



Protecting the most vulnerable – the changing role of Ombudsman offices

Tim Goss / 2016 ANZOA Conference

May 2016



Three year focus

Delivering a more efficient and effective dispute resolution service

What we want to be

A customer-centric service for consumer and financial services providers

Customer-centric

What we need to do

- Establish standards for all our dispute resolution services.
- Improve user experience.
- Maintain our reputation for fairness and integrity.

Improve user experience



Enhancing our public role and stakeholder engagement

A trusted organisation

The authority on financial services disputes resolution and an influential voice on how to prevent disputes

- Promote our service, actively engage and maintain stakeholder support.
- Share our knowledge, experience and insights.
- Raise community awareness of FOS.
- Role model best practice and encourage others to do the same.

Community awareness



Ensuring organisational development and sustainability

A smart, efficient and responsible organisation

An organisation with passionate people, effective systems, clear plans and a conscience

- Embed new ways of working as part of our desired behaviours and culture.
- Attract and retain talent.
- Deliver high quality performance and deliver operational efficiencies.

Operational efficiencies





- ▶ We set the stage with the support of specialists
- ▶ Our partners help us to adapt and evolve
- ▶ Collaboration often produces better results

- ▶ Plain English Foundation
- ▶ safe steps Family Violence Response Centre
- ▶ Victorian Multicultural Commission
- ▶ Financial Difficulty Liaison Officer project
- ▶ VicDeaf



Sarah's story



- ▶ Tools to communicate, interpret, inform and guide

- ▶ Accessibility & Emergency guides
- ▶ Smart forms:
 - ▶ Online dispute form
 - ▶ Electronic statement of financial position
- ▶ Adaptable communication methods - SMS



Accessibility & Emergency guides



- ▶ Process design relevant to the world in which we operate
- ▶ Equipping our people to be as effective as they can

- ▶ Targeted priority contact for those most vulnerable
- ▶ Early, constant and predictable contact
- ▶ Flexible pathways
- ▶ Configurable timeframes
- ▶ Adaptable information collection methods
- ▶ Expertise early
- ▶ Mental health first aid training
- ▶ Communication and influencing skills
- ▶ Plain English writing



- ▶ Proactive identification of accessibility enhancements
- ▶ Feedback and input from others helps us re-assess, redesign and evolve

- ▶ Applicant input and feedback
- ▶ Member input and feedback
- ▶ Consumer Liaison Group
- ▶ FOS Access Working Group
- ▶ Smart metrics and measures



Metrics and measures



- ▶ We work with people at their most vulnerable
- ▶ Resilience and wellbeing cannot be overlooked
- ▶ Our sector attracts compassionate specialists – a trait that comes with its own vulnerability

- ▶ Mental health first aid training
- ▶ Formal and informal debriefing
- ▶ Employee Assistance Program
- ▶ Representative internal groups
- ▶ Supportive management teams and decision makers



