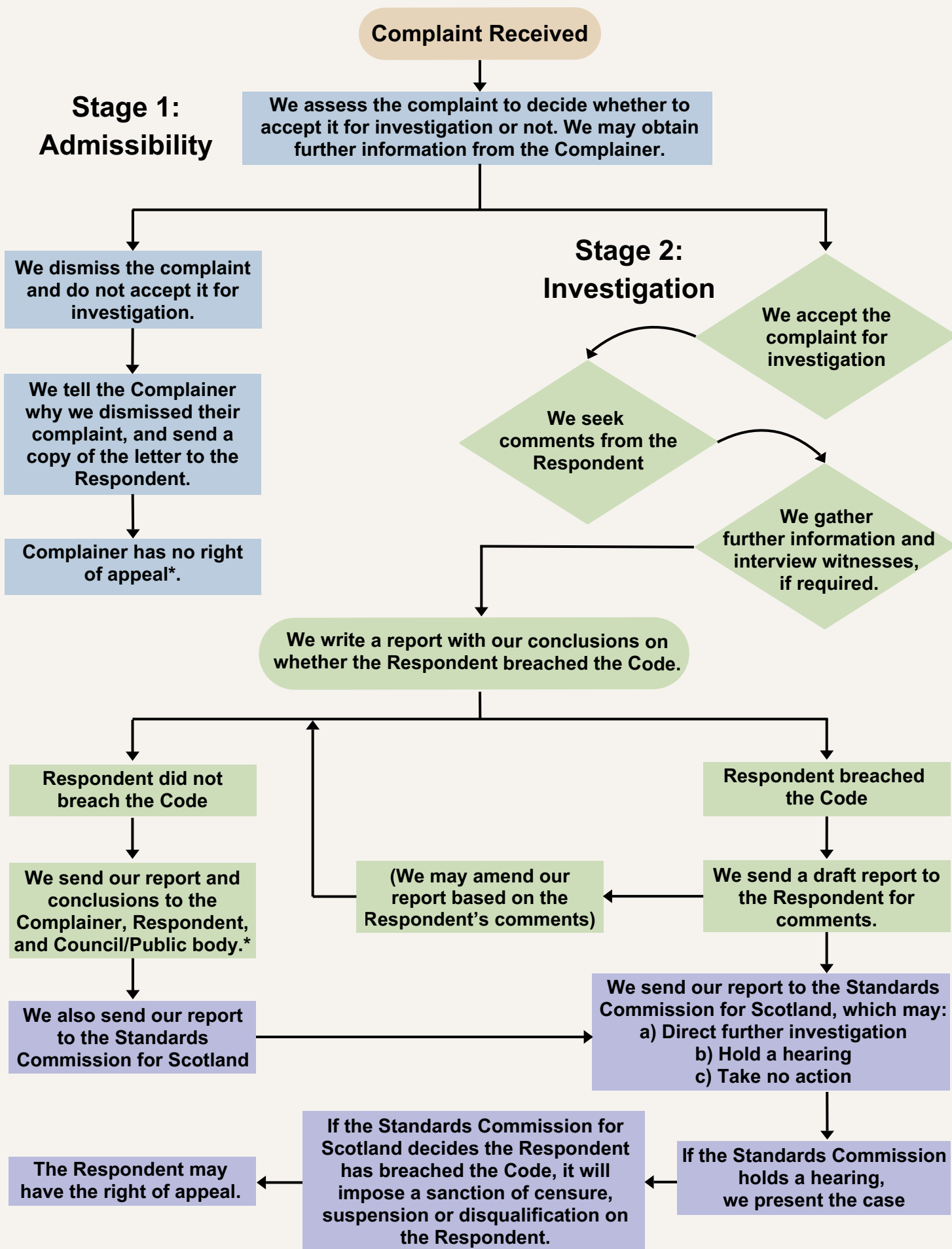


INVESTIGATIONS PROCESS



**You may be able to challenge our decision-making by judicial review. This is a form of court proceeding where a judge reviews whether a decision is lawful. You may want to take legal advice before deciding if this is appropriate. We cannot provide any advice on judicial review.*