



we're looking for people with a special kind of perspective

I'm delighted that you're interested in the ombudsman service. 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 case assessor.

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 much 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 really happy I joined. Why?

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

Over a million people get in touch with us each year. We deal with virtually every issue in financial services – from spread betting to car insurance. But at the moment our big focus is on resolving complaints about payment protection insurance, or PPI. PPI is a type of insurance that covers your loan or debt repayments if, for example, you can't work because of illness, or if you're made redundant.

Over the past six months, we've seen a steep increase in the number of complaints to do with PPI, in particular from people who think they may have been 'mis-sold' this type of insurance by a financial institution. And when they get in touch with us, it's up to our case assessors to talk to them by phone, find out as much as they can about the problem, and help them figure out what to do next.

continued overleaf ➔

So what makes a first-rate case assessor? First, you'll need to be a good listener. Everyone who calls us has a problem, and for a lot of those people, that problem is causing them real stress and anxiety. So you'll need to be able to handle difficult situations and talk people through what they need to do next. And you'll need to be able to do it sensitively, clearly and persuasively.

Secondly, you'll need to be confident about solving problems. There will be times when you have to do some detective work to get to the bottom of what a complaint is really about. You'll have to make decisions quickly, and you might only have limited information – so you'll need to use your initiative and common sense.

Our people come from a wide range of backgrounds, and many join as graduates who are new to financial services. If you've got experience of dealing directly with the general public – perhaps from a part-time or holiday job – it'll prepare you well for becoming a case assessor. Above all, you'll be someone who really believes in what the ombudsman service is here to do: help people.

If this sounds like you, please do apply. Joining the ombudsman service was one of the best decisions I ever made.



Natalie Ceeney CBE

chief ombudsman and chief executive



case assessor

job title:	case assessor
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. You will agree your shift pattern with your manager.
salary:	<p><i>starting salary</i> – £22,000 a year, plus benefits and a non-contributory money purchase pension.</p> <p><i>after six months</i> If we are happy with your performance, your salary will rise to a minimum of £23,500 a year.</p> <p><i>aiming high</i> Our case assessors who perform well can apply to join our adjudicator team. They deal with more complex casework and the very best adjudicators can earn up to £47,000 a year.</p>

about the job

You will be resolving disputes between financial services firms and their customers – so you will be the face of the ombudsman service, speaking to customers over the phone and in writing.

Some customers will have already complained, not got the answer they were hoping for, and be looking for help on what they can do next. Some will be unsure where to turn to, and may be in need of urgent help. Some might want to know if what the financial services firm is offering them is fair. Or some might simply be checking how their case is going.

When we take on a consumer's case, your job is to work out what really happened and make a fair and reasonable decision on the outcome. You will follow up with the consumer or firm whenever you need to, and always do what you have said you will do – like calling when you said you would. You will need to write to both parties to inform them of your decision, so every letter you write will be clear and accurate.

It is important that we are able to communicate the outcome to the consumer and the firm promptly and clearly to ensure they understand why we made that decision.

about you

you will have experience of

- Working with people from a range of different backgrounds. You might have gained this experience in an office environment or in the service industry.
- Working in an intellectually challenging environment, where you have had to show problem solving skills. That could be through academic achievement, or in previous jobs.
- Working in a busy environment.
- You won't have to know about any particular aspect of financial services – our experts will train and support you throughout your time with us.

you have excellent communication and customer service skills

- You are a very good listener and can make sure our customers (firms and consumers) feel they really have been heard.
- Your written communication skills are good, too. So you can write letters to customers, and make sure they read well, without grammatical or spelling errors. And you can make sure the letters are suitable for the person you're writing to.
- You are comfortable with talking to people on the phone. That includes giving good news, but also explaining why, sometimes, we're not going to be able to help someone. Whatever the news, you handle it professionally, leaving the customer feeling we've done our job properly and fairly.

you work well in a team

- You ask when you are unsure, share what you know, and learn from others.
- You are positive and generally cheerful – someone who helps out when your colleagues are very busy.

you can use your initiative and solve problems

- You bring common sense to every situation.
- When you see something that doesn't look quite right or you think we could improve, you let us know.
- You are good at solving problems. That could include doing detective work to get to the bottom of a complaint, or working out which firm the issue is really about.
- When reading documents and looking for information, you can spot the relevant details quickly, while making sure you don't miss anything important.

you do what you say you will

- You hit deadlines and targets. You're organised and can follow processes.
- You can work under pressure when there is a lot going on.
- You care about the quality of your work. You always double check it and make sure it's right.
- When you say "I'll call you on Monday", you do.

TWO SIDES TO EVERY STORY

a rewarding career at the ombudsman service

our benefits

We offer a flexible benefits plan – this means you can create a benefit package to suit your circumstances by boosting or cutting back on any of our core benefits.

These include:

- membership of our money-purchase pension scheme
- 25 days' holiday
- private medical care
- life assurance
- permanent health insurance
- accidental death and injury cover

You can also choose from our extra benefits, such as critical illness cover, dental cover, travel insurance and season ticket loans.



**Financial
Ombudsman
Service**

**Getting financial problems sorted is our job
– and it could be your job too.**

At the Financial Ombudsman Service we employ a wide range of people with all kinds of skills.

For more information and to register your details with us, go to financial-ombudsman.org.uk/careers





Financial
Ombudsman
Service

team manager's profile



Tom Whittington is a team manager at the Financial Ombudsman Service. He tells us how he made the transition from law graduate to one of our adjudicators, and then became a team manager in just over a year.



I studied law at university, then went on to do the Bar Vocational Course. At the end of the course, I realised how competitive it was to find a pupillage, so I decided to see what else was out there.

I wanted a job that would use the skills I learnt in my law degree. So I applied for the job as an adjudicator at the Financial Ombudsman Service. It caught my attention because it involved deciding the outcome of cases, the salary was good and I'd be able to use my research and persuasive writing skills. It was an added bonus that the hours were flexible and that some of my friends already worked there.

I started in July 2010 in the insurance team. My job involved sifting through lots of information about cases where buildings had been damaged or contents had gone missing. I did more research if some things weren't clear or there were gaps in the case, and then I used the evidence to make a well-reasoned argument. I had to let the customer know if we could continue with their case or not, over the phone or in a letter.

In October 2011, I was promoted to team manager – my biggest career highlight so far. I'm now working on my managerial skills – learning to develop people and help them improve how they approach their cases.

I really like being part of an organisation that makes a difference. And because we're not out to make a profit, our work is all about helping people. The biggest challenge is dealing with the cases where customers are upset and get emotional. It's difficult if you feel empathy for them, but it's our job to be impartial.

It's quite a young workforce here and we're all like-minded people. So there's always a friendly atmosphere and the social side is great – I play football with colleagues once a week, and there are always team activities and outings to look forward to.

If you've got a degree in law, history, English or any other subject that involved sifting through and analysing large amounts of information, then you'll enjoy this job.

