



Five years ago Juliana Campbell became Britain's first BME ombudsman in financial services, when she joined the Financial Ombudsman Service. Black History Month catches up with her as Juliana tells us what it's like being a key member of the largest ombudsman service in the world ...

# what is an ombudsman?

... and how her high flying legal credentials and a passionate commitment to justice, have helped her find career success – and a great deal of job satisfaction – in her role as a financial ombudsman.

**I hope you don't mind if we ask you up front – what is the Financial Ombudsman Service?**

It's a good question to ask! The ombudsman service was set up by law to offer a free service for consumers who've been unable to resolve a complaint with a financial firm.

The service can help with a wide-range of financial issues; ranging from car insurance and mortgages to banking, credit cards, pensions and loans.

**So, what does being an ombudsman actually involve?**

An ombudsman has a quasi-judicial role, so I have the power in law to settle disputes by making formal decisions that are legally binding on banks, insurance companies and other financial firms. I specialise in consumer-credit disputes, which covers a range of products from unsecured loans to debt collection.

**And is an ombudsman needed to investigate every complaint that people make to the service?**

No, the majority of disputes that come to the ombudsman service are resolved informally by our team of adjudicators,

but for cases that are more complex or contentious, either side can appeal to an ombudsman. Ombudsmen can order financial businesses to pay consumers compensation of up to £100,000 – although the majority of disputes involve much smaller amounts of money.

**Is there anything in your life that prepared you for the kinds of complaints you see at the ombudsman service?**

Well, I come from a family of ten children, so I'm used to sorting out disputes. With a large family, you learn to make your voice heard – and I also know from personal experience that you can't always please everyone! In the disputes I decide, emotions often run high. Important issues are at stake, and one side or the other may be disappointed with the decision I arrive at. My job is to look into both sides of the case. I have to consider the underlying facts and circumstances, carefully and impartially.

**Tell us about your career before you joined the ombudsman service ...**

I was encouraged by my family to believe that you can achieve anything with hard work and perseverance.

I was given the Sweet & Maxwell award for best student while studying law at university and passed my professional law qualifications with distinction, qualifying as a solicitor in 1995.

I later joined the Association of Chartered Certified Accountants, where I was Head of Professional Conduct, overseeing the disciplinary process.

**One last thing, do you have any advice for people who might not feel confident about making a financial complaint?**

Often, people feel they're just little cogs in a complex and faceless financial world. But no one need be afraid of dealing with big financial institutions – or of asserting their rights if they're unhappy with the service they get.

This is exactly where the Financial Ombudsman Service comes in – to help level the playing field between ordinary consumers and powerful financial organisations.

**Key facts you need to know about the ombudsman service**

**Free service, set up by law to help settle financial complaints.** The ombudsman doesn't take sides and is able to stand back and take a fresh look at your complaint, often coming up with a quick and informal solution that satisfies both sides.

**It's not like going to court.** If you have a financial complaint that can't sort out, you can contact the ombudsman service by phone or in writing. The ombudsman will ask you to put your complaint in your own words – so you don't need to have legal knowledge or expert help.

**It's not just about investments.** Every year, the ombudsman service helps settle complaints about a wide-range of financial disputes – from problems with a credit card or an insurance policy, to disputes about pawnbroking and debt collection. If you aren't sure if your complaint is covered, you can call the ombudsman and ask them.

**It has legal powers.** The ombudsman service has legal powers that can require a financial firm to pay up to £100,000 to settle a complaint. If you aren't happy with the ombudsman's decision, you don't have to accept it – and your legal rights remain unaffected subject to the usual court time limits.



Financial Ombudsman Service

consumer helpline  
**0845 080 1800**

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

If you are interested in pursuing a career at the ombudsman service email: [recruitment@financial-ombudsman.org.uk](mailto:recruitment@financial-ombudsman.org.uk)