

## What will you do?

Managing a small professional team of case officers, you will be principally responsible for the delivery of two workstreams. These comprise the processing of complaints by providing enquiry, mediation and conciliation services within the frameworks of both the Financial Services Ombudsman Scheme (FSOS) as per Schedule 4 of the Financial Services Act 2008 and the OFT's responsibilities under the Equality Act 2017.

The post is offered on a full-time basis, 37 hours per week. Applications will also be considered from those who would prefer to work fewer hours. The current postholder works 30 hours per week which is considered the minimum hours required to undertake the role.

## What does that involve?

Our work is all about seeing two sides of the story, carefully weighing up the evidence, and making balanced decisions. This isn't always easy and the work can be sensitive and challenging.

In 2022/23 the Financial Services Ombudsman Scheme investigated 151 complaints and responded to 294 enquiries. Over 90% of the complaints we received referred to products within either the banking or life insurance sectors. Case workers interact with complainants from all over the world, financial service providers and the financial services regulator to enable them to resolve issues effectively. It is therefore essential that we demonstrate a confident and friendly approach whilst being able to remain calm under pressure.

Ombudsman Case Officers also assist consumers who have experienced discrimination in the supply of goods and services. Under the Equality Act 2017 the OFT has statutory authority to provide conciliation services. In 2022/23 the OFT received 20 complaints where it was claimed that there had been discrimination under the Equality Act 2017.

## The Office of Fair Trading

The OFT is a legally independent Statutory Board of the Isle of Man Government.

The post is located in the village of St Johns in newly refurbished accommodation based at the award-winning *Thie Slieu Whallian/Garey ny Cloie* site. Our office building is located in a countryside setting in attractive public gardens, has excellent staff facilities and free parking.

The **Financial Services Ombudsman Scheme** is a free, independent dispute resolution service for customers with a complaint against an Isle of Man financial firm such as a bank, insurance company or financial adviser. If the complaint is upheld, it aims to put the

complainant in the position they would be in if things hadn't gone wrong. The Scheme can direct the firm to put things right, which can take the form of a monetary award up to a maximum limit, or other action by the supplier.

The Isle of Man **Equality Act 2017** provides a unified legal framework to protect individuals from discrimination in both the workplace and the provision of goods and services. Under the Act, the OFT has a statutory duty to provide conciliation services where discrimination arises in the provision of goods and services, public functions, associations and premises on the Isle of Man. Ultimately complaints can be referred to the Employment and Equality Tribunal but, if both parties agree, the OFT may conciliate in specific circumstances.

## What we can offer

- A competitive salary. The grade on entry will be Pay Band 19 (Higher Executive Officer). This has a 3 point salary scale currently comprising £43,743 £47,167 and £50,878 based on 37 hours per week. Progression will be by annual increments.
- An annual leave entitlement of up to 28 days plus 10 public holidays and additional 'privilege day' over the Christmas period.
- We support and promote flexible working, recognising the importance of working flexibly around your life and commitments and the benefits in improving work-life balance. We are happy to discuss flexible working arrangements where possible and if interested you should discuss this with the Recruiting Manager.
- We have dedicated Learning & Development facilities, offering a variety of courses, including Management and Leadership Courses.
- Our employees are able to take advantage of our rewarding pension scheme; both you and the organisation contribute towards your future

Full details of terms and conditions of service as they apply to civil servants can be found at: <https://hr.gov.im/terms-conditions-for-employees/new-terms-ntnsp/>.

(Please copy and paste into your browser address as this will not work as a link)

To discuss any aspect of the post, terms and conditions or applying in more detail, you are encouraged to contact:-

Mrs Pauline Wood, current Ombudsman Schemes Manager  
Tel: (01624) 686519 or Email [pauline.wood@gov.im](mailto:pauline.wood@gov.im)

## Recruitment process

You should review the 'What you Need' table below and clearly state in your application how you satisfy each of the **essential 'E'** attributes and, ideally, how you satisfy the **desirable 'D'** attributes. This evidence could be in the form of a table.

If you are interested in the post working slightly fewer hours, please indicate this clearly in your application.

## Main job activities

### 1. Staff Management

- i. Line management responsibility for 3 part-time Ombudsman Services Case Officers (EO).
- ii. Provide leadership and develop, coach, mentor, train and support Case Officers.
- iii. Advise and assist Case Officers in relation to complex or unusual cases.

### 2. Service Delivery

- i. Monitor service provision, having particular regard to any key performance indicators, trends, patterns or matters of concern.
- ii. Prepare formal reports on a quarterly basis, and additionally when requested, to provide the Head of the OFT with adequate information for the purpose of performance management.
- iii. Keep abreast of, and provide advice on, policy and the law relating to both workstreams.
- iv. Keep abreast of developments which may impinge on the FSOS and Equality, and actively explore potential ways of improving our services in both workstreams.

### 3. Financial Services Ombudsman Scheme (FSOS)

To manage the Financial Services Ombudsman Scheme:

- i. Undertake formal case reviews as directed by the Head of the OFT;
- ii. Manage the relationship with the Scheme Adjudicators.
- iii. Prepare an annual review of the FSOS;
- iv. Build relationships with stakeholders including the regulator, financial services providers covered by the FSOS and financial ombudsman offices in other jurisdictions;
- v. Oversee the provision of information for suppliers of financial services and consumers, including giving of talks, issuing press releases and radio interviews;
- vi. The drafting of primary and secondary legislation with the support of the Senior Trading Standards Officer and professional legislative drafting staff;

### **3. Equality Act 2017**

To manage the OFT's services under the Equality Act 2017 which comprises:

- i. Provide guidance to consumers who feel they have been discriminated under the Equality Act 2017 in regards to the provision of goods and services.
- ii. Conciliate between consumers and suppliers to try to bring about a satisfactory conclusion to consumer disputes which relate to discrimination as covered by the Equality Act 2017.
- iii. Liaise with the Clerk to the Employment and Equality Tribunal.

### **2. Information Gateways**

Manage the flow of information between the OFT and other financial service regulators ensuring compliance with "gateway" agreements. Identify emerging issues and problems and ensure that the Senior Trading Standards Officer and the Head of the OFT are fully briefed.

### **3. Other Duties**

Any other duties and responsibilities appropriate to the role and grade, as directed by OFT senior management team.

## What do you need to be successful in this role?

	Essential or Desirable	Method of Assessment
<b>Credibility</b>		
5 GCSEs at grade C or above or equivalent.	D	CV
Formal qualification in alternative dispute resolution.	D	CV/Interview
Experience of working effectively within a dispute resolution environment.	E	CV/Interview
Significant experience working within financial services in a consumer-facing role.	E	CV/Interview
Relevant experience within the life insurance and/or banking sector.	E	CV/Interview
Experience of managing and leading a team in a customer-focussed or advisory environment.	E	CV/Interview
An understanding of financial services and the regulatory systems which apply to this sector in the Isle of Man.	E	CV/Interview
An understanding of the protected characteristics detailed in the Equality Act 2017.	E	CV/Interview
<b>Capability</b>		
A proven team worker with excellent oral communication and interpersonal skills. Able to have open conversations and build supportive relationships.	E	CV/Interview
The ability to effectively manage, motivate and develop a small team to achieve key objectives. Scheduling workload and providing oversight, training and guidance.	E	CV/Interview
Ability to read, understand and interpret legislation and contracts.	E	CV/Interview/Assessment
Excellent written communication skills. Ability to research, compile and present reports.	E	CV/Interview/Assessment

<p>Ability to demonstrate impartiality at all times when handling cases, carefully weighing up the evidence, and making sound balanced decisions. Professional and credible.</p> <p>Able to listen and ask questions that get to the heart of a problem.</p> <p>Effective presentation and negotiating skills.</p> <p>Competent PC skills including an effective user of Microsoft Office Word, Outlook and Excel.</p>	<p>E</p> <p>D</p> <p>D</p> <p>E</p>	<p>CV/Interview/Assessment</p> <p>CV/Interview</p> <p>CV/Interview/Assessment</p> <p>CV/Interview/Assessment</p>
<b>Character</b>		
<p>Consistently logical and analytical with an eye for detail.</p> <p>Self-motivated with positive energy, drive, personal impact and persuasiveness.</p> <p>Positive approach to working in a small team. Trusts and is trusted. Inspires, motivates and empowers.</p> <p>A confident, friendly and helpful approach with a strong focus on customer service and raising quality standards. Professional and credible at all levels.</p> <p>Reliable, diplomatic and tactful.</p> <p>Resilient – able to remain calm under pressure and meet deadlines.</p> <p>Future focused. Encourages innovation. Willingness to promote and embrace change.</p>	<p>E</p> <p>E</p> <p>E</p> <p>E</p> <p>E</p> <p>E</p> <p>E</p>	<p>CV/Interview/Assessment</p> <p>Interview</p> <p>CV/Interview</p> <p>CV/Interview</p> <p>CV/Interview</p> <p>CV/Interview/Assessment</p> <p>CV/Interview</p>
<b>Other requirements</b>		
<p>Isle of Man Worker.</p>	<p>D</p>	<p>Application/Checks</p>