

our plans for  
**the year ahead**



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**om buds man**

want to try something different?  
give it a go

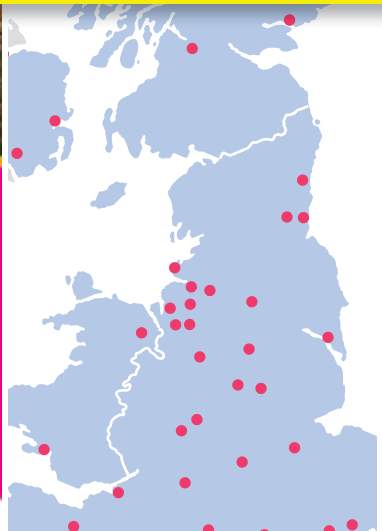


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On Time  
7:50pm  
Delayed  
Boarding  
On Time

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talk to the ombudsman



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**Tony Boorman** ombudsman

Each year we spend January and February consulting publicly on our plans and budget for the year ahead. This includes looking at past, present and future trends and indicators, and agreeing our direction, priorities and workload for the future.

During 2013 consumers referred record numbers of complaints to us – up to 2,000 new cases a day. Three quarters of these complaints were about mis-sold PPI. We responded by making the necessary investment and significantly increasing our capacity to be able to handle the unprecedented workload. This now means we should be well placed to resolve more cases in 2014/2015 than ever before.

The extraordinary volumes of PPI complaints we saw in 2013 now look as if they're at last starting to decline – and that has to be welcome news for everyone. But we're still a long way from being able to say that PPI is sorted once and for all. We still expect significant numbers of consumers to refer PPI problems to us in the year ahead – and we still face the considerable challenge of managing a very large stock of existing PPI cases. This means we will continue to rely on the patience of consumers and the cooperation of businesses to get us through the substantial PPI workload over the next few years.

Away from PPI, we're hoping to see the volume of complaints in many areas start levelling off. But we recognise that our ability to settle disputes as efficiently and promptly as we would like could be affected by growing numbers of cases involving consumer debt and by public confidence in financial services remaining patchy at best.

This highlights the ombudsman's role and responsibility more generally: to help businesses do more to show their commitment to listening to their customers' concerns, as they seek to rebuild trust; and to help consumers learn from where things have gone wrong in the past, to become more confident and savvy customers of financial services in future.

**March 2014**

# what we're here for

**We were set up under the *Financial Services and Markets Act 2000* to resolve individual disputes between consumers and financial businesses – fairly, reasonably, quickly and informally.**

- We handle complaints about all kinds of money matters – from insurance and mortgages to savings and credit.
- If a financial business isn't able to resolve a customer complaint, we can step in to settle the dispute. But the business must have the chance to sort things out itself first.
- We are independent and impartial. When we decide a complaint, we look carefully at both sides of the story and weigh up all the facts.
- If we decide the business has treated its customer fairly, we explain why. But if we decide the business has acted wrongly, we can order matters to be put right.
- Our service is free to consumers.
- Consumers do not have to accept any decision we make. But if they accept an ombudsman's decision, it is binding on both them and the business.
- We do not write the rules for financial businesses – or fine them if rules are broken. That is the job of the regulator.
- Everyone can learn something from complaints – so that what has gone wrong in the past need not happen again. This is why we have a crucial role in sharing what we see – to help prevent future problems.



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# what matters to us



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.

## in their own words

We've been working with a youth club called SE1 United on a short film about staying money savvy. We showed the film – called *do the right thing* – as a movie trailer at cinemas in Belfast, Glasgow and Bluewater shopping centre in Kent.

'We can all take a little more care handling our money. But if you do find yourself in a sticky situation, the ombudsman may be able to help'



Our research has shown that people like the word *ombudsman* – but sometimes worry about how to say it. So we're helping to make the ombudsman more pronounceable – and more approachable – on the sides of buses in Northern Ireland, in washrooms in Scotland and all kinds of other practical places.

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# planning ahead

The past decade has shown that our workload can be very difficult to forecast with any degree of certainty – as it depends to a very large extent on external factors over which we have no control.

The chart on pages 16 and 17 shows some of the external events that have had an impact on us over the last decade – sometimes in ways that no one predicted at the time.

In fact, a wide range of external factors affect the levels of demand for our service – both in terms of the numbers and the types of cases referred to us. These include:

- how the economy and financial markets are performing – and the way this affects consumers and businesses, both directly and indirectly;
- the level of public trust in financial services;
- consumers' ability, confidence and determination to pursue complaints;
- how well businesses handle complaints when their customers first raise them – and the extent to which businesses co-operate with us after that, for example, by understanding the ombudsman's approach and applying it to other cases;

- the level of awareness of the role of the ombudsman;
- the extent of any regulatory action when wider problems are identified;
- the activities of claims-management companies;
- publicity in the media, information and campaigns on the internet, and the popularity of social media.

In October 2013 we received our millionth complaint about mis-sold PPI. Two thirds of these million cases had been referred to us in just 18 months. During 2013 up to 3,000 new PPI cases were referred to us each working day.

Financial businesses are now reporting that the levels of PPI complaints they are receiving are starting to decline. This should be reflected in reducing numbers of PPI disputes referred to the ombudsman service – with 200,000 new PPI cases forecast for 2014/2015 (compared with 350,000 forecast for 2013/2014).

So the challenge ahead for us will be to manage a very large stock of *existing* cases while dealing with falling numbers of *new* cases. Having to deal with this kind of volatility in our work load gives rise to significant operational and financial complexities.

## your views

Responses to the public consultation on our *plans and budget for 2014/2015* broadly supported our proposals on funding our service in 2014/2015 (see page 12) and on the likely workload in the year ahead.

However, many people acknowledged the difficulty of forecasting future numbers of complaints – and suggested that PPI complaint volumes could remain high.

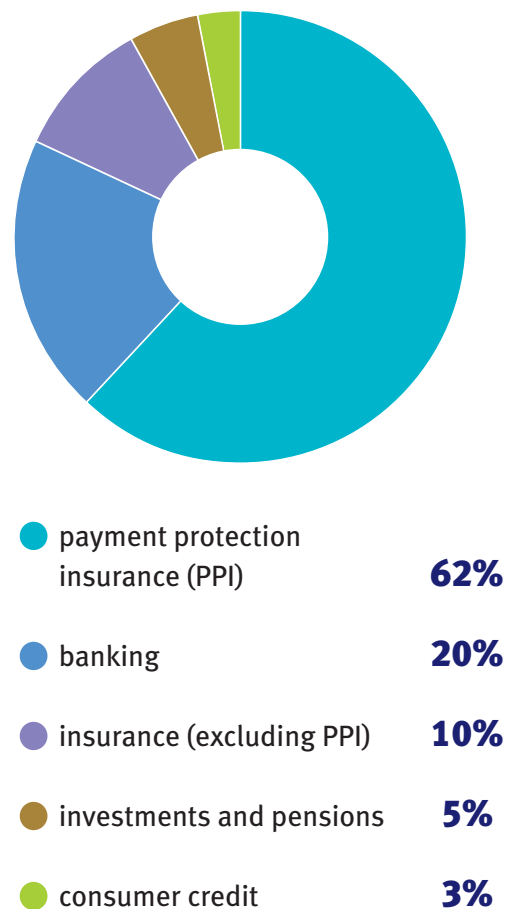
Consumer organisations and businesses agreed the importance of our maintaining quality and consistency, while resolving cases as quickly as possible. But this could be affected by:

- a larger proportion of harder-fought disputes, resulting from low levels of consumer confidence in financial services and the difficult economic environment;
- the growing number of more complex cases in our workload – with more “routine” complaints now being identified and resolved much earlier in the process;
- unexpected surges in new complaints – disrupting plans to manage and reduce large stocks of existing PPI cases;
- significantly more cases requiring the involvement of experienced case handlers and more formal decisions by our ombudsmen; *and*
- more complaints involving consumer debt and financial difficulty.

Taking into account the feedback from our public consultation – and subject to the uncertainties and challenges described here – our plans for the coming year involve our having the capacity and flexibility to:

- answer 1.8 million front-line consumer enquiries;
- take on 320,000 new cases; *and*
- continue to settle record numbers of disputes about mis-sold PPI – an unprecedented 320,000 cases.

### the types of new cases we expect to get in 2014/2015



# staying ahead

We are committed to developing and strengthening our service – to meet the needs of our customers in a changing world and to respond to continuing volatility in demand for our service. The priorities and plans we have agreed for this year continue to reflect these commitments.

## commitment 1 to deliver a trusted, fair and easy-to-use service – for everyone

The ombudsman service sees the hardest-fought disputes, which financial businesses and consumers have already tried and failed to resolve themselves.

We need to *be* – and be *seen to be* – fair and impartial. We want our service to be trusted and recognised as high quality. And we want to be open and accessible to everyone, from all backgrounds.

We believe we can continue to do more to make our service easier to use – both for consumers (especially those more likely to struggle with process and officialdom) and for businesses (who tell us they want as little “red tape” as possible).

In the coming year our continuing priorities are to:

- Ensure that quality, fairness and trust are at the heart of everything we do.
- Show that our approach is consistent, clear and transparent for all our users and stakeholders – including adding over 30,000 more ombudsman decisions to our searchable online database.
- Make ourselves as accessible as possible to everyone – with outreach work to help connect with those consumers who know less about us and a stakeholder-engagement programme for businesses and their trade associations.
- Continue to expand our use of social media and digital content to reach wider audiences.
- Having achieved “Leaders in Diversity” accreditation in 2013, to continue to make our commitment to diversity and inclusion an integral part of our work.







## commitment 2 to put knowledge and expertise at the heart of everything we do

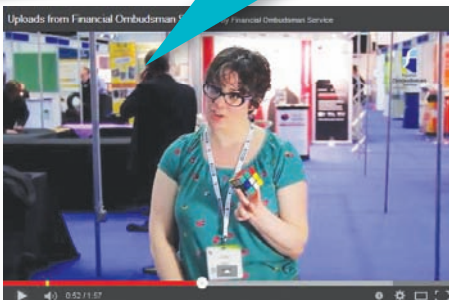
Professionalism is at the heart of everything we do. This professionalism depends on our people having the right knowledge and expertise to do their work consistently to the highest standards.

We want our staff to continue learning and developing skills that help them deal with a wider variety and complexity of casework.

### in their own words

We asked people at the Trading Standards conference what object the ombudsman made them think of ...

*'... a Rubik's cube - because the ombudsman sorts out all the pieces of the puzzle'*



In the coming year our priorities are to:

- Ensure our values remain central to our approach to attracting, retaining and developing the right staff.
- Identify and nurture talent, developing those of our people who have the potential to be the very best.
- Continue to invest in our ombudsmen as mentors and coaches – at the core of the professional leadership of our service.
- Rethink our approach to “knowledge-management”, to maintain consistency and to ensure all our people have the information and know-how they need.
- Invest in our staff by offering everyone at least five days of skills training and professional development.
- Continue to be a place where people want to come to work and be the best they can.



the year ahead

our plans for

## commitment 3

### to be flexible, reliable and effective

The level of demand for our service is generally recognised as being particularly difficult to forecast with accuracy.

This was one of the key findings of the National Audit Office (NAO) who published its review of our efficiency in 2012.

We see volatility in case volumes – as well as in the mix of types of cases. However, the service we deliver should be consistently good – regardless of the volatility we have to plan for and deal with.

This is why we continue to keep our operational model under review – to ensure we have the flexibility to respond efficiently and reliably to variable demand.

In the coming year our priorities are to:

- Reduce the time it takes us to resolve cases wherever possible – recognising the challenges of managing an existing PPI workload of some 400,000 cases and the impact that the behaviour and co-operation of businesses can have on our ability to get quick answers to people’s problems.
- Meet new needs – for example, as we respond to the problems faced by more people experiencing financial difficulty.

- Continue to innovate and streamline our service – to ensure the efficient handling of cases and make the best use of resources.
- Carry out the smooth transfer of businesses previously covered by our “consumer credit jurisdiction” to our “compulsory jurisdiction” – when the regulation of consumer credit passes from the OFT to the FCA in April 2014.
- Develop our “horizon scanning” skills and capability – so we can rapidly identify new issues and respond to changes in the volumes and types of cases referred to us.
- Track the underlying costs of handling different types of cases in varying circumstances, and keep under review the costs and efficiencies involved.
- Build on the work of the latest of our three-yearly external reviews – with the Future Foundation giving us insight into how the world is changing and how this is likely to affect the relationship between businesses and their customers over the next decade.

## commitment 4 to run a “lean” and efficient organisation

We want to invest in our service where there are clear benefits in doing so. But we know how important it is to keep our overall costs as low as possible to those who fund us.

In particular, we recognise the longer-term benefits in cost and efficiencies through greater use of electronic and web-based technology. This is why we are committed, for example, to “e-enabling” our service.

Our ongoing e-enablement programme is intended to deliver not only service improvements, but also more cost-effective processes and lower transaction costs for users.

But we are also committed to ensuring our service remains accessible to those consumers who prefer to deal with us through more traditional channels.

In the coming year our continuing priorities are to:

- Control the costs of “doing business” with us – working with businesses to make our “end-to-end” processes as efficient as possible.
- Extend our use of electronic files as part of our case-handling process.
- Develop the use of online portals and electronic communication for our larger users.
- Review our internal governance processes as we operate on a larger scale.
- Improve our environmental sustainability as we move the majority of our staff together under one roof in new accommodation at Exchange Tower in East London.
- Develop our “continuous improvement” focus – to help ensure we have a robust platform on which we can handle future challenges efficiently and effectively.
- Scrutinise and control our underlying costs – and be accountable for how we spend our money.
- Develop a constructive working relationship with our new auditor, the NAO.

## in their own words

Lucy Wilson @lucycrisp  
just spoken to a nice chap @FinancialOmbuds was def worth  
a call even if he didn't say the words I wanted to hear!

Expand

↩ Reply ↻ Retweet ★ Favorite ⋮ More

## commitment 5

### to share our experience and insight – helping to prevent future problems

Our work is about putting things right when they have gone wrong. But this is only part of the challenge. It is essential that lessons are learnt, to prevent the same thing happening again.

To help with this learning – and to show that we are consistent in our approach – we need to be clear and open about what we see and what we do.

Following Lord Hunt’s review of our accessibility and openness in 2008, we have been publishing substantially more information. This includes details of our approach to the wide range of complaints we see most frequently (in our *online technical resource*), as well as complaints data about individual financial products and individual businesses.

In the coming year our continuing priorities are to:

- Share more with key stakeholders about what we do and what we see, to help prevent future complaints.
- Publish a further 30,000 ombudsman decisions online – together with detailed quarterly and half-yearly data on the complaints we handle.
- Keep working with businesses, claims-management companies and consumer groups, to help them resolve issues themselves where possible.
- Maintain a strong, effective working relationship with the Financial Conduct Authority (FCA) – in particular, as it takes over responsibility for regulating consumer credit from April 2014.
- Work closely with stakeholders in the UK and European Union, as EU member states, including the UK, consider how to implement new legislation on dispute resolution.
- Run an outreach programme to meet face to face our customers, stakeholders and others interested in the ombudsman – the length and breadth of the UK.

# how we will deliver – key measures

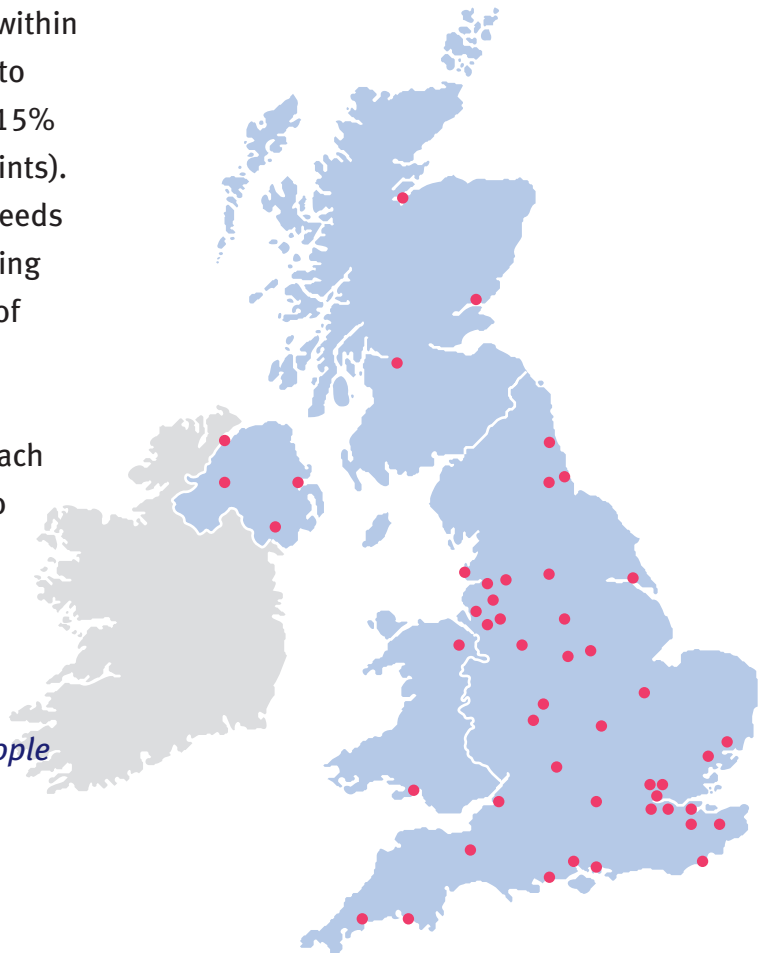
There are key measures which will show if we have achieved the priorities we have set ourselves (see pages 6 to 10). By the end of the financial year 2014/2015 we will have:

- Met our service standards and achieved a customer satisfaction rate of 90% in responding to the 1.8 million front-line enquiries we expect to receive.
- Resolved half of all cases (other than those involving PPI) within three months.
- For PPI cases – kept customers informed about progress on their complaint – with an early assessment of each case as soon as possible.
- Ensured we have the capacity – within the agreed budget – to respond to fluctuations in demand of up to 15% (for cases other than PPI complaints).
- Identified and met the specific needs of individual customers – providing our service across a wide range of languages and formats.
- Seen continuing diversity in our customers – reflecting our outreach work to connect with people who know less about us.

## **outreach work**

*during the year we'll be running events across the UK to meet people and businesses and listen to what they tell us*

- Sought regular feedback and ratings from our customers – to measure how we are doing and where we can improve.
- Two thirds of our customers saying they would recommend us to their friends and family – whatever the outcome of their own personal complaint.
- Held regular complaints-handling training days across the UK both for front-line community workers and for smaller businesses who have less direct contact with the ombudsman.
- Continued to expand the information on our website – including more technical resource and more video content.



# how we will deliver – our finances

## funding our service

Our plans for the financial year 2014/2015 include handling 1.8 million front-line consumer enquiries and settling a record total of 440,000 cases (including 320,000 PPI complaints).

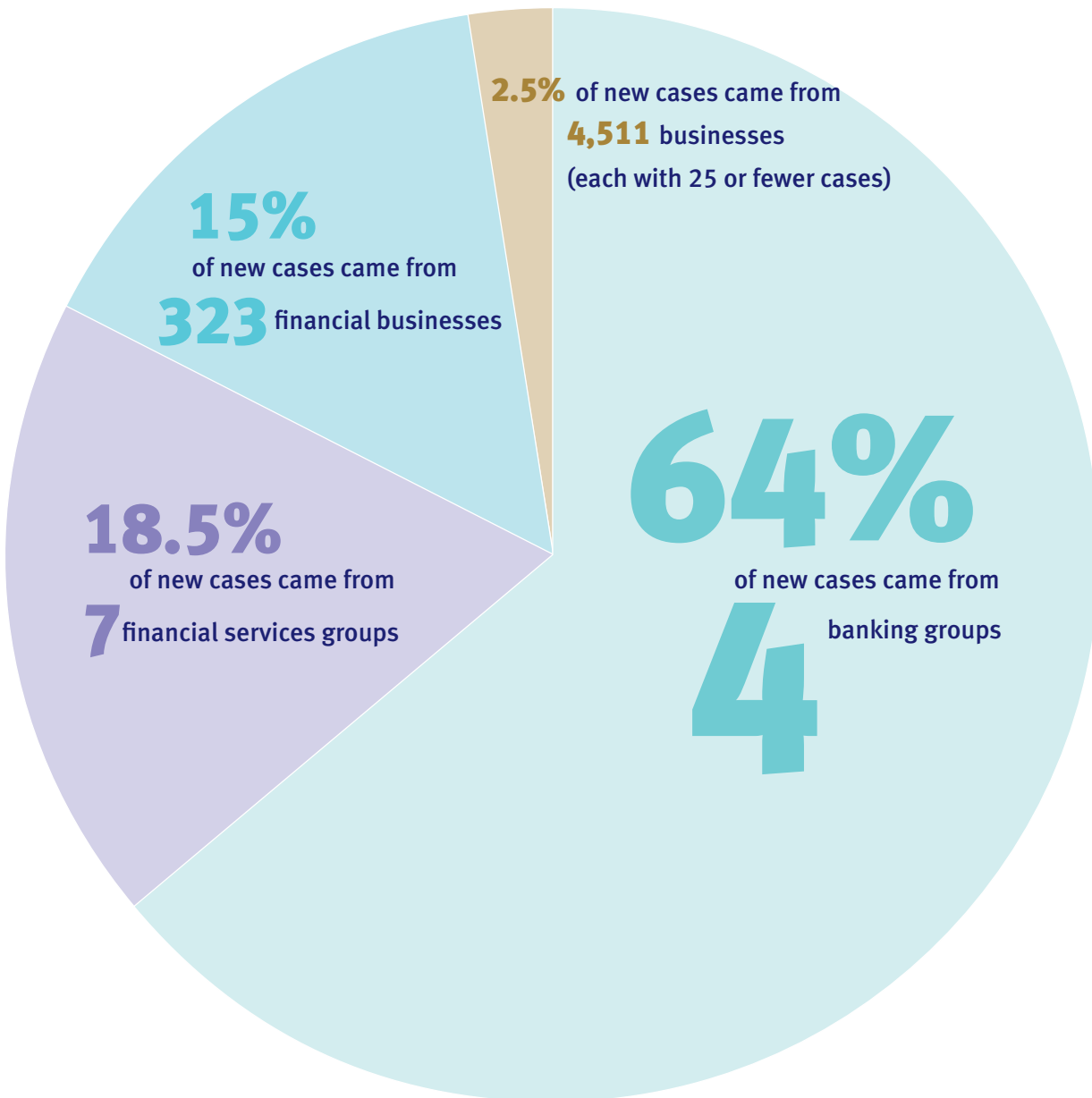
Taking into account the volatility, uncertainties and challenges described on page 4, this will involve:

- total operating costs of £277.4 million (of which 79% relates to staff costs);
- total income of £251.7 million – reflecting a reduction of 20%; *and*
- a unit cost of £629 (compared with a budgeted unit cost of £690 for 2013/2014).

The funding arrangements needed for us to do this include:

- freezing the individual case fee paid by businesses at £550;
- continuing to give each business 25 free cases – so that the vast majority of businesses still pay no case fees;
- extending the group-account charging arrangements to a further four of the largest businesses – so that around three quarters of our expected workload will be paid for on this more financially stable basis by the businesses whose customers use us most;
- maintaining the levy – calculated in line with the estimated proportion of complaints across the different financial sectors – at its current level of £23.3 million, ensuring the overall cost to the financial services industry is no more than it was in 2013/2014;
- no longer charging businesses a supplementary case fee of £350 for each PPI mis-selling complaint (after the 25th case) now that the ombudsman has geared up resources sufficiently to tackle the unprecedented PPI workload; *and*
- retaining financial reserves to enable us to meet the PPI challenges and uncertainties ahead.

## where do our complaints come from?



figures for January to December 2013

## expected number of consumer enquiries

	2012/2013 actual	2013/2014 consultation forecast	2014/2015 budget
phone calls	1,067,607	1,200,000	1,000,000
written enquiries	1,093,832	1,000,000	800,000
<b>total</b>	<b>2,161,439</b>	<b>2,200,000</b>	<b>1,800,000</b>

## expected number of new cases

	2012/2013 actual	2013/2014 consultation forecast	2014/2015 budget
banking	68,706	60,300	64,000
consumer credit	8,470	7,700	8,000
insurance (not including PPI)	33,172	33,000	32,000
investments and pensions	19,834	16,000	16,000
PPI (payment protection insurance)	378,699	350,000	200,000
<b>total</b>	<b>508,881</b>	<b>467,000</b>	<b>320,000</b>

## expected number of resolved cases

	2012/2013 actual	2013/2014 consultation forecast	2014/2015 budget
banking and credit	74,002	70,000	72,000
insurance (not including PPI)	30,353	36,000	32,000
investments and pensions	17,553	19,000	16,000
PPI (payment protection insurance)	101,321	310,000	320,000
<b>total</b>	<b>223,229</b>	<b>435,000</b>	<b>440,000</b>



## our income and expenditure plans

	2013/2014		2014/2015
	budget	consultation forecast	budget
<b>income (£m)</b>			
case fees	62.8	68.1	63.3
supplementary case fees	21.1	28.2	–
group fees	177.1	191.5	163.4
compulsory jurisdiction levy	23.0	23.3	23.3
consumer credit jurisdiction and voluntary jurisdiction and other income	1.9	2.5	1.8
<b>total operating income</b>	<b>285.9</b>	<b>313.7</b>	<b>251.7</b>
deferred income	(60.6)	(74.4)	–
deferred income release	58.3	66.3	67.4
<b>total income</b>	<b>283.6</b>	<b>305.6</b>	<b>319.2</b>
<b>expenditure (£m)</b>			
staff and staff-related costs	200.5	184.7	219.9
professional fees	14.4	10.6	11.7
IT costs	12.8	8.9	7.4
premises and facilities	28.9	20.9	26.0
other costs	5.2	1.3	1.9
depreciation	4.0	5.4	9.7
bad debt write-off	1.1	0.7	0.8
<b>total operating costs</b>	<b>266.9</b>	<b>232.5</b>	<b>277.4</b>
<b>operating surplus/deficit (£m)</b>	<b>19.0</b>	<b>81.2</b>	<b>(25.7)</b>
<b>surplus/deficit (£m)</b>	<b>16.7</b>	<b>73.1</b>	<b>41.8</b>
estimated number of new cases	385,000	467,000	320,000
estimated number of resolved cases	385,000	435,000	440,000
unit cost (£)	690	533	629
case fee (£)	550	550	550
number of free cases	25	25	25
PPI supplementary case fee (£)	350	350	–

# our caseload over the last decade

43,330  
new cases

62,170  
new cases

97,901  
new cases

110,963  
new cases

112,923  
new cases

94,392  
new cases

## events over the last decade

### 2002

**Jan:** ombudsman's decision upholds the lead case of "Mr & Mrs A" against Halifax plc on dual (standard variable) base rates

**Jan:** euro notes and coins are issued across Europe

**Nov:** Norwich & Peterborough Building Society's judicial review of the ombudsman's approach to superseded accounts (TESSAs replaced by ISAs)

**Dec:** we announce plans to open our "voluntary jurisdiction" – for some complaints that would not otherwise be covered by our remit

### 2003

**Jan:** FTSE 100 falls to 3567

**Feb:** first identified case of the respiratory disease, SARS

**Mar:** Iraq War begins with the invasion of Iraq by the US and Allied forces

**Jun:** UK decides against adopting the euro

**Jul:** we publish a guide to our work on "splits" complaints – as cases peak at a rate of 50 a week

**Dec:** we have 700 employees – with over 150 working just on mortgage endowment cases

### 2004

**Jan:** our board commissions Bristol University's Personal Finance Research Centre to review our quality, consistency, process and value

**Feb:** social network service *Facebook* launched by Mark Zuckerberg

**Mar:** incoming complaints about "precipice bonds" peak at a rate of 150 a week

**Jul:** we consult jointly with the FSA on handling cases with "wider implications"

**Oct:** mortgage brokers come under our remit

**Nov:** Abbey National plc becomes part of Grupo Santander

### 2005

**Jan:** insurance brokers come under our remit

**Mar:** incoming mortgage endowment complaints peak at a rate of 1,300 a week (two-thirds of our workload)

**Mar:** Walter Merricks, chief ombudsman, upholds the lead case of "Ms E" against Equitable Life

**May:** IFG Financial Services Ltd's judicial review of the ombudsman's "fair and reasonable" approach

**Jul:** co-ordinated terrorist attacks on London kill 56 people

**Sep:** National Savings & Investments (NS&I) come under our remit

**Oct:** bird flu reaches Europe

### 2006

**Jan:** we have 1,000 employees – including 30 ombudsmen

**Mar:** English-language *Wikipedia* reaches its one millionth article

**Mar:** council workers strike over pension rights

**May:** we publish a discussion paper on options for the future funding of the service

**May:** "fathers 4 justice" campaigners invade the National Lottery TV studio

**Oct:** UK government publishes the *Stern Review* on the economics of climate change

### 2007

**Mar:** we see incoming complaints about unauthorised overdraft charges at a rate of 500 a week

**Apr:** consumer credit complaints come under our remit

**Apr:** the Ministry of Justice starts to regulate claims-management companies

**Jun:** severe flooding in Hull and South Yorkshire

**Jul:** Office of Fair Trading's test case in the High Court on unauthorised overdraft charges – with all cases put on hold

**Sep:** quarterly gross mortgage lending reaches a record high at £98.6 billion

**Oct:** FTSE 100 rises to 6,722

508,881  
new cases

264,375  
new cases

206,121  
new cases

163,012  
new cases

123,089  
new cases

127,471  
new cases

## 2008

**Mar:** incoming complaints about the sale of payment protection insurance (PPI) rise from an average of 35 a week to over 200 a week

**Apr:** publication of Lord Hunt of Wirral's review of our openness and accessibility

**Sep:** failure of Bradford & Bingley plc; and Lloyds TSB agree rescue takeover of HBOS

**Oct:** the government announces it will take a controlling stake in the Royal Bank of Scotland Group

**Nov:** freight-forwarders invited to join our "voluntary jurisdiction"

## 2009

**Jan:** travel insurance that is sold with holidays comes under our remit

**Jul:** "sale and rent-back" businesses come under our remit

**Sep:** we start publishing six-monthly complaints data on individual businesses

**Nov:** Supreme Court's ruling on the fairness of unauthorised overdraft charges

**Nov:** money transfer operators come under our remit

## 2010

**Mar:** we have 1,500 employees – including 55 ombudsmen

**Apr:** ash from an erupting Icelandic volcano grounds flights across Europe

**Jun:** we receive our millionth case

**Oct:** British Bankers' Association (BBA) announces judicial review of PPI-related matters

**Dec:** we are receiving PPI complaints at a rate of up to 2,000 a week

**Dec:** Natalie Ceoney, chief ombudsman, suggests in *ombudsman news* that "the way to generate positive 'word of mouth' is to make it easy for customers to complain – and to handle those complaints well"

## 2011

**Mar:** tsunami in Japan

**Apr:** Court ruling in favour of the ombudsman's and FSA's approach to handling PPI complaints – following the judicial review brought by the BBA

**Aug:** civil disturbances across UK cities

**Aug:** downgrading of US debt from its triple-A status

**Sep:** the Independent Commission on Banking recommends that banks' retail and investment operations are separated

**Oct:** FTSE 100 dips below 5,000

**Nov:** we receive up to 3,000 PPI complaints each week

## 2012

**Jan:** National Audit Office (NAO) publishes its review of our efficiency

**Feb:** UK unemployment rate reaches 17-year high of 8.4%

**Mar:** Encyclopaedia Britannica announces it will no longer publish in print

**Jul:** Olympic games open in London

**Jul:** we receive our 1.5 millionth case

**Oct:** we receive our 500,000th PPI case

**Nov:** Gangnam Style becomes the world's most viewed YouTube video with over 800 million views

**Dec:** UBS bank is fined \$1.5 billion for its role in manipulating LIBOR

## 2013

**Jan:** "meat scandal" as meat labelled beef is found to be horse

**Apr:** Financial Services Authority is replaced by the Financial Conduct Authority

**Jun:** former CIA contractor, Edward Snowden, exposes international surveillance of phones and internet

**Jul:** over 100,000 people are estimated to have been killed in the Syrian civil war

**Oct:** we receive our millionth PPI case

**Nov:** Typhoon Haiyan strikes the Philippines with winds of over 195mph

**Dec:** FCA fines Lloyds Banking Group £28m – its largest ever fine for retail conduct failings



## how to contact us

### ■ phone

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**0800 023 4 567**

switchboard 020 7964 1000

from outside the UK +44 20 7964 1000

### ■ write

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London E14 9SR

### ■ email

[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### ■ online



[financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)

Just let us know if you need information in a different language or format (eg Braille or large print).