



adjudicator
it's all about perspective ...

Financial Ombudsman Service

November 2011



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

I'm delighted that you're interested in the ombudsman service. If you're reading this, you're probably wondering "is this the right career move for me?" So let me tell you a bit more about us and about the role of an adjudicator.

I joined the ombudsman service at the start of 2010. Never having used the service – and being new to financial services – I don't know a lot 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 delighted I joined. Why?

For one, because it's great working for an organisation which really matters – and which plays such a critical role in society. I get a great feeling after a day's work that I've made an actual difference. After all, our job is to investigate complaints. And if something's gone wrong, it's *our* job to get things put right. Last year we helped over a million people.

If you're someone who loves learning and developing, this is a fast moving and really positive place to be. We have a huge variety of work, covering every issue in financial services from spread-betting to mortgages. So there's an atmosphere of constant learning – and of debate and challenge.

Some of this is because we really care about "doing the right thing". We love discussing issues – and looking at things from every angle. And some of it's because people join us, not only because they care about what we do but also because they want to develop themselves and progress their careers.

So what are we looking for in our adjudicators? We have adjudicators from a wide range of backgrounds – including the law, financial services, the civil service and consumer bodies – as well as the most able new graduates. To succeed here, you certainly need to be someone with strong intellectual capability. We need you to make sense of differing – and sometimes conflicting – perspectives on a complaint, so that you can work out what's *really* going on.

But this is *much more* than an intellectual problem-solving role. Behind every complaint is a real person, and a real business. People's livelihoods can depend on our decisions. And sometimes the decisions we need to make aren't what people want to hear. So we're looking for people who listen. Who can handle really difficult situations sensitively. And who can talk people through a decision which may not be in their favour – as well as share good news. Above all we're looking for someone who really believes in what the ombudsman service is here to do.

If this grabs your interest, please do apply. Joining the ombudsman service was one of the best decisions I ever made.

Natalie Ceeney CBE
chief ombudsman and chief executive

who we are

Our role is to resolve individual disputes between consumers and financial businesses – fairly, reasonably and impartially.

We were set up in 2000 as a statutory alternative to the courts. Over the last decade or so we have expanded significantly, and our remit now covers virtually all financial services and products – from pet insurance to spread-betting.

We employ over 1,500 people and have more than a million contacts with customers each year. We are, quite simply, the place consumers can come if they have a dispute with their financial service business that they can't sort out between themselves.

for more information

There is much more information about who we are and what we do on our award-winning website at www.financial-ombudsman.org.uk.

[Our plans for a changing world](#), which we published at the start of the financial year, highlights the challenges we have identified, the priorities we have agreed and the key measures we have set ourselves going forward. Our [annual review](#) gives an overview of the year with facts, figures and information about our workload and complaints trends.

For more information about the types of complaints we deal with, you might want to take a look at our regular newsletter, [ombudsman news](#), which includes case studies and case highlights.

our values

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.

diversity and fairness – at the heart of everything we do

We want to ensure we're reaching out to the widest range of people – both in the service we offer and in our recruitment. Our service is for everyone. We aim to be accessible – and to meet any particular needs our people or customers may have.

So please let us know if you'd like information in a different format or language – or if you'd like us to adapt how we deal or communicate with you.

adjudicator

job title

adjudicator

reports to

team manager

location

London docklands

salary

starting salary

£24,500 *plus* excellent benefits and a non-contributory money-purchase pension.

after 18 months

If your performance meets our expectations, your base salary will rise to a minimum of £30,000 after 18 months.

aiming high

For really outstanding performance and as your skills and knowledge develop, your salary as an adjudicator could rise to £47,000.

career development

Our strongest adjudicators go on to become our next generation of ombudsmen or senior managers. For example, Caroline Wayman started her career here as an adjudicator – and she’s now our legal director. The long-term opportunities here are significant, with salaries up to £105,000 for our most senior ombudsmen.

purpose of the job

Our job here is to resolve disputes. Financial businesses are required by law to listen to their customers’ complaints and try and sort them out. But if the consumer remains unhappy, they can come to us. This is when the consumer’s “case” is referred to an adjudicator.

As an adjudicator, you’ll have your own workload – which will involve a number of “cases” to resolve. Behind each case are two very real “parties” – the consumer and the business. The case really matters to them. Your job – with the help of your colleagues, our experts and your team manager – is to get to the heart of what’s going on in that case, so that you can make a judgement on what needs to happen. Then your job is to share the outcome with both the consumer and the business.

We’ll expect you to manage a number of cases at the same time – working out what information you need and chasing that information, so that you can resolve the case quickly but fairly. We’ll expect you to spend time not only working out “the answer”, but also keeping both the business and the consumer fully briefed on what you’re doing – and on when they can expect an answer from you.

about you ...

your experience

- We need you to have experience of dealing with people across a range of backgrounds – to give us confidence that you’ll be credible when talking both to a major bank as well as to a pensioner who’s perhaps lost their life savings.
- We also need to have the confidence that you have the intellectual and “problem solving” skills, to really get to the heart of the cases you’ll be working on. This could be demonstrated through a strong academic background or through previous jobs which require those skills.
- We don’t necessarily require knowledge of any particular aspect of financial services to do this job – as you’ll be supported by experts in the area in question and given a lot of training. However, if you *do* know an area of financial services well, we’d welcome your expertise.

excellent communication skills

- You need to be someone with excellent listening skills – and someone who can ensure our customers (businesses *and* consumers) feel they’ve really been “heard”.
- Your written communication skills need to be very strong too – and you need to be someone who can “write for your audience”. For example, a retired solicitor with a £100,000 pension dispute and a teenager worried that they’ve lost £50 on an e-money transaction aren’t going to want the same type of response.

a team player who shares knowledge

- We achieve things as a team and not by working alone. So you’ll need to be someone who *asks* when you’re not sure, who mucks in to help their colleagues if there’s a lot on, and who wants to share knowledge and to learn.

strong intellectual and problem-solving skills

- You don’t need to have a degree to work at the ombudsman service. But you *do* need to be able to take lots of different bits of information, and to work out “what *really* happened here?” Some of what we do is straightforward. But some of what we do is really complex. We need to have confidence that you’ll do a thorough job of investigating the cases you’re responsible for.

delivering what we say we’ll do

- You need to be someone who hits deadlines and who’s organised. Someone who can work under pressure when there’s a lot on. And someone who – when they say “*I’ll phone you on Monday*” – makes sure they really *do* make that call on Monday!
- And you’ll have targets to achieve – not just in terms of the number of cases and the timescale for resolving them, but also in terms of the quality of your work.

it's all about perspective ...
... from an adjudicator's point of view



Clemmie Marron is an adjudicator at the Financial Ombudsman Service. Here she tells us why it's the different perspectives that make the job of an adjudicator so fascinating ...



I've been an adjudicator for nearly two years. But if you asked my family or closest friends what my work actually involves, I imagine they'd look pretty blank ... !

Quite simply, we were set up to settle financial complaints – and this is what an adjudicator like me does. Some of my colleagues sometimes say their work as adjudicators is rather like being a private detective. This may be a bit *Hercule Poirot* for me – but there are some similarities. This is because a significant part of an adjudicator's day is spent pursuing, investigating and analysing all kinds of different information.

This work is vital – because it underpins how we then go on to reach decisions on complaints. This can be more difficult than it sounds. You need to be inquisitive – and very confident in using your own judgement. Disputes can often be finely balanced – involving decisions based on what *you* believe is more likely to have happened, where the two sides are telling you very different stories.

But making decisions is only part of an adjudicator's role. The real challenge is often being able to break down complex information into plain and simple language for the customer to understand. This can involve delivering difficult messages over the phone – and talking people through issues that can be very tricky to explain in writing.

In fact, this is probably the single, most important part of an adjudicator's role – making sure you offer the best possible customer service and engaging directly with the people who use us – businesses *and* consumers.

For businesses, this means taking the time to introduce yourself and to explain the decision you come to. For consumers, it means keeping in touch through regular updates on what you're doing. In *all* cases it's about building a relationship of trust with the people whose disputes you're working on. And remembering that there are *real people behind every case*.

One of the best things about being an adjudicator is how varied the role is. Every day is different, every case is different and every customer is different. It's these different perspectives that make the job of an adjudicator so fascinating – and it's the real, direct connection we have with people's lives that make it so rewarding.

