

Investigator – Role profile

Reporting to – Ombudsman Manager (or equivalent)

Working hours – Full time is 35 hours a week. Part time is at least 28 hours across four days a week. Our service is open from 9.00am to 5.00pm on weekdays. You'll agree your working pattern with your manager.

Purpose of your role

At the Financial Ombudsman Service, we make decisions on a range of complex and difficult issues. Every year we resolve thousands of disputes between consumers or small businesses and their financial service providers.

You'll assess and investigate complaints that people bring to us, by listening carefully to both sides of a dispute between consumer and their financial service provider. You'll ask thoughtful questions and communicate clearly and effectively to quickly understand and get to the heart of the problems.

Using empathy and first-class problem-solving skills you'll gain the confidence of our customers, both consumers and financial service providers. You will be making sound, balanced and defensible decisions and saying what, if anything, the financial provider needs to do to put it right. You'll be delivering your impartial decisions that are fair – and feel fair. There'll be different ways you do this.

Sometimes, it will involve giving people an immediate steer on their situation, including suggesting options to think about – being able to quickly make sound decisions. At other times, our customers will ask for our help in situations where you'll need to use your full investigatory skills to get to the bottom of things and make recommendations for the way forward.

Whatever the situation, you'll want to understand the impact that it's having on those involved. This means you'll need to have the skills and confidence to have conversations that enables you to get to the heart of what's gone wrong.

Working in a team, you'll have your own case load, which you will progress and prioritise in a timely manner. You'll have a variety of complaints to resolve for our customers – and your decisions could have a significant impact on their lives and livelihoods. Being a demand led organisation, you'll be working towards an individual target while balancing priorities, deadlines and service standards.

Your decision, which will initially be given by phone, might not always be agreed by both sides, so resilience and being able to have challenging or difficult conversations are skills that you'll be able to demonstrate. And you'll be able to identify vulnerable consumers and provide the appropriate support. When speaking with our customers, usually by email and telephone, you'll be able to show empathy and fairness through clear and persuasive communication.

As you grow in the role and progress to the more senior levels, you'll take on some of the more complicated complaints we handle, working independently on these. Additionally, you may be asked to take different or extra responsibilities within investigation. This might include (but is not limited to):

- coaching and mentoring new investigators
- sharing your knowledge through training and drop in sessions
- talking with and Influencing businesses to resolve large numbers of similar complaints

- supporting our approach on quality assurance

You're accountable for

- you're accountable for taking responsibility for delivering your target and objectives – and working with your team to contribute to meeting our wider commitments
- listening to both sides of the story – asking the right questions to uncover potentially hidden issues, and capturing details and insight accurately on our systems
- being proactive – doing all you can to ensure complaints are sorted out as quickly and efficiently as possible, so that customers aren't left waiting
- being organised – by keeping your case files up to date and accurate
- communicating effectively over the phone and in writing in a clear way, managing our customers' expectations and keeping them informed
- using the tools available to continuously develop your knowledge and ability to progress customers' complaints as far as you can
- contributing to an inclusive culture to achieve our vision where everyone at the service can be themselves, to contribute, flourish and succeed

Your experience includes

- making fair and balanced decisions, where you must articulate your thinking
- strong administrative skills and having autonomy to prioritise your workload
- providing excellent customer service with people who may be angry or upset
- evidence of clear and confident written and verbal communication skills
- experience working to meet targets or service level agreements
- understanding of financial products