



An tOmbudsman Seirbhísí
Airgeadais agus Pinsean

Financial Services and
Pensions Ombudsman

FSPO Customer Engagement Policy



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1. Purpose of this policy

The Financial Services and Pensions Ombudsman (FSPO) is an independent, fair, and impartial service that helps resolve complaints with pension providers and regulated financial services providers.

This policy sets out how the FSPO will engage with our customers and other stakeholders. It should be read in conjunction with the FSPO Customer Charter, which outlines the standard of service and behaviour that should underpin our interactions with all customers and expresses our aim to foster an environment of mutual respect between team members in the FSPO and those we serve.

Information on the FSPO's role and governing legislation can be found at www.fspo.ie.

2. How we engage with our customers

We understand that in times of trouble or stress, people may act out of character. There may have been upsetting or distressing circumstances leading up to your communication with the FSPO. We do not view behaviours as unacceptable or unreasonable just because someone is forceful or determined. We do believe that people have the right to be heard, understood and respected. However, we also consider that our team members have the same rights. We have developed this policy to set out how we will engage with our customers.

2.1 Mutual respect and unreasonable conduct

In communicating with you, we require our team members to listen to you, respond to your concerns and treat you fairly and with respect. We also require them to be professional and courteous. However, this does not mean that we expect our team members to tolerate behaviour by any customer that is abusive, offensive, threatening or, due to the frequency of contact, takes up a disproportionate amount of time and resources.

The types of behaviour which we see as unreasonable conduct includes:

- Unreasonable behaviour including threats of violence, abuse of FSPO team members, rude, offensive or aggressive conduct
- Unreasonable persistence
- Unreasonable demands
- Unreasonable lack of cooperation
- Unwillingness to comply with FSPO procedures

2.2. How we will manage unreasonable conduct

When we consider that a customer's behaviour is unreasonable, we will tell them why we find their behaviour unreasonable, and we will ask them to change it. Where it might be of assistance, we will consider possible adjustments to our service which may help the customer to avoid unreasonable behaviour in the future.

FSPO team members who directly experience unreasonable behaviour may deal with the behaviour at the time of the incident in a manner they consider appropriate and in line with this policy and this may include politely terminating a conversation. When they experience unreasonable behaviour, they will report the matter to their line-manager without delay for consideration in line with this policy.

If the unreasonable behaviour continues, we will take action to restrict the customer's contact with the FSPO. The decision to restrict access to our Office will only normally be taken after we have reviewed the service given by our Office to the particular customer. The decision will be taken at Director level. Any restrictions put in place will be appropriate and proportionate.

The options we are most likely to consider are:

- requesting contact in a particular form
- requiring contact to take place with a named officer
- restricting telephone calls to specified days and times
- asking the customer to enter into an agreement about their future conduct and,

where the options above prove unsuccessful, or where the unreasonable behaviour shows no signs of abating, we may terminate all contact with the customer.

In general, we will write to tell the customer why we believe their behaviour is unreasonable and what action we propose to take. However, where the behaviour is so extreme that it threatens the immediate safety and welfare of the FSPO's team members or others, we will consider any and all other options, for example, reporting the matter to An Garda Síochána or instigating legal action.



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