

Accessible Services for You



❖ **In a busy world, with a never-ending** “to do” list, you might not have time to wonder “what is an ombudsman?” And perhaps even if you did, it might not be immediately obvious why an ombudsman could be relevant to you. But the Financial Ombudsman Service is finding that more people than ever before are turning to the free service for help sorting out a dispute with a bank, insurance company or other finance firm.

The ombudsman is committed to equal access to its service for everyone. As part of this commitment it is keen for “trusted individuals” – who people turn to for help and advice – to understand what the service does and how it may be able to help.

Set up by law, the ombudsman’s job is to help people settle disputes with financial businesses that they’ve not been able to sort out for themselves. It’s perhaps no surprise that in the current economic climate people are bringing a wide-range of disputes for the ombudsman to resolve – from motor insurance to mortgages and credit cards to critical illness insurance.

The good news is that financial businesses are often able to sort out the majority of problems directly with the consumer – without the ombudsman service needing to become more involved. But if the ombudsman is needed as an independent expert to sort things out, the consumer can bring their complaint directly or – if they prefer – they can ask a friend, relative or adviser to deal with the ombudsman on their behalf.

Accessible for all

The ombudsman is committed to being accessible to the individual needs of all the consumers who use its service. The ombudsman’s website offers information in a range of formats including mp3, video, easyread and British Sign Language. The ombudsman also provides information in large print, on audiotape or CD, and can make and receive calls using TypeTalk.

Additionally, every year consumers with a wide range of different preferred languages contact the ombudsman. This year the ombudsman has dealt with consumers in over 40 languages including Tosk Albanian and Congolese Swahili.

Out and about – come and meet the ombudsman

Every year the ombudsman takes part in a large number of regional and community events, so that it can meet people face-to-face and let people know more about the service. You can find out about the latest events where you can come and meet the ombudsman on the ombudsman website.

Focusing internally

As well as working with a wide range of external stakeholders, the ombudsman recognises the importance of its own employees understanding the different needs of consumers who access the service.

The ombudsman recently worked with representatives from Scope, RNID, Help the Aged, the British Dyslexic



Association and National Autistic Society on a Different Needs Awareness Event for ombudsman staff.

800 ombudsman employees attended the two-day event, taking a few hours away from settling consumers' financial disputes, to get involved in one of the biggest staff training and awareness events ever organised by the ombudsman service.

The event demonstrated the sorts of practical difficulties that people with different communication needs face – and the impact this could have when someone is referring a complaint to the ombudsman service.

“But this is only a small part of the work we have been doing to ensure the ombudsman service is as easy to use as possible,” says Caroline Wells, outreach manager with the service. “We’ve build

links with local disability groups who “consumer test” the information we provide, taking into account the various needs of their members.”

Caroline explains, “Right from when a consumer first gets in touch with us about a complaint, we try to identify what the consumer’s individual needs are – to get to the bottom of what the complaint involves.”

Case by case

Every effort is made to meet the differing communication needs of the people who access the ombudsman. In a recent case, Mrs Shah initially requested that she receive all information from the ombudsman service in large print. However, sadly her sight was deteriorating. The ombudsman spoke to her to check whether large print was the best way for her to receive information. Mrs Shah explained that she was now struggling with large print and so the ombudsman arranged for its letters to be read on to audio tape and also spoke to Mrs Shah on the phone where possible.

Another consumer involved in a mortgage dispute, Mr Hutchinson, was deaf and relied on British Sign Language (BSL) as his main means of communication. After his initial enquiry had been made via email, all further letters from the ombudsman were transcribed onto DVD with the help of a BSL interpreter.

Getting in touch

By phone: 0300 123 9 123

Through our website:

www.financial-ombudsman.org.uk

If you or someone you are helping with a complaint has a different communication need, please contact us on 020 7964 0766.