

**PPI news from Richard Thompson, our principal ombudsman:**



Autumn update 2016

**PPI what's happening autumn update**

You might have seen that PPI has been in the news again. And if you have, then you'll notice that the reports have focused on some pretty big numbers – from big businesses putting aside lots more money to cover the cost of PPI complaints, to the BBC running a story about the large number of people still turning to our service for help.

Big numbers have always been part of the PPI story – did you know, for example, that we've now helped more than one and a half million people with their PPI problems?

But, for us at the Ombudsman Service, it's just as important to focus on what's behind all of these numbers – real people with all sorts of things going on in their lives apart from whatever might be happening with their finances. A few weeks ago, when I was thinking about my next update, this service took part in National Customer Service Week. As part of that our people shared some of our customers' stories – and it really made me think about the difference we can make in people's lives.

One example that really stood out for me concerned one of our customers who'd been struggling with some stress-related health issues. Of course there are many and varied factors that can impact on someone's mental health – but it certainly doesn't help if you're locked in an seemingly endless dispute about your finances.

We're an independent and impartial service – we don't take sides between a consumer and a business when we're deciding a case. But we do take care to ensure that everyone has the chance to put across their side of the story – and for some people that's more difficult to do than others.

What really struck me about this case was the care our ombudsman took to make our customer feel listened to and supported – whether that meant helping them find the best way to explain what was going on, or going the extra mile to show not only that we were listening, but also that we understood. After we sorted things out, they sent us a really lovely email telling us that our ombudsman had done more than just help them resolve an issue with their bank – they'd given them the courage and

support to talk openly about their condition for the first time. That's something that can be genuinely life-changing.

Of course, not all the feedback we get from our customers is this positive – and I know there's more we can do for some of the people who need our help. We want to give a great service to every customer – and that means being ready to do things a bit differently if we can see that someone needs a bit of extra help.

So, if there's something we should know that might make a difference to the way we deal with your case, or anything we can do to make it easier for you to talk to us – just let us know and we'll see what we can do to help.