



Channel Islands Financial Ombudsman – Position Description

<u>Title:</u>	Case Handler
<u>Status:</u>	Permanent, Full-Time (35 hours)
<u>Salary:</u>	£35,000 to £45,000 p.a. plus benefits
<u>Reporting to:</u>	Manager, Complaints Resolution
<u>Location:</u>	CIFO Office, St Helier

Background

The Channel Islands Financial Ombudsman (CIFO) is an independent office which supports public confidence in financial services by resolving complaints when things go wrong and pointing out where things could be improved.

CIFO's main role is to resolve complaints about financial services provided in or from Jersey, Guernsey, Alderney and Sark. We operate from a single office in Jersey with the same board, principal ombudsman and staff covering all islands.

We make recommendations, propose settlements and mediate cases between complainants and their financial services providers (FSPs), helping both sides understand what we think would be a fair and reasonable outcome. Where necessary, the ombudsman will produce a final determination which sets out findings and decides whether a complaint should be upheld.

If we uphold a complaint, we can award compensation up to £150,000. If the complainant accepts a final determination, it is binding on both the complainant and the FSP.

We are easy to use and free for complainants. We are impartial. We decide what is fair, even if that is not popular. We are open about our work. We are prompt, efficient and seek to get better at what we do.

Job Purpose

Our case handlers are senior members of the CIFO team and are responsible for the progression of cases through to a successful resolution.

Accountabilities and Responsibilities

1. Conducting investigations and drawing persuasive, well-reasoned conclusions that:
 - a) are appropriately thorough,
 - b) consider all the relevant evidence and information, and
 - c) are consistent with CIFO's general approaches, procedures, and statutory obligations.
2. Writing recommendations to complainants and FSPs based on the abovementioned conclusions.
3. Identifying and asking for additional information as required from complainants, FSPs and third parties.
4. Communicating with complainants and FSPs on a timely basis, maintaining a high standard of customer service.
5. Promoting good, organised case file management, promptly and accurately updating CIFO document and case management systems when necessary.
6. Where a facilitated settlement cannot be reached, working with the ombudsman as required in the preparation of determinations.
7. Progressing cases in an efficient, timely manner.

Other responsibilities may include, but are not limited to:

1. Preparing financial analysis and loss calculations or, where appropriate, sourcing financial analysis and loss calculations as required. Reviewing and interpreting the results.
2. Giving assistance and support to colleagues, sharing learning and good practice.
3. Keeping informed about industry and ombudsman news, trends and developments.
4. Performing other relevant duties.

Person Specification

Essential

1. Excellent analytical skills, including the ability to break down multi-dimensional problems, discern the relevance of information, and use both practical and conceptual reasoning to identify options and solutions.
2. Sound judgement, an instinctive sense of fairness and the ability to make responsible decisions.

3. Excellent written and oral communication skills, including the ability to communicate effectively and professionally with complainants, FSPs and colleagues in a clear, concise and logical manner, making complex matters easily understood.
4. Strong planning and time-management skills, including the ability to identify tasks and resources needed for individual cases and the ability to manage competing priorities effectively.
5. Ability to work well under pressure and to tight deadlines.
6. Excellent attention to detail, with work produced to a high standard of accuracy.
7. Good research skills.
8. Demonstrable ability of working effectively in a small team.
9. Strong IT skills, particularly using the Microsoft Office 365 suite and case management applications.

Desirable

1. Qualifications or experience in law or regulation.
2. Knowledge of the financial services industry and its products.