



consumer consultant  
*seeing what's really going on ...*

Financial Ombudsman Service

December 2011



## **we want you to be someone who really *believes* in what the ombudsman service is here to do ...**

I'm delighted that you're interested in the ombudsman service. If you're reading this, you're probably wondering "is this the right job for me?" So let me tell you a bit more about us and about the role of a consumer consultant at the Financial Ombudsman Service.

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, because it's great working for an organisation which really matters – and which plays such a critical role in society. I get a really great feeling after a day's work that I've made an actual difference. After all, our job is to investigate complaints. And if something's gone wrong, it's our job to put things right.

Over a million people get in touch with us each year – and we run a first-rate customer-contact centre, to explain to people who have a problem with their bank or insurer what their options are and how we can help them. We deal with virtually every issue in financial services – from spread-betting to car insurance – and our front-line consumer consultants build up their expertise gradually across the many different areas we cover. This means there's real variety in the job – and lots of career-development opportunity. In fact, a number of our ombudsmen and senior managers started their careers here as consumer consultants.

So what are we looking for in our consumer consultants? Our consumer consultants come from all walks of life. Many have worked in other customer-contact centres or consumer helplines. Most have worked in jobs with direct contact with customers. Most importantly, we're looking for people with super communication skills.

Everyone who calls us has a problem. And for many consumers, the issue they have is causing them real stress and anxiety. That's why we pride ourselves on being caring and thoughtful in the way we give help and advice. So you'll need to be someone who listens. Who handles really difficult situations sensitively. And who can talk people through what they need to do next – sensitively, persuasively and clearly.

To most of our customers, our consumer consultants are the face of the Financial Ombudsman Service. So above all, we want you to be someone who really *believes* in what the ombudsman service is here to do.

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

We employ over 1,500 people and have more than a million contacts with customers each year. We are, quite simply, the place consumers can come, if they have a dispute with a financial services business that they can't sort out 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](http://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 everything 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.

## consumer consultant

### Job title

consumer consultant

### reports to

team manager

### location

London docklands

### working hours

Our customer-contact centre is open from 8am to 8pm on weekdays and 9am to 1pm on Saturdays. Shift patterns are agreed individually between consumer consultants and their manager.

### salary

#### *starting salary*

£20,000 *plus* excellent benefits and a non-contributory money-purchase pension.

#### *aiming high*

For really outstanding performance, and as your skills and knowledge develop, your salary as a consumer consultant could rise to £30,000.

#### *career development*

A number of our ombudsmen and senior managers started their careers here as consumer consultants – so the long-term opportunities here are significant

### purpose of the job

Our job here is to resolve disputes. Financial services businesses – such as banks, insurers and finance firms – are required by law to listen to their customers' complaints and try and sort them out. But not all complaints get resolved by businesses themselves – and not all consumers know how to navigate the confusing world of financial services.

Over a million people a year get in touch with us for help and advice. Some people have already complained to the business they're unhappy with, haven't got the answer they were hoping for, and want to know what they can do next. Some people are just unsure where to turn to, and may be in need of urgent help – with debt collectors at the door. Others might just want to know if what their insurer is offering them is "fair". And some just want to check progress with us and see how their case is doing.

Your job is to be the face of the ombudsman service – over the phone and in writing. This means taking calls from consumers – and helping direct them on what to do next. It also means answering incoming post – replying appropriately, collating information so that cases can be investigated thoroughly, or escalating more complex issues. And it means *doing what you say you'd do* – following up when you said you would, and generally offering a truly excellent service to the people who use us.

## about you ...

### *your experience*

- We'd ideally like you to have worked already in a "customer contact" role – preferably with experience of talking to customers over the phone.
- We'd also prefer you to have worked in a busy, fast-moving environment, where a lot happens.
- And if you already know about financial services issues – whether from working at a financial services business or with a consumer organisation – that would be an advantage.

### *excellent communication and customer service skills*

- You need to be someone with first-rate listening skills – and someone who can ensure our customers (businesses *and* consumers) feel they've really been "heard".
- Your written communication skills need to be good too. You will have to be able to write brief letters to customers. And your letters will need to read well, without grammatical or spelling errors, and be suitable for the person you're writing to.
- You'll also need to be comfortable talking with people over the phone. This could be sharing good news. But it might also be explaining why we're *not* able to help. In either case, you'll do a thoroughly professional job – leaving the customer feeling we've treated them properly and fairly.

### *a "team player" who shares knowledge*

- We achieve things as a team and not by working alone. So you'll need to be someone who *asks* when you're not sure and who wants to *share* knowledge and learn.
- You'll be someone who's positive, cheerful and who likes people – someone who helps out when your colleagues are busy or if there's a lot on.

### *ability to use your initiative and solve problems*

- Rules and process only get you so far. You need to be flexible – someone who can use their brain and apply common sense.
- Sometimes this means solving problems. That may include "detective work" to get to the bottom of where a complaint has got to – or to work out which business the issue is really about. Because what matters around here is *delivering a superb service for our customers*.

### *delivering what you say you'll do*

- You need to be someone who hits deadlines and who's organised.
- You must be able to work under pressure when there's a lot on.
- And 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!