



Financial
Ombudsman
Service

our plans for the year ahead

March 2015



**keeping fairness
at the heart of
what we do**



Caroline Wayman chief ombudsman

The choices and problems that life presents are often unforeseeable. Our work at the ombudsman – across the huge range of problems and complaints we see – constantly reminds us that where everyday lives and livelihoods are concerned, nothing is easy to predict.

And yet to be ready and able to respond to complaints from everyday life, we need to run on a business-like basis – carefully planning and managing our operations and resources.

To do this effectively, it is crucial that we take into account the views and insight of the people who use, fund and have an interest in our work. This includes consulting publicly on our plans and budget for the year ahead – something we did during January and February of this year.

It's clear both from what people are telling us and what we know already that we have a number of challenges to meet. The ombudsman's workload has increased substantially over the last few years – and the volatility of complaint levels remains a significant challenge when planning for the future. While we're seeing evidence across many areas that the number of complaints referred to us by consumers may be starting to stabilise, complaints about packaged bank accounts, for example, are growing.

And complaints about PPI are still the main driver of financial disputes. Although numbers are slowly declining, the fall-out of wide-scale PPI mis-selling will place heavy demands on our service for a long time to come.

Our plans also take into account the increasingly hard-fought and complex nature of the cases we are seeing – not only in PPI but also in areas like mortgages and pensions. We are looking towards the next phase of our development too – introducing new, faster and more flexible ways of working that will meet our customers' changing expectations of a quick and informal service.

Going back to the basics of what our customers – businesses and consumers – want and expect from us reminds us that no two financial complaints are alike. So from payday loans to pension drawdowns, our principal focus will continue to be keeping fairness at the heart of what we do. This means giving people honest, thoughtful answers that help them feel listened to, understood, and more confident to make informed decisions in future.

March 2015

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 payday loans.
- 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 it to put matters 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.



**“honest answers
to help people
move on”**



**“listening, thinking
and explaining”**

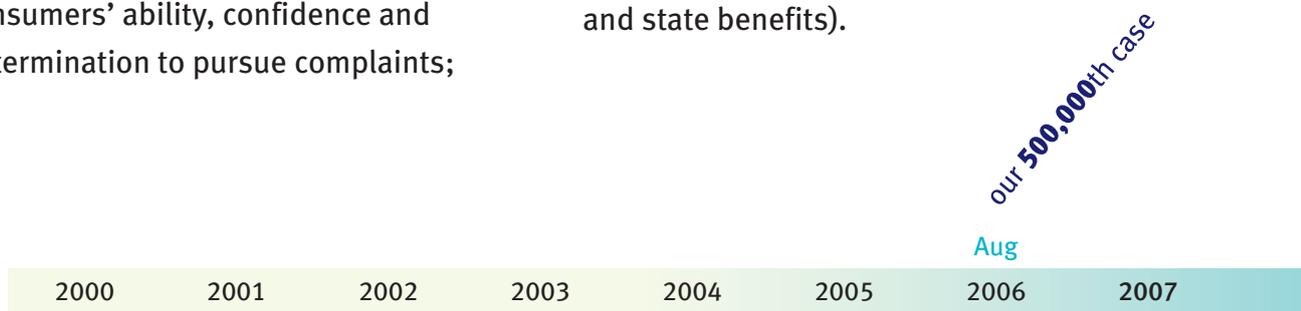
looking ahead

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 20 and 21 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;
- changes in employment and retirement patterns, and the shifting population profile; *and*
- decisions made in the courts and changes in legislative frameworks (for example, in relation to pensions and state benefits).



PPI: with us for some time to come

It's a combination of these external factors that has driven the unprecedented volumes of complaints about payment protection insurance (PPI) in recent years.

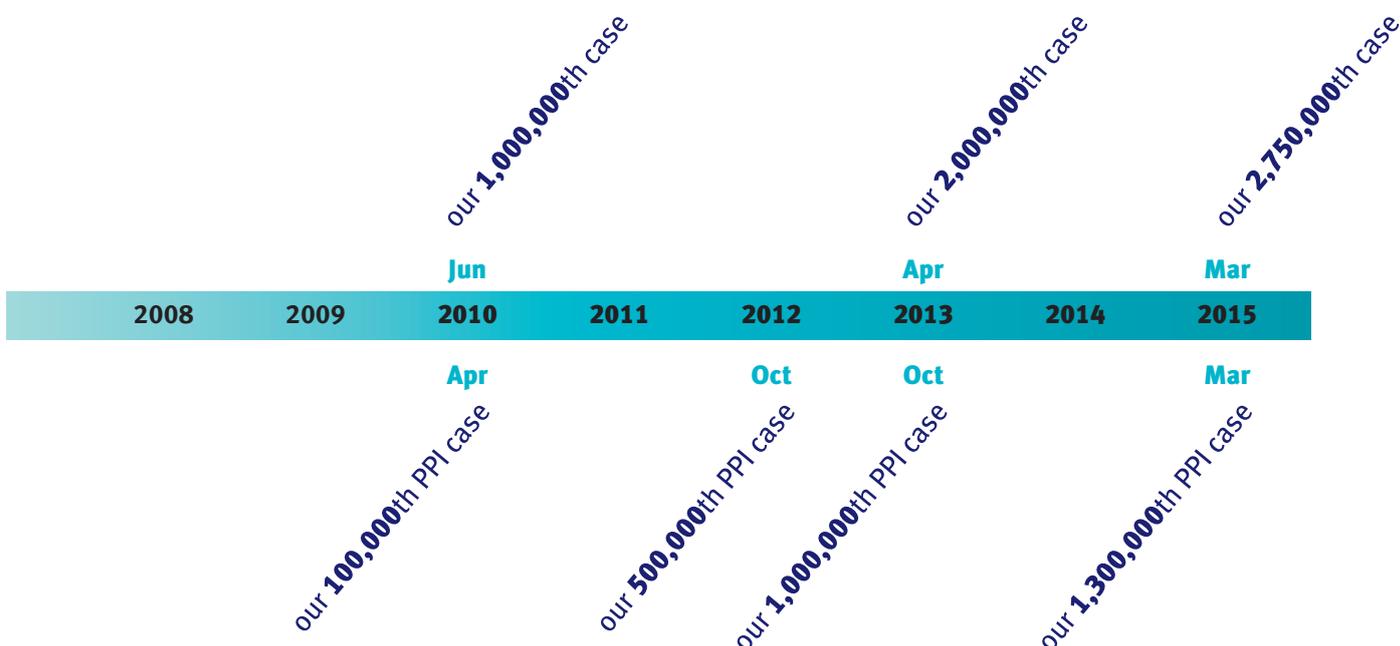
By March 2015 we had received over 1.3 million PPI complaints in total – just under half of all the cases we have ever handled.

We're currently still getting up to 4,000 new PPI cases each week. This is a marked reduction on the 10,000 a week we were seeing a few years ago. But the decline in the volume of PPI cases is happening more slowly than either we or financial businesses themselves had expected and planned for.

Looking ahead, this means that PPI will remain our biggest workload issue by far for some years to come.

And even as the numbers of new PPI cases stabilise and fall, we'll continue to face the challenge of managing a large stock of existing cases – as well as increasingly complex and hard-fought ones.

Continuing to manage this level of workload will require the patience and co-operation both of businesses and consumers.



looking ahead *(continued)*

other issues: payday lending

Over the year we have also seen increasing interest in – and debate about – payday lending, packaged bank accounts and pensions.

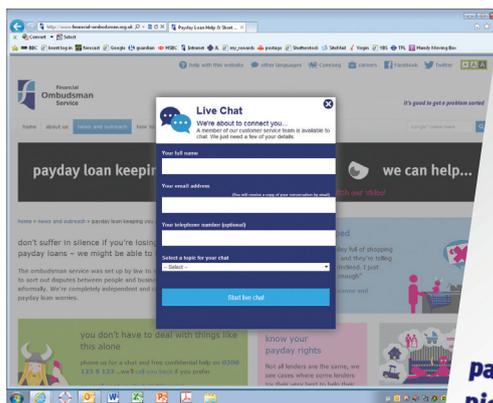
The continuing controversy around payday lending – and the tighter regulatory focus since the Financial Conduct Authority (FCA) took over responsibility for the consumer credit sector in April 2014 – may have contributed to the doubling of problems and complaints brought to us about credit broking and payday loans.

In response to this – and especially as a result of our growing unease about the activities of payday loan brokers – we published a detailed report in August 2014, highlighting our observations and concerns. We shared this report with a wide range of other organisations, to make sure our work in this area is relevant and coordinated.

We also launched a new practical approach to handling complaints involving payday lending and people in serious hardship.

This includes:

- using social media to engage with a wider range of people – from videos on YouTube to hashtags on Twitter;
- making it easier for customers to talk to us about their problem – using phone-back, SMS/texting and webchat; *and*
- coming up with on-the-spot practical solutions to people’s problems – rather than always requiring businesses and consumers to go through the conventional, lengthy “complaints procedure”.

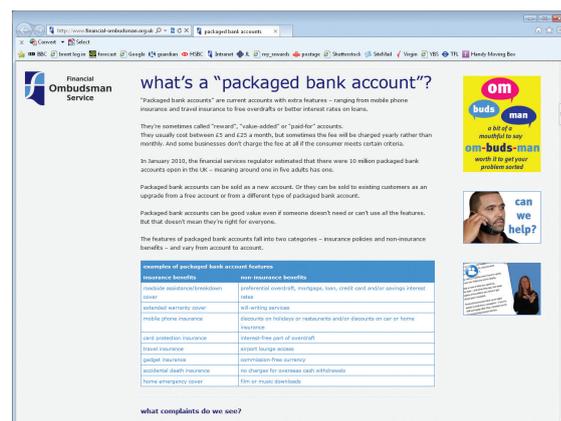


other issues: packaged bank accounts and pensions

We have also been looking at how we could tweak the usual complaints procedure to deal more efficiently with the growing number of complaints we're now seeing about packaged bank accounts.

The number of these cases has increased from around 50 a week at the start of 2014 to over 800 a week by March 2015. This has led people to ask if this will be "the next big mis-selling scandal". From what we have seen so far, we don't expect complaints about packaged bank accounts to reach the scale of PPI.

But so that lessons can be learned – and complaints avoided – as early as possible, we've added detailed information to our website about our approach to these complaints. And we're working closely with the businesses and claims managers involved, to make sure everyone understands what our approach means in practice.



Similarly, people have also asked if the number of pension complaints is likely to increase – reflecting both the ageing population and the major changes coming into force to the pensions system. Although we have seen an uptick in complaints involving annuities, income drawdown and SIPPs, this still remains a very small part of our overall caseload.

looking ahead *(continued)*

European Directive on Alternative Dispute Resolution (ADR)

We welcome the European Directive on Alternative Dispute Resolution (ADR) that will come into force in the UK in July 2015.

It will mean that businesses across all kinds of sectors will be able to offer their customers a way of resolving disputes “out of court” – fairly and informally – like the service we have been offering financial businesses and their customers for the last fifteen years.

As the largest provider in Europe of “out of court” consumer ADR services, we very much support the aims and standards set by the directive.

Over the next few months we will continue to work with the government department (BIS) responsible for implementing the directive in the UK – and with the Financial Conduct Authority, as a “competent authority” under the directive – to show we can meet the requirements to be “certified” as an official “ADR provider” for the purposes of the directive.



your views

Responses to the public consultation on our *plans and budget for 2015/2016* broadly supported our proposals on funding our service in the year ahead (see page 16) and on the likely workload over the year.

However, many people acknowledged the difficulty of forecasting future numbers of complaints – and suggested that while PPI volumes are expected to continue to decline, numbers will remain high.

Consumer organisations and businesses agreed the importance of focusing on 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 the uncertain 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;

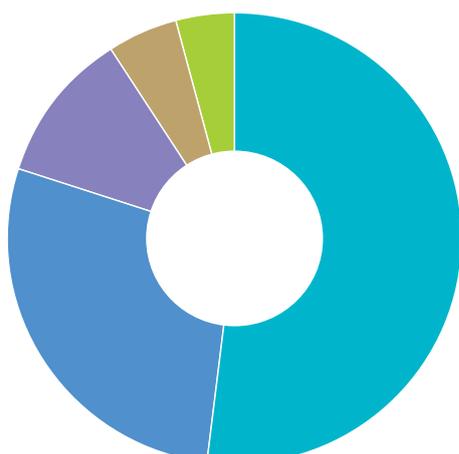
- unexpected surges in new complaints – disrupting plans to manage and reduce large stocks of existing PPI cases;
- significantly more cases requiring the involvement of experienced case handlers and more formal decisions by our ombudsmen; *and*
- more complaints involving packaged bank accounts, pensions and annuities.

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 1.3 million front-line consumer enquiries;
- take on 286,000 new cases; *and*
- settle 250,000 disputes about mis-sold PPI – as well as 148,000 other complaints.

People also welcomed our plans to improve our efficiency and IT – and expressed enthusiasm about working with us on new, more flexible ways of providing our services.

new cases we expect in 2015/2016



payment protection insurance (PPI)	52%
banking	28%
insurance (excluding PPI)	11%
investments and pensions	5%
consumer credit	4%

our plans

The priorities and plans we have agreed for this year continue to reflect our commitments to developing and strengthening our service.

keep fairness at our heart *being fair and feeling fair*

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

To do our work we need to *be* – and be *seen to be* – fair and impartial.

Fairness isn't only about making sure our answers and decisions are technically right. It's also about wanting to make sure what we do *feels* right. We do this by giving people honest, thoughtful answers that help them feel listened to and understood.

In the coming year our continuing priorities are to:

- Ensure that quality, fairness and trust are at the heart of everything we do.
- Ask customers how well they think we've listened to them, got to grips with their problem, and given clear honest answers – and use this feedback to improve our service.
- 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 online database and publishing eight issues of *ombudsman news*.
- Review how best to enhance the usability of our online database of decisions – two years on from launching it.
- Make it easier to access our services online, while maintaining our highly rated phone line for customers who prefer to speak to someone in person.
- Continue to make our commitment to diversity and inclusion an integral part of our work – and central to our approach to fairness.
- Resolve more complaints at an earlier stage.

be trusted and respected we're the people who listen and know what to do

We want our service to be trusted and respected – and this is why professionalism is at the heart of everything we do.

This professionalism depends on our people having the right knowledge, expertise and values to do their work consistently to the highest standards.



Leaders in Diversity

In the coming year our priorities are to:

- Ensure our values remain central to our approach to attracting, retaining and developing the right staff.
- Be clear about what we expect of everyone who works at the ombudsman service.
- Identify and nurture talent, developing those of our people who have the potential to be the very best.
- Provide our staff with the learning and development skills that help them deal with a wider variety and complexity of casework.
- Continue to invest in our ombudsmen as mentors and coaches – at the core of the professional leadership of our service.
- Develop and introduce new “knowledge-management” tools, to ensure our people have the information and know-how they need, to make fair and consistent decisions.
- Continue to be a place where people are proud to work and motivated to do their best.



Institute of
Customer Service
Member

our plans for the year ahead

be recognised as well run and efficient

We know how important it is to provide a good value service, and we are committed to scrutinising our costs and looking for opportunities to improve the efficiency of our organisation. That's why we are making greater use of electronic and web-based technology where it's cost-effective and helps improve our service to customers.

As a demand-led service, we also need to be able to respond to changes in the numbers and types of complaints that consumers bring to us. This can be difficult to forecast with accuracy. But the service we provide should be consistently good, regardless of volatility in case volumes and the mix of types of cases.

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 over 250,000 cases and the impact that the co-operation of businesses can have on our ability to get quick answers to people's problems.
- Show we can meet the requirements to be certified as an official "Alternative Dispute Resolution (ADR) provider".
- Continue to innovate and streamline our service – to ensure the efficient handling of cases and make the best use of resources.
- Continue to develop our "horizon scanning" 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.
- Extend our use of electronic files as part of our case-handling process.
- Improve our environmental performance, including our recycling rate, now the majority of our staff are together under one roof in new accommodation at Exchange Tower in East London.
- Keep under review what it is about working at the ombudsman that helps us attract and retain the right kind of people – as job markets improve and our staff become increasingly attractive to other employers.
- Build on our constructive relationship with the National Audit Office (NAO), who audited our accounts for the first time in 2014.

providing insight to encourage fairness

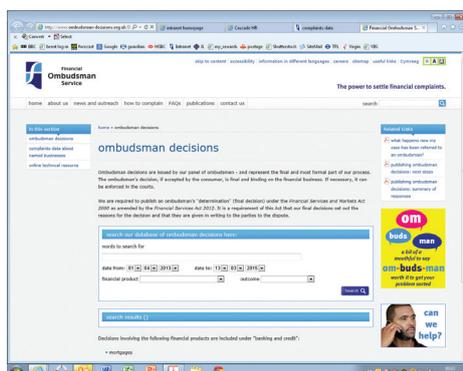
Our work is about putting things right when they have gone wrong. But this is only part of the challenge. It is essential that lessons are learnt, to prevent the same thing happening again.

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.

We publish lots of information, including 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.



- Publish eight issues of *ombudsman news* – with case studies showing the problems that people bring to us and information about our approach to resolving complaints.
- Keep working with businesses, claims-management companies and consumer groups, to help them resolve issues themselves where possible.
- Maintain a strong working relationship with the FCA and the Claims Management Regulator.
- 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.



our plans for the year ahead

making sure we reach and help those who need us

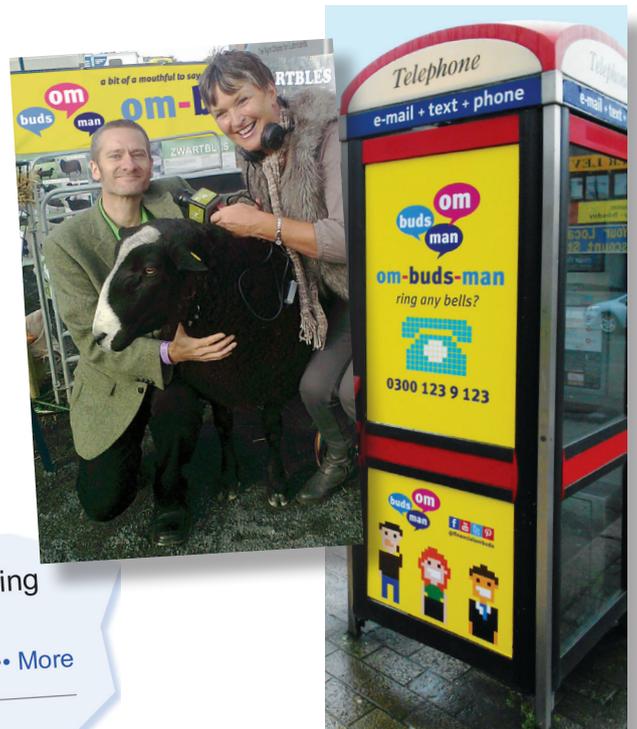
We want to be open and accessible to everyone, from all backgrounds.

We believe we can continue to do more to make our service easier to use – both for consumers (especially those who 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:

- Raise awareness of our service – with outreach work around the UK to help connect to 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 and engage with wider audiences.
- Make it easier for people to access our service in a way that suits them, whether that’s online, or by phone, email or post.
- Enable people with different needs to access our service, such as providing information in braille or large print.
- Listen to what our customers are saying – and use that feedback to develop and improve our service.



financial inclusion workers enjoyed very informative training morning with the ombudsman #meettheomb

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financial ombudsman workshop ... great energy ... definitely recommend #meettheomb

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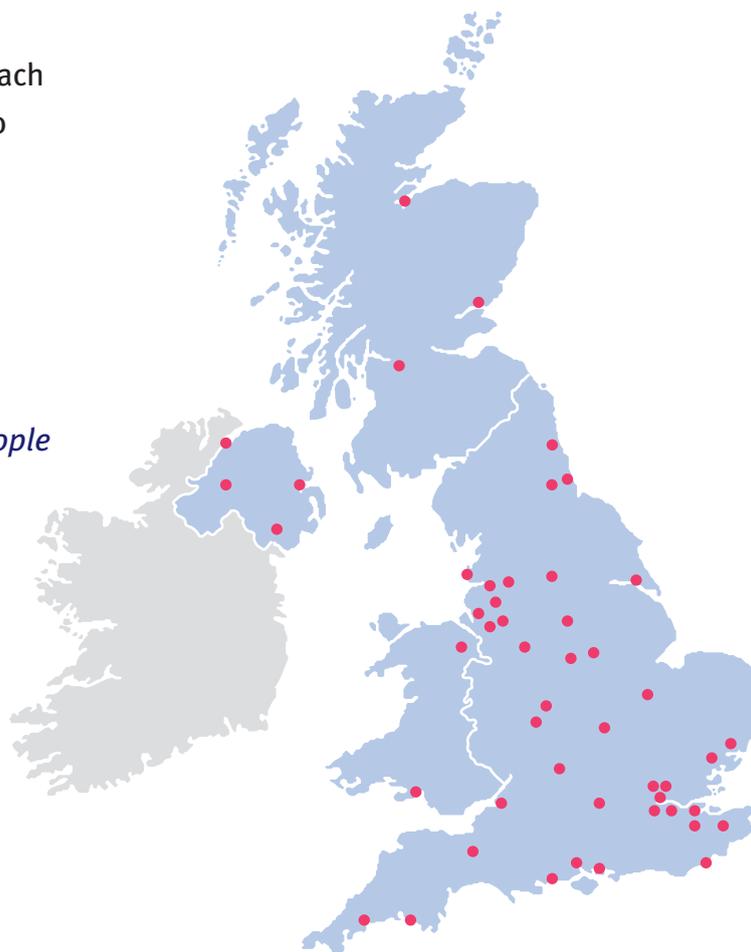
how you'll know we're making a difference our commitments

Our commitments for the year mean that **by March 2016 we will have:**

- Met our service standards and achieved a customer satisfaction rate of 90% in responding to the 1.3 million front-line enquiries we expect to receive.
- Resolved over half of all cases (other than those involving PPI) within three months – and helped an increasing number of customers within 30 days.
- Resolved 100,000 more PPI cases than we received.
- 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.
- Improved customer confidence in our service – measured by how well customers say we listen, get to grips with their case, and give honest answers.
- 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 and across social media.

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



how we will deliver – our finances

funding our service

Our plans for the financial year 2015/2016 include handling 1.3 million front-line consumer enquiries and settling a total of 398,000 cases (including 250,000 PPI complaints).

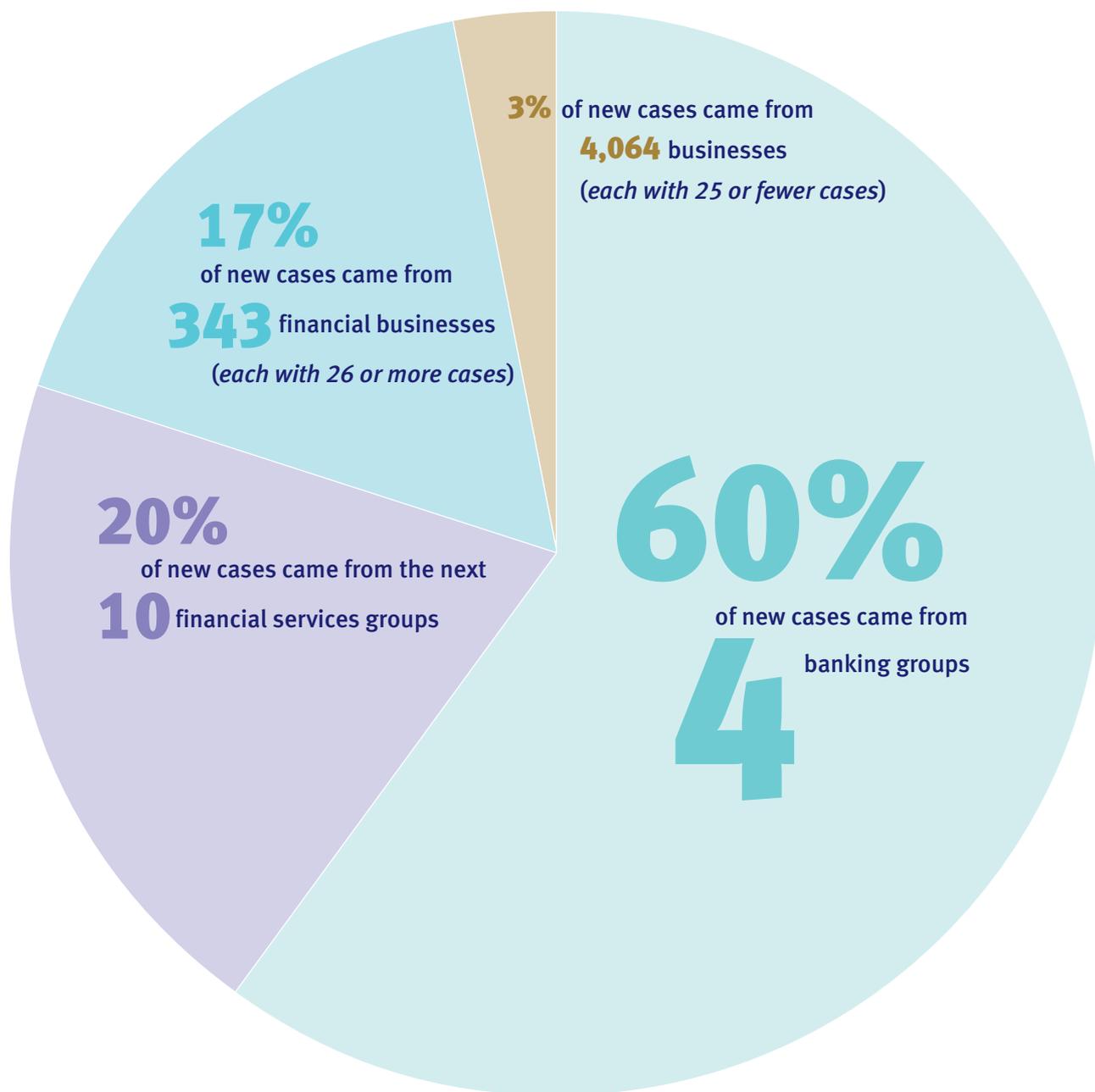
Taking into account the uncertainties and challenges described on page 4, this will involve:

- total operating costs of £270.3 million (of which 81% relates to staff costs);
- total income of £223.9 million – lowering our overall cost to the financial services sector by 11% (following a 26% reduction in the previous year); *and*
- a unit cost of £678.

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;
- continuing the group-account charging arrangements for eight of the largest businesses – so that around 68% of our expected workload will be paid for on this more financially stable basis by the businesses whose customers use us most;
- freezing the levy – for the second year running – 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;
- drawing on the financial reserves that we built up in recent years – to enable us to meet the PPI challenges and uncertainties ahead.

where do our complaints come from?



figures for January to December 2014

expected number of consumer enquiries

	2013/2014 actual	2014/2015 consultation forecast	2015/2016 budget
phone calls	1,150,002	800,000	650,000
written and online enquiries	1,207,372	750,000	700,000
total	2,357,374	1,550,000	1,350,000

expected number of new cases

	2013/2014 actual	2014/2015 consultation forecast	2015/2016 budget
banking	57,419	66,500	80,000
consumer credit	7,658	9,500	10,900
insurance (not including PPI)	31,213	33,000	30,300
investments and pensions	15,938	16,000	14,800
PPI (payment protection insurance)	399,939	200,000	150,000
total	512,167	325,000	286,000

expected number of resolved cases

	2013/2014 actual	2014/2015 consultation forecast	2015/2016 budget
banking and credit	72,728	65,000	98,000
insurance (not including PPI)	37,590	37,500	33,000
investments and pensions	18,730	17,500	17,000
PPI (payment protection insurance)	389,730	320,000	250,000
total	518,778	440,000	398,000

our income and expenditure plans

	2014/2015		2015/2016
	budget	consultation forecast	budget
income (£m)			
case fees	63.3	64.6	51.0
supplementary case fees	–	–	–
group fees	163.4	163.4	146.6
compulsory jurisdiction levy	23.3	23.3	23.3
consumer credit jurisdiction and voluntary jurisdiction and other income	1.8	2.3	3.0
total operating income	251.7	253.7	223.9
deferred income	–	–	–
deferred income release	67.4	70.0	20.5
total income	319.2	323.7	244.4
expenditure (£m)			
staff and staff-related costs	205.2	200.1	220.0
professional fees	11.4	7.0	6.2
IT costs	7.4	7.7	7.3
premises and facilities	26.0	24.7	25.3
other costs	1.6	1.6	3.0
depreciation	9.7	7.6	6.0
bad debt write-off	0.8	0.8	0.5
contingencies	15.3	0.7	2.0
total operating costs	277.4	250.3	270.3
operating surplus/deficit (£m)	(25.7)	3.4	(46.4)
surplus/deficit (£m)	41.8	73.4	(25.9)
estimated number of new cases	320,000	325,000	286,000
estimated number of resolved cases	440,000	440,000	398,000
unit cost (£)	629	567	678
case fee (£)	550	550	550
number of free cases	25	25	25
PPI supplementary case fee (£)	–	–	–

our caseload over the last decade



events over the last decade

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

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”

127,471
new cases

163,012
new cases

206,121
new cases

264,375
new cases

508,881
new cases

512,167
new cases

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 Ceeney, 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

2014

Jan: south of England has its wettest winter since records began

Feb: civil unrest continues in Ukraine

Apr: regulation of consumer credit transfers from the OFT to the FCA

Jun: a militant group called the Islamic State (IS) starts an offensive in Northern Iraq

Jul: the death toll from the West African Ebola outbreak passes 500

Sep: people in Scotland vote in a referendum to remain in the UK

Oct: Payday lender Wonga says it is writing off £220m of debts for 330,000 people



how to contact us

phone us

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write to us

Financial Ombudsman Service

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London E14 9SR

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