

# high-flying ombuds‘women’!



Caroline Mitchell

**The Financial Ombudsman Service is the free service that helps sort out complaints between consumers and financial businesses – covering everything from bank accounts to investment portfolios. It’s the largest scheme of its kind in Europe. We spoke to three of its most senior ombudsmen to find out more.**

As the leading ombudsman for banking and credit, **Jane Hingston** oversees complaints about a wide range of businesses – from large high-street banks to local pawnbrokers’ shops. Jane has two degrees in finance and law and is also an Associate of the Chartered Institute of Bankers. She was a manager with a large building society before joining the ombudsman service.

“I got used to change from a young age, when my family moved to England from Ireland. The ability to adapt to change has been valuable in my working life,” says Jane. “The ombudsman has grown rapidly – dealing with 20,000 complaints a year when I joined and now we’re expecting to resolve over 200,000 complaints in the next year. ▶

▶ But what first attracted me to work here has remained the same. We help ‘level the playing field’, so people who might otherwise feel daunted by the prospect of complaining about a large financial institution can get their voice heard.” ✨

“Law and justice have dominated my working life” says **Caroline Mitchell**. “They were important themes running throughout my childhood, too, as my father was legal director at a major international corporation.” Now the ombudsman responsible for investment & mortgage complaints, Caroline’s career started at the law firm, Lawrence Graham, where she became a litigation partner at the age of 27. She held a senior position at the Police Complaints Authority before joining the ombudsman.

“Investment is sometimes thought of as just for the wealthy – but it includes things such as pensions that are important to all of us. The investment complaints we investigate generally involve sums of money that are relatively small – but that may represent someone’s entire life savings – money they’re depending on for their future.” ✨

After qualifying as a barrister, **Caroline Wayman** gained experience in the insurance industry before joining the ombudsman service. Now a leading ombudsman, she was the youngest ombudsman ever appointed, responsible for overseeing the handling of over 300,000 mortgage endowment cases and record numbers of payment protection insurance disputes.

The ombudsman’s ethos of fairness is what first attracted her to the service. “Even as a child, I knew I wanted a job that made a difference and that had fairness at the centre of it. Of course, determining exactly what *is* fair can be challenging. It’s our job to establish the facts in every case that is brought to us – and to consider both sides of the story.

If we decide the business was in the wrong and the consumer has lost out as a result – we have official powers to get things put right. Financially, court is simply not an option for most people – and the ombudsman provides a free route to justice.” ■



Caroline Wayman



Jane Hingston

## ‘top tips’

### how to get your complaint taken seriously

1. **What’s the problem?** Be clear about that in your own mind.
2. **Stay calm – even if you’re upset.** This helps you to get your points across.
3. **Write or phone?** Always have the relevant policy or account numbers to hand and keep a record of who you contacted – and when.
4. **Keep it brief.** Tell the firm what you are unhappy about and how you would like them to put things right.
5. **Take it further.** Financial firms have 8 weeks to try and resolve formal complaints. After that you can complain to the ombudsman service.