



open-minded

adj: willing to consider new ideas; unprejudiced

ombudsmen

Financial Ombudsman Service

November 2011

confident in our judgement ... a passion for doing the right thing ...

I'm delighted that you're interested in the ombudsman service. If you're reading this, you're probably wondering "is this the right career move for me?" So let me tell you a bit more about us – and about the role of ombudsman.

I joined the ombudsman service at the start of 2010. Never having used the service – and being new to financial services – I didn't know a lot about the ombudsman before seeing the job advert. But the more I read, the more interested I became. Now, over 18 months later, I'm delighted that I joined. Why?

For one, this is the most intellectually interesting organisation I've ever worked in. We cover just about everything in financial services – from pet insurance to spread-betting. We interact daily with all the large financial services businesses. We work closely with regulators and government, as well as with national and local consumer groups. We touch the lives of over a million people a year. And we have legally binding powers – because we work as a statutory alternative to the courts.

Our challenge is to be open-minded and impartial. We see people's disputes *after* the financial businesses concerned have already tried to sort things out. So by the time disputes reach us, they can be hard fought, emotional and complex – not just because of the subject matter, but also because there are real people's livelihoods at stake.

So it's our role to bring common sense, sensitivity and wisdom to bear – cutting through complexity and getting to the heart of the issue. Because our decisions are legally binding, we need to have confidence in our judgement and the passion for doing the right thing – even where we know a decision may be disappointing for one side.

This isn't a backroom job. The decisions we make can have significant implications for the financial services sector. So we have a critical role in sharing the insight we have, to help the whole sector improve. Our ombudsmen are key to this – as the professional leaders of our service. Our ombudsmen also play a crucial part in providing our adjudicators – who handle complaints at the first stage – with coaching, support and professional direction.

So what are we looking for in our ombudsmen? We need a range of skills and expertise, which you'll have gained from a successful career in your current field. You don't have to come from a legal background – though legal knowledge is helpful. You must be able to cut right through complexity to get to the heart of an issue. You need to be comfortable making decisions which may be unpopular and which could change people's lives. But you also need to be a leader – whether in terms of leading our thinking, or coaching and inspiring our people. After all, this is the *ombudsman* service ...

If this grabs your interest, please do apply. Joining the ombudsman service was one of the best decisions I ever made.



Natalie Ceeney CBE
chief ombudsman and chief executive

who we are

Our role is to resolve individual disputes between consumers and financial businesses – fairly, reasonably and impartially.

We were set up in 2000 as the statutory alternative to the courts. Over the last decade or so, we have expanded significantly, and our remit now covers virtually all financial services products and services – from pet insurance to spread-betting.

We employ over 1,500 people, and have over 1.2 million customer contacts each year. We are, quite simply, the place where consumers come if they have a dispute with a financial services business that they can't sort out between themselves.

for more information

There is much more information about who we are and what we do on our award-winning website at www.financial-ombudsman.org.uk.

[Our plans for a changing world](#), which we published at the start of the financial year, highlights the challenges we have identified, the priorities we have agreed and the key measures we have set ourselves going forward. Our [annual review](#) gives an overview of the year with facts, figures and information about our workload and complaints trends.

For more information about the types of complaints we deal with, you might want to take a look at our regular newsletter, [ombudsman news](#), which includes case studies and case highlights.

our values

We believe we can best do what we're here for by knowing what matters to us – and standing by our values in all areas of our work. What matters to us is that:

- we do the right thing;
- we treat our customers well and respect their needs;
- we do what we say we'll do; *and*
- we're inquisitive and build everyone's knowledge.

diversity and fairness – at the heart of all we do

We want to ensure we're reaching out to the widest range of people – both in the service we offer and in our recruitment. Our service is for everyone. We aim to be accessible – and to meet any particular needs our people or customers may have.

So please let us know if you'd like information in a different format or language – or if you'd like us to adapt how we deal or communicate with you.

our ombudsman team

Appointments to the [panel of ombudsmen](#) are made under paragraphs 4 and 5 of schedule 17 of the *Financial Services and Markets Act 2000*. The panel works collaboratively, and is led and managed as follows.

ombudsman	role	main responsibilities	background
Natalie Ceeney	chief executive and chief ombudsman	Overall responsibility for the leadership of the organisation – and external stakeholder relationships.	Mix of public and private sector leadership roles – in both operational management and consultancy across a range of sectors.
Tony Boorman	decisions director and principal ombudsman	Overall leadership of the ombudsman team, and professional leadership responsibility across the organisation as a whole. Co-leads service delivery with the operations team. Leads our policy work and co-leads our senior external engagement with the chief ombudsman.	Regulation and policy background across a range of industries.
Caroline Wayman	legal director and principal ombudsman	Leads our legal team, and works alongside the decisions director in managing the ombudsman team. Co-leads service delivery with the operations team.	Barrister by training – developing her career within the ombudsman service.
Jane Hingston Caroline Mitchell David Thomas	lead ombudsmen	Shape our overall policy approach on a sectoral basis – both internally and through external engagement.	Mix of legal, financial services, and public service dispute-resolution backgrounds.
David Bird David Millington Richard Thompson Richard West Sue Wrigley	managing ombudsmen	Management of the ombudsman team. Work collaboratively to deliver the ombudsman team's overall objectives.	Mix of legal, regulatory, financial services and dispute resolution backgrounds.

ombudsman

job title

ombudsman

reports to

managing ombudsman

location

London docklands

salary

range

Between £58,000 and £85,000 *plus* flexible benefits and non-contributory money-purchase pension.

aiming high

We have three levels of ombudsman – and we recruit directly into all three levels, depending on experience and expertise. This means that we can offer career progression as your skills and knowledge develop.

We indicate the requirements of the more senior grades of ombudsman where relevant.

purpose of the job

Our job is to resolve disputes. Financial businesses are required by law to listen to their customers' complaints and try and sort them out. But if the consumer remains unhappy, they can come to us.

Initially the consumer's "case" is referred to one of our adjudicators to resolve – and in over eight out of ten cases, this results in the dispute being settled at this stage. But if either side "appeals" the adjudicator's conclusions, the case is referred to an ombudsman in our ombudsman team for a final decision.

The ombudsman team has three key roles.

providing an appeal stage – on the conclusions reached by our adjudicators

This involves issuing legally binding decisions on cases. All ombudsmen work on individual cases, usually focusing on a particular area of casework, such as banking and credit, investment and pensions, insurance or payment protection insurance (PPI).

We have a management structure in place to support teams of ombudsmen in each casework area – ensuring that we have a consistent approach to the way we resolve cases, and that we meet our quality standards.

We expect – and strongly support – the individual professional development of each ombudsman. This is to enable you to build stronger expertise in your casework area and potentially, over time, across wider areas of our work.

acting as a professional leader for our teams of adjudicators

This involves supporting the development of our adjudicators and helping them to learn from the decisions we make. Our ombudsmen do this through a range of activities – including drop-in clinics, workshops and guidance. The aim is to support professional excellence across the whole organisation. We expect our more senior grades of ombudsmen to lead this work.

leading the thinking within the ombudsman service – ensuring insight is shared more widely both internally and externally

This can mean focusing on “lead cases” – particularly challenging cases which will indicate internally *and* externally what our stance is on a specific issue (for example, our decision earlier this year relating to [“volcanic ash-cloud” travel-insurance claims](#)).

It can also mean leading our discussions with the regulators or the financial services sector – for example, on PPI case handling or the implications of new legislation. This involves using our expertise and insight, from the cases we see, to help regulators and the industry understand the implications of our approach for businesses and consumers. We expect our most senior grades of ombudsmen to lead this area of our work.

At the most senior grades, our ombudsmen lead teams of other ombudsmen. Working to a managing ombudsmen, they oversee all aspects of their professional development. This means that ombudsmen at the most senior grades need to be effective leaders and managers, able to get the best out of other senior professionals.

about you

your experience in your career to date

- We need you to have experience of delivering excellent customer service – whether as a manager of a service or just delivering a great service yourself.
- We want to see clear evidence of success at a senior level in your chosen field.
- We are looking for judgement skills – whether in law, in business or in policy environments – as well as experience of making tough, evidence-based and fair decisions.
- For the more senior grades of ombudsmen, we are looking for experience in policy environments – and experience of wider “people leadership” and “thought leadership” roles.
- We would welcome experience in law or in quasi-judicial environments – or in dispute resolution. We have legally binding powers, and our ombudsmen need to have, or to develop, expertise in the relevant area of law.
- Knowledge and expertise in a specific product area of financial services would be desirable – but we will invest in your development to help you gain this.

your skills and approach

open minded and clear thinking – with strong intellectual problem-solving skills

- You need to be able to take complex issues, multiple facts and emotive arguments – and be able to cut through the complexity to reach a fair and reasonable judgement.
- Your decisions are legally binding, so we need to have confidence that you are making decisions which are robust and legally defensible.
- You need to have strong analytical skills – yet be practical. Our role is to resolve individual disputes and to focus on reaching a clear outcome in each case. So you need to be someone who can cut to the chase, however much information is presented to you – while still considering all the evidence presented.
- You must act in a way that is – and is seen to be – open-minded and unprejudiced – deciding each case on the merits of the individual facts involved.

customer focused – but not frightened to take decisions which change people’s lives

- Behind every case are real people – the consumer and the business. There may be large sums of money at stake and the decisions you make can be life changing.
- So you need to be very sensitive to customer needs – ensuring that you make the customer (both the business and the consumer) feel “heard” in presenting their written evidence to you – and communicating your decision in the most appropriate way.
- At the same time you need to make decisions that are *right* – even if you know they’re not what one side will want to hear.

a team player who builds and shares knowledge

- We pride ourselves on being consistent in our approach. This relies on our sharing knowledge widely – both internally and externally. So you need to be someone who prides themselves on learning and building knowledge – not just for yourself but increasingly (for the more senior grades of ombudsman) among your peers and across our organisation more widely.
- You need to be a team player. Our ombudsmen work in teams – and teams of ombudsmen work alongside teams of adjudicators. You must be approachable, collaborative and someone who enjoys working with their colleagues to achieve the best results overall.

delivering what you say you'll do

- It's crucial that you can meet deadlines – and essential that you're well organised.
- You'll be expected to work under pressure when there's a lot on. You need to be someone who – when they say *"I'll phone you on Monday"* – makes sure they really *do* make that call on Monday.
- And you must be someone who cares about achieving results – and delivering a service we can all be proud of.

able to lead wider thinking (for more senior ombudsman grades)

- Our most senior ombudsmen take on the most challenging issues. You'll need to be able to apply the law, and our approach, to new issues – taking into account not only the arguments raised by both parties but also future arguments and issues which might arise.
- Our most senior ombudsmen also lead our wider policy work with regulators, businesses and government. You will need to be able to apply the law, and our approach, to *"what if?"* scenarios. This requires excellent policy development and analysis skills.

excellent leadership and engagement skills (for more senior ombudsman grades)

- Our senior ombudsmen have a crucial role in engaging our people on key case-handling issues. You'll need to have very strong communication skills – able to coach individuals and teams on their approach, give positive and difficult feedback where teams and individuals have not yet got it "right", and provide strong professional leadership to teams of adjudicators.
- Our most senior ombudsmen also engage externally at a policy level – with regulators, businesses, consumer groups and government. You will need to be able to present complex arguments simply – and to engage credibly with a wide range of senior stakeholders.
- Our most senior ombudsmen are also responsible for the development of other panel ombudsmen – so they need strong leadership and management skills.



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interested in what you've heard about the job of an ombudsman ... ?

... here's how to apply

If you think you have the kind of perspective we're looking for – with the open mind, cool head and solid judgement that makes an ombudsman – we want to hear from you!

To apply, please email us at ombudsman.appointments@financial-ombudsman.org.uk, sending us:

- your CV;
- a short covering letter (no more than two sides please!), telling us why you're the right person to become an ombudsman;
- details of your current remuneration and notice period;
- the names of two referees who we could contact if we want to offer you the job (we'll only contact them after agreeing this with you).

recruitment timetable

date	action
Sunday 20 November	advert in the <i>Sunday Times</i>
Wednesday 23 November	advert in the <i>Guardian</i>
Monday 5 December	advert closes – deadline for applications <i>but don't leave it till the last minute – please apply as soon as possible!</i>
mid December to end of January	We'll be contacting selected people to invite them to complete some testing and have an initial discussion with us.
mid December to end of February	We'll be inviting a smaller number of people to come in for a day – for you to find out more about us, and for us to find out more about you.