knowing what we're talking about

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Our knowledge is, and always has been, essential to our job of providing an effective ombudsman service. For people to have confidence in the answers we give, they also need to have confidence that we know what we're talking about.

When we look into a problem someone's brought to us, we always take into account the law, rules and guidance, and good practice. But it isn't enough just to know these inside out. Very often, the words people use to describe what's happened to them don't appear as they do in industry documents.

So first, through all the frustration and confusion, we've got to listen – to understand what's happened and work out where we need to look for answers. Only then can we start applying what we know – always bearing in mind that, in all the complications of real life, the black-and-white rules don't always lead straight to a fair outcome.

As we've been working increasingly quickly and flexibly, the way our people find and apply knowledge has needed to keep in step. That's why we've improved our online knowledge-sharing systems this year – as well as putting our ombudsmen at the heart of our investigation teams, so their expertise and pragmatism can help businesses and consumers from the start. And we've strengthened our networks of experts across our service, to help our people put problems right and capture new insight that challenges us to think differently about fairness.

Our knowledge is about so much more than just knowing the rules. It's about knowing how to listen, knowing the right questions to ask, and having the sound judgement to reach a fair answer. It's reassuring that businesses and consumers say they've got confidence in us to do that. And to help others see all this in action, we've published another 36,000 of our ombudsmen's decisions on our website this year.