



An tOmbudsman Seirbhísí
Airgeadais agus Pinsean

Financial Services and
Pensions Ombudsman

Customer Charter



Executive Summary

Under Government policy, each State body or agency is required to have in place a Customer Charter and Action Plan.

The Customer Charter should outline the State body's commitment to providing services to its customers in accordance with the Principles of Quality Customer Service for Customers and Clients of the Public Service.

The Customer Charter should define service standards in clear terms and simple language and should inform customers of contact and feedback mechanisms.

In addition, the Customer Charter should be supported by a Customer Action Plan, which describes in detail how the commitments and standards set out in the Customer Charter, and other customer service improvements, will be delivered and evaluated by the State body.

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1. Introduction

1.1 FSPO Mission, Vision and Values

Our Mission is to provide an impartial, accessible, and responsive complaint resolution service that delivers fair, transparent and timely outcomes for all our customers, and enhances the financial services and pension environment.

Our Vision is for a progressive financial services and pension environment built on trust, fairness and transparency, where complaints are the exception.

The FSPO is guided by five key values that underpin our core activities as we work towards achieving our vision. These are:

Integrity

We will uphold the highest ethical standards.

We will earn trust by delivering our services in an unbiased, transparent and professional manner.

We will respect the confidentiality of those seeking our services.

Fairness

We will adopt an impartial, independent, objective approach, dealing with each complaint based on its own merits.

We will listen to all parties in dispute, asking questions to redress the balance between them.

Independence

We will be independent in how we handle complaints, yet accountable to the people and to the Oireachtas.

Effectiveness

We will continuously seek ways of improving how we communicate and deliver our services.

We will seek to deal with every complaint in the most effective, efficient and timely manner.

Accessibility

We will be responsive to the needs of our customers.

We will communicate clearly and in a professional manner.

We will provide guidance and support to access our services.

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

2. Customer Charter

The following FSPO Customer Charter will be displayed on our website and reviewed on a regular basis.

We are committed to carrying out all of our functions in a fair, impartial, balanced and transparent manner. Our aim is to provide a professional and efficient service to all customers and act with integrity at all times.

We operate under a Customer Charter which sets out the standards of service that customers can expect when engaging with us. This Charter sets out what assistance the customers of financial service providers and pension providers can expect to receive from us if they wish to bring their complaints in relation to these providers to us.

We are committed to providing a high quality, user-friendly and accessible service to our customers.

This FSPO Customer Charter sets out the standards of service that you may expect to receive from us in the following areas:

- Quality of Service
- Mutual Respect
- Equality and Diversity
- Physical Access
- Information
- Timeliness, Courtesy and Sensitivity
- Choice
- Language Choice
- Feedback, Complaints and Appeals
- Consultation and Evaluation
- Enhanced Co-operation
- Internal Customer
- Sustainability

Purpose of this Charter

The Financial Services and Pensions Ombudsman (FSPO) provides an independent, fair, and impartial service to resolve individual complaints made about the conduct of pension providers and regulated financial service providers. There is no charge for bringing a complaint to the FSPO.

The purpose of this customer charter is to outline the standard of service and behaviour that we strive to achieve in our interactions with our customers.

2.1. Quality of Service

We will strive to deliver a service that is accessible, high quality and meets your needs.

We aim to:

- Promote and develop a strong customer service culture within the FSPO;
- Equip our team members with the necessary information, skills and support to ensure they are best placed to deliver a quality service;
- Develop measurable customer service standards;
- Ensure our services are provided in a fair and non-discriminatory manner;
- Provide easy access to high quality information;
- Continue to safeguard the personal data of our customers;
- Monitor and improve the quality of our service;
- Ensure a transparent and satisfactory procedure for dealing with complaints about our service.

2.2. Mutual Respect

We will deal with our customers politely, be fair, and deal with enquiries as quickly as possible.

We will ensure that customers are afforded confidentiality and privacy in their dealings with us.

We aim to foster an environment of mutual respect between our customers and staff. In order to assist us in providing the best possible customer service it would be helpful if you would:

- Have your FSPO complaint reference number available and to provide any information for the purpose of verification, and we will endeavour to respond to your enquiry;
- Treat our team members with courtesy and respect, and listen to the information we offer, as we try to provide the most comprehensive and efficient response to your query.
- Treat any other party involved in the complaint, such as the financial service provider or pension provider, with the same level of courtesy and respect and use appropriate language when speaking about or to them.

2.3. Equality and Diversity

In our dealings with our customers, we will ensure the right to equal treatment, established by equality legislation, and will welcome diversity, so as to contribute to equality for all.

2.4. Physical Access

We are committed to creating and maintaining a positive and accessible environment. We will provide clean, accessible public offices that ensure privacy, and comply with health and safety standards. We have a designated Access Officer who can be contacted by phone at + 353 1 5677000 or by email at accessibility@fspoi.ie. We will facilitate access for people with disabilities and with specific needs.

2.5. Information

In our written, verbal and electronic communication, we aim to provide information that is clear, timely and accurate and meets the requirements of people with specific needs.

We will respect our customers' privacy and comply with Data Protection legislation.

2.6. Timeliness, Courtesy and Sensitivity

Our offices and telephone lines are open to the public from 09:30 – 13:00 and 14:00 – 17:00 Monday to Friday except on Bank and Public Holidays. We respond to telephone, mail and email queries. We aim to be responsive to your needs and we will deliver our services with courtesy, sensitivity and the minimum delay possible.

In dealing with our customers by telephone, once we have verified your identity, we will:

- Answer your telephone queries promptly and politely;
- Identify ourselves to you;
- Provide routine information on request;
- Forward your query to the appropriate team member;
- Provide relevant contact details for the section you are being directed to;
- Ensure that voicemail greetings are updated;
- Respond promptly to voicemail messages.

In dealing with our customers in writing, we will:

- Aim to acknowledge all written communications within 5 working days, with a substantive response, if required, within 20 working days (or sooner, if possible);
- Provide routine information on request;
- Give our names and contact details on all correspondence;
- Ensure all correspondence issuing will be in clear language that is understandable and concise;
- If we cannot provide you with the information or the service that you require we will try to direct you to an appropriate agency.

Please note that queries that arise during the progression of a complaint that are legal, jurisdictional, or technical in nature will be dealt with as part of the standard business process in place, and therefore the timelines above may not apply.

2.7. Choice

We will strive to plan and deliver our services so you can access them in the way that suits you, using emerging technologies where possible to maximise access and choice.

2.8. Language Choice

We will provide quality services through Irish, through English, or bilingually. Customers may choose to be dealt with through either or both of the official languages.

We will make all key publications available routinely in both Irish and English. We will ensure that correspondence received in either of the official languages will be replied to in that language.

We will provide interpretation as required for users of Irish Sign Language to enable full access to our services. For speakers of other languages, we will try to make our services accessible through translation or interpretation as appropriate.

2.9. Feedback, Complaints and Reviews

We want to provide the best possible service to you and welcome all comments on our services. You can contact our Customer Service Manager at feedback@fspo.ie. From time to time, we will carry out customer service surveys and we welcome your participation and feedback.

If you are unhappy about the service we have provided to you, we encourage you to raise this directly with the team member concerned. If the issue is not resolved to your satisfaction, you may make a formal complaint by emailing feedback@fspo.ie. Your complaint about our service will be dealt with fairly and impartially and in accordance with our complaints handling procedures, and will be treated entirely separately from your complaint against your financial service provider or pension provider. If you are not satisfied with the outcome of your complaint about our service, you may request a review, in line with our [customer service complaints procedure](#).

2.10. Consultation and Evaluation

When we develop new services, or significantly change the way we deliver our services, we will consult with our customers when appropriate, and take into consideration their input and insights, as part of this process. We will ensure that we have appropriate measures in place to enable us to evaluate the quality of our service delivery.

2.11. Enhanced Co-operation

In developing and delivering our services, we will foster positive relationships with other public sector bodies, in order to share learnings, opportunities for innovative service transformation, and to act as facilitators in delivering joined-up public service experiences.

2.12. Our Internal Customers

We recognise our own team members as internal customers, and ensure that they are properly trained, consulted, and otherwise supported in their individual roles, to achieve their objectives and to continuously improve the services we deliver, in the course of their work.

2.13. Sustainability

We recognise the importance of having in place measures that will allow us to be as energy efficient as possible and to be environmentally conscious whilst providing our services.

FSPO Customer Complaints Procedure

Complaints about our own services

Your complaint about us

You may make a customer service complaint to us if our service falls short of what you consider acceptable. All complaints will be dealt with promptly and in an objective and courteous manner. When you are making a complaint about our service, please tell us:

- the name of the team member you are complaining about
- relevant dates and times
- what happened - describe the incident or problem
- details of any phone conversations, letters and meetings that caused the complaint.

How to complain about our service

Please contact our Customer Service Unit. You can contact us:

- by email to feedback@fspo.ie
- by phone on + 353 1 567 7000
- by writing to us at Lincoln House, Lincoln Place, Dublin 2, D02 VH29.

Complaints about our service that we can and cannot consider

We can consider complaints about the standard of service we provide. This includes promptness, politeness and professionalism.

You may complain about the way we have handled a complaint against a pension provider or financial service provider, but not about its outcome.

We cannot comment on the facts or outcome of a complaint investigation against a pension provider or financial service provider. This includes the outcome of mediation, or the Ombudsman's decisions and determinations about:

- whether we look into the merits of a complaint about the conduct of a financial service provider or pension provider
- whether to uphold, substantially uphold, partially uphold, or reject a complaint
- what compensation to direct, if any

How we will respond to a complaint about our service

- We will investigate complaints fairly and impartially.
- Your complaint will be investigated by a different team from the one whose service you are complaining about.
- We will log your complaint and acknowledge receipt within 3 working days.
- We aim to complete our investigation within 20 working days. If that is not possible, we will keep you updated of our progress.



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W fspo.ie
E info@fspo.ie
P +353 1 567 7000