

Action	Position
<p>Access: research any need to change phone number</p>	<p>We have launched two easily-memorable “non geographic” numbers: 08000 234 567 (free for people phoning from a “fixed line”) and 0300 123 9 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02).</p> <p>Our automated messages for customers are recorded by the chief ombudsman personally.</p>
<p>Access: consider extending front-line enquiry-hours</p>	<p>Since April 2009 our consumer helpline has been open from 8am to 6pm.</p>
<p>Access: pilot process for helping vulnerable customers</p>	<p>Following a successful pilot project, we have put in place a team of specially-trained casework advisers – to help guide more vulnerable consumers, especially those with different language and access needs, through our process.</p>
<p>Access: facility to register complaints out-of-hours</p>	<p>We have launched an online complaint-enquiry facility on our website (see http://www.financial-ombudsman.org.uk/consumer/can-we-help-3.htm).</p>
<p>Access: reinforce the message that we will phone people back</p>	<p>We have added a clear message to the website and our consumer leaflet: “If you're worried about the cost of calling us, we'll be happy to phone you back.” We have issued instructions to staff to remind customers about this.</p>
<p>Access: research consumers who initially contact us but don't come back</p>	<p>Research carried out by ICM. Of those consumers who initially approached us with a complaint but who <i>didn't</i> subsequently refer the matter to us formally (although they remained unhappy), the research suggests that:</p> <ul style="list-style-type: none"> ▪ 60% would benefit by financial businesses improving their own complaints-handling procedures; ▪ 15% would benefit from the ombudsman targeting information specifically tailored to particular demographic groups; <i>and</i> ▪ 2% would benefit from the ombudsman contacting them proactively, to remind them of their formal right to complain.

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<p>Access: research need for signed complaint form</p>	<p>Research suggests that asking for a signature is not a barrier to complaining. More significant problems for some consumers include gathering the right information to support a complaint – and capability issues in terms of being able to articulate what has gone wrong and what redress is sought.</p> <p>These issues have been a central consideration in designing new consumer forms, such as the payment protection insurance <i>consumer questionnaire</i>.</p>
<p>Access: work with the financial services industry and FSA on “end-to-end” complaint process</p>	<p>As an example, our recent consultation with the financial services industry, the claims-management sector and consumer bodies – leading to the launch of standardised complaints documentation, aimed at making the process for PPI complaints more consistent, efficient and co-ordinated at all stages (see http://www.financial-ombudsman.org.uk/publications/technical_notes/ppi/guide-to-PPI-forms.html).</p>
<p>Awareness: consider general awareness-raising programmes if needed</p>	<p>We continue to commission quarterly market-research (by ICM Omnibus) measuring <u>unprompted</u> awareness of the ombudsman across the UK adult population. The proportion of people who can name us, <u>unprompted</u>, ranges between 5% and 25% – depending on age, region and socio-economic background. This suggests that <i>general</i> awareness-raising is not currently needed – but <i>targeted</i> programmes <i>are</i>.</p>
<p>Awareness: continue targeted awareness programmes</p>	<p>We are currently running targeted awareness campaigns that focus on: consumers from ethnic minority backgrounds, young people and students, older consumers, disabled people and women.</p> <p>Following regional campaigns we ran last year targeting Northern Ireland (www.financial-ombudsman.org.uk/news/updates/NI-youth.html) and the Highlands & Islands of Scotland (www.financial-ombudsman.org.uk/news/updates/highlands-islands-tour.htm) – in partnership with community advice organisations in those areas – we are now planning similar campaigns this year in Wales and Northern Ireland (again).</p>
<p>Awareness: monitor awareness of our name</p>	<p>Ongoing market research into <u>prompted</u> awareness of our service shows around 25% have no recognition of our name whilst 75% show levels of recognition ranging from weak to very strong. (Organisations with similar levels of awareness include the Greater London Authority – 70%; <i>Which?</i> – 75%; and the charity <i>Mind</i> – 73%).</p>

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<p>Awareness: research consumer response to our name and branding</p>	<p>We commissioned market research into how consumers understand and respond to our branding and corporate identity. Feedback on perceptions of what we do and how we look have led to a re-focus on simpler more focused branding and messages (see http://www.financial-ombudsman.org.uk/publications/ar09/complained.html#a3).</p> <p>We also commission consumer research into the trust that the public has in our service. On issues of trust, we are rated around 10% <i>lower</i> than national consumer bodies such as Citizens Advice – and 10% <i>higher</i> than financial trade bodies and government bodies.</p>
<p>Awareness: use trusted partners and national/specialist media</p>	<p>To help raise awareness among harder-to-reach communities, we have established working partnerships with a range of organisations such as:</p> <ul style="list-style-type: none"> ▪ The NHS Patient Advice and Liaison Service – PALS (www.financial-ombudsman.org.uk/news/updates/PALS.html) ▪ Disability lifestyle magazine <i>Able</i> (www.financial-ombudsman.org.uk/news/updates/disability_now.html); ▪ Asian media network ZEE (www.financial-ombudsman.org.uk/news/updates/MELA-08.html); ▪ <i>Choice</i> magazine and <i>Retirement Today</i> (www.financial-ombudsman.org.uk/news/updates/older_consumers.html); ▪ <i>Black History Month</i> (www.financial-ombudsman.org.uk/news/updates/BME_networknews.html) ▪ <i>Jump</i> (the <i>Bounty</i> parenting-club magazine) (www.financial-ombudsman.org.uk/news/updates/new-parents.html) ▪ <i>Source</i> and <i>End of Term</i> (magazines for Scottish teenagers) (www.financial-ombudsman.org.uk/news/updates/frogs_and_snowboarders.html) <p>We use targeted paid-for advertising in a range of specialist media, as part of our integrated consumer campaigns aimed at harder-to-reach groups.</p>

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<p>Businesses (smaller): actively seek input (additional to liaison group)</p>	<p>We have established a smaller-business forum as a way of keeping in touch with smaller businesses and their trade bodies and networks (see www.financial-ombudsman.org.uk/faq/businesses/answers/keeping_in_touch_a8.html).</p> <p>We have also produced an online video specially for smaller businesses (http://www.financial-ombudsman.org.uk/faq/smaller_businesses-transcript.html) – and we have expanded our resource for smaller businesses at http://www.financial-ombudsman.org.uk/faq/smaller_businesses.html.</p>
<p>Businesses: feedback on good/bad complaints-handling by them</p>	<p>We publish a range of data about the complaints we handle (www.financial-ombudsman.org.uk/publications/complaints-data.htm) – including details of the number and outcome of complaints relating to the 150 or so individually-named businesses that make up 90% of our caseload. In publishing this data, we stress that our aim is to encourage the better-performing businesses by benchmarking them against those that handle complaints less well.</p>
<p>Businesses: review industry-liaison groups</p>	<p>Following consultation with the stakeholders concerned, we have replaced the three sectoral liaison-groups for banking, insurance and investment – that have provided a channel for more formal communication between the ombudsman and the industry over the last few years – with a small cross-sector industry steering group and a wider cross-sector industry panel.</p> <p>Sir Christopher Kelly, chairman of the Financial Ombudsman Service, will chair the high-level steering group which brings together eight chief executives of key financial services institutions. Membership of the wider cross-sector industry panel includes all the organisations previously represented on the three former industry liaison-groups – with additional members from consumer credit, electronic money and payment services.</p>
<p>Claims-management companies: keep developments under review and liaise with regulator</p>	<p>We continue to liaise closely with the relevant regulator – and are agreeing a memorandum of understanding. We considered the role of claims-management companies as part of our work on “collective redress”. We host an annual forum for the 30 or so claims-management companies that deal with us most frequently. We also invited them to a joint industry/consumer conference to discuss our proposals for standardising PPI complaints documentation.</p>
<p>Consumer bodies: consider liaison group</p>	<p>In addition to our well-established relationships with the main national consumer groups – which involves regular bilateral meetings – we have established a new forum to bring together a wide range of advice agencies for multilateral discussion of ombudsman and complaints-related matters.</p>

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Consumer bodies: named contact	Niall Jeewoonarain of our external liaison team (see www.financial-ombudsman.org.uk/contact/external-team.htm).
Consumer bodies: continue to develop links with consumer bodies	We run fortnightly regional consumer-adviser training-days across the UK – which involve working at grass-roots with a wide range of community networks and local advice and support agencies. This is in addition to our ongoing policy work with the national consumer groups.
Elected representatives: named contact	Sarah Quigley of our policy team (see www.financial-ombudsman.org.uk/contact/external-team.htm).
Funding: review funding	Carried out as part of our annual budget consultation-process. Following prior discussion with the Industry Funding Forum and the main trade bodies, we published our draft budget for public consultation in January 2010 (http://www.financial-ombudsman.org.uk/publications/pb10/index.html) and our finalised budget – with feedback – at the end of March 2010, following approval by the board of the FSA (http://www.financial-ombudsman.org.uk/news/updates/corporate_plan_and_10-11-approved.html).
Information: keep website user-friendly and welcoming	<p>Following nominations from the public, we won the award for <i>website of the year 2009</i> from the Plain English Campaign (in succession to the BBC, the previous year's winner). The Plain English Campaign said our website "<i>provides information on a complex subject in a straightforward manner and is accessible to all users.</i>"</p> <p>Developments and new material on our website have included:</p> <ul style="list-style-type: none"> ▪ audio-clips (as mp3 downloads) in an extended range of languages (www.financial-ombudsman.org.uk/accessibility/languages.html) ▪ video-clips in British Sign Language (http://www.financial-ombudsman.org.uk/assets/media/easyread/bsl_easyread.html) ▪ "my story" videos in English and Welsh (www.financial-ombudsman.org.uk/about/helped_me.html) ▪ a video-welcome from the chief ombudsman (www.financial-ombudsman.org.uk/about/video_welcome.htm) ▪ our video-guide for smaller businesses (http://www.financial-ombudsman.org.uk/faq/smaller_businesses-transcript.html)

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Information: publish record of board meetings and its committees	Available on our website at www.financial-ombudsman.org.uk/about/minutes.html .
Information: publishing business-specific complaints data	Following extensive public consultation, we published in September 2009 – for the first time – a range of data about the number and outcome of complaints relating to the 150 or so named individual businesses that make up 90% of our caseload (see www.ombudsman-complaints-data.org.uk). We published the second set of complaints data in February 2010 – and will continue to do so on an updated basis every six months.
Information: publishing an online digest	We recruited a new lead ombudsman in 2009 as our head of practice, responsible for coordinating and recording our approach on decision making. This has led to the expansion of our online technical resource (available at www.financial-ombudsman.org.uk/publications/technical.htm) with more information added regularly.
Information: fostering academic interest and publishing selected decisions	We are in touch with a number of university law-faculties about the practical issues associated with selecting decisions, preparing “ombudsman reports” and facilitating academic study. We also publish key selected decisions ourselves as part of our online technical resource (for example, see http://www.financial-ombudsman.org.uk/publications/technical_notes/ppi.html).
Information: about the work of our service-review team	This is included in our <i>annual review</i> (for example, see www.financial-ombudsman.org.uk/publications/ar09/dealt.html#ar8) – as well as in the information on our website about what to do if you are unhappy with the level of service we have provided.
Information: about the number of “deadlocked” and “vexatious” complaints	These figures are included in our <i>annual review</i> (for example, see http://www.financial-ombudsman.org.uk/publications/ar09/received.html#9 and http://www.financial-ombudsman.org.uk/publications/ar09/dealt.html#ar5).
Information: external review	Our non-executive board has agreed that our third independent external review – to take place in 2010/11 – should be carried out by the National Audit Office (NAO) and is likely to cover “value for money” and efficiency issues.
Process: appoint head of practice to oversee consistency	Recruited and in post from spring 2009 (see www.financial-ombudsman.org.uk/news/updates/david-baker-appointment.html).

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Process: be clearer with consumers and businesses about expected timescales	We report publicly in our annual review, and in our corporate plan and budget, on our timeliness statistics. We also include general information about timescales up-front on our “key facts” webpage (www.financial-ombudsman.org.uk/about/index.html).
Process: consider quantifying some formulaic awards	This forms part of our work to see where and how we could be clearer in our communications – including how we want redress to be paid.
Process: improve early intervention/resolution	We are continuing to put resource into “early assessment” work – focusing on new cases where there are opportunities to intervene and encourage informal early-settlement. As part of this focus, we have also launched a major casework-project that delivers fast and streamlined decisions on certain kinds of cases – avoiding protracted investigations and lengthy correspondence.
Process: improve quality system	We obtained consultancy advice from Deloitte and increased the number of our quality-assurance staff. We have reinforced our systems for monitoring and assessing quality across the service – which included quality-checking more than 30% of cases against specific quality standards last year. Board members and the executive team also carry out file reviews of randomly-selected cases.
Process: increase sophistication of system for prioritising cases	We have published more information on our website about how we allocate and prioritise cases (see www.financial-ombudsman.org.uk/about/allocate_and_prioritise_cases.html).
Process: more use of phone and face-to-face discussions	This is a developing theme of our work. For example, all adjudicators now introduce themselves personally by phone to consumers, when a new complaint is allocated to them. And a tailored in-house training programme is being developed with a focus on sharpening the communication skills of our adjudicators. We are running a series of drop-in complaint-surgeries as part of our regional consumer-adviser training-days (see http://www.financial-ombudsman.org.uk/news/updates/highlands-islands-tour.htm).
Process: review style of our written communications / adjudications	As part of a major casework-project, we have reviewed how we communicate decisions to consumers – to see if the traditional format of letters and adjudications remains appropriate. This project involves the communication of decisions in formats <i>other than</i> text-heavy letters and reports – using a specially designed range of postcards, forms and certificates instead.
Regulators: more open communication	In progress. See, for example, our published exchange with the Office of Fair Trading (OFT) at www.wider-implications.info/case_studies/wi_12.html .

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<p>Regulators: review "wider-implications process"</p>	<p>Subsumed by FSA's wider consideration of its approach to regulation following the financial crisis – and by wider discussions on "collective redress" (see the FSA, OFT and ombudsman joint discussion paper of March 2010, <i>Consumer complaints: emerging risks and mass claims</i>).</p>
<p>Regulators: update memoranda of understanding (MoUs)</p>	<p>This will be done once wider issues have been resolved, emerging from proposed legislative changes. We have started discussions with FSA about updating arrangements for data exchange.</p>