



An tOmbudsman Seirbhísí
Airgeadais agus Pinsean

Financial Services and
Pensions Ombudsman

Customer Action Plan 2022 - 2025



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.

This Action Plan sets out the specific commitments and corresponding performance indicators that define how each will be implemented.

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1. Introduction

The Customer Action Plan describes how the commitments and standards set out in the Customer Charter will be delivered and evaluated by the Financial Services and Pensions Ombudsman (FSPO). The Government has set out a number of Guiding Principles of Quality Customer Service for public sector organisations, and this Action Plan describes our services and commitments.

Our aim is to provide the highest quality of service to all customers. Over the period of the Plan, we will continue to encourage feedback from customers, evaluate that feedback and, where possible, continuously improve on the quality of service offered.

2. Role of the FSPO

The Financial Services and Pensions Ombudsman (FSPO) was established by the Financial Services and Pensions Ombudsman Act 2017 on 1 January 2018, following the merger of the Financial Services Ombudsman's Bureau and the Office of the Pensions Ombudsman.

We provide an independent, impartial, fair, and free service to resolve individual complaints made by consumers about the conduct of pension providers and regulated financial service providers.

Where necessary, we will redress an imbalance between the parties involved in the dispute.

We are funded by levies on financial service providers and by a grant from the Government.

Our mission, as an independent public body, is provide an impartial, accessible, and responsive complaint resolution service that delivers fair, transparent and timely outcomes for all 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.

We are guided by five key values that underpin our core activities as we strive towards our vision.

These are:

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.

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.

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.

3. FSPO's Commitment to the Principles of Quality Customer Service

We work to provide the best possible service to everyone who contacts us. We do this through our commitment to the Principles of Quality Customer Service outlined below.

3.1. Quality of Service

Publish a statement (Customer Charter) that outlines the nature and quality of service which customers can expect and display it prominently at the point of service delivery.

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

The standards of service customers can expect when interacting with us are outlined in our Customer Charter. The majority of customers contact us through our website or by email or phone. The Customer Charter and Customer Action Plan are available on our website www.fspo.ie. Both the Charter and Action Plan will also be displayed on site, within the public area of our Office and can be made available in hard copy, upon request.

COMMITMENT	PERFORMANCE INDICATOR
Publish a Customer Charter and Customer Action Plan 2022 – 2025.	Charter and Action Plan are available on our website, on site at our Office and in hard copy upon request.
Ensure all team members understand their personal impact on the commitments made.	Feedback received from internal and external customers through consultation. Customer service training for all team members annually and included in inductions for new team members.
Invite and welcome feedback from our customers on our website.	Creation of new channels through which customer experience insights can be captured. Positive indicators on annual customer experience survey.
Provide published indications of average timeframes for complaint handling in this office, and other metrics.	This information will be published on our website and updated quarterly, or as appropriate.
Continue to safeguard the personal data our customers have entrusted to us in the process of considering their complaints.	Maintenance of appropriate corporate data protection and retention protocols.

	<p>Data protection training for all team members annually and included in inductions for new team members.</p> <p>Publication of quarterly management information in relation to data incidents/breach reporting, notifications to the Office of the Data Protection Commissioner (DPC) internally, and externally, as appropriate.</p>
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3.2. Mutual Respect

Foster an environment of mutual respect between our customers and team members.

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 us. We do not view behaviours as unacceptable or unreasonable just because someone is forceful or determined. We believe that people have the right to be heard, understood and respected. We also consider that our staff have the same rights.

We treat our customers with respect and remind our customers that our team members must also be treated with respect, in a manner which recognises the right of the individual to dignity in their working life.

Any form of aggression, bullying, harassment or discrimination will not be accepted and we reserve the right to take appropriate action should the necessity arise in line with our [Customer Engagement Policy](#).

COMMITMENT	PERFORMANCE INDICATOR
Publish a policy outlining how we will engage with our customers and how we expect our customers to engage with us.	FSPO Customer Engagement Policy is available on our website and in hard copy upon request.

Ensure all team members are aware of the process in relation to mutual respect.	Ongoing training on the mutual respect policy set out in the FSPO Customer Engagement Policy, including inductions for new team members.
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3.3. Equality and Diversity

Ensure the right to equal treatment established by equality legislation, and welcome diversity, so as to contribute to equality for all.

Identify and work to eliminate barriers to accessing our services for people who may be vulnerable or experiencing poverty and social exclusion, and for those facing geographic barriers to services.

We are committed to delivering a service that continues to fully comply with all equality legislation and accommodates the specific needs of all our customers, to make our service available to all. We are dedicated to ensuring that no one is discriminated against in their interactions with us, in line with our Customer Engagement Policy.

COMMITMENT	PERFORMANCE INDICATOR
Ensure equal access to our services for all of our customers, promoting fairness and welcoming diversity.	Conduct equality-focussed review of customer feedback.
Develop and publish guidance for our team members and customers in relation to our accessibility and reasonable accommodations protocols.	Guidance is available on our website and in hard copy upon request.
Provide training to team members on equality and diversity matters, as required.	Ongoing training on equality and diversity policies including inductions for new team members.

Investigate the alternative methods that may be employed to ensure delivery of a localised customer experience, regardless of the geographic location of our customers.	Assessment of alternative service models and engagement channels (as appropriate) for service and customer feedback.
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3.4. Physical Access

Provide clean, accessible public offices that ensure privacy, comply with occupational and safety standards and, as part of this, facilitate access for people with specific needs.

We are committed to providing appropriate physical access to our offices and to ensuring that all office areas comply with occupational and safety standards, as well as any public health advice.

Our team includes a Safety Officer, Fire Wardens and an Access Officer. The Access Officer co-ordinates any assistance that may be needed to meet all our customers' needs, including those who require reasonable accommodation(s).

Our offices occupying the ground, third and fourth floors of Lincoln House are accessible by lift and stairs.

There are accessible toilets on third and fourth floors and our Lincoln House offices are wheelchair friendly.

Assistance dogs or guide dogs are welcome in the building and toileting arrangements can be made.

To assist us in ensuring privacy in discussions, we encourage visitors to our office to make an appointment before visiting.

COMMITMENT	PERFORMANCE INDICATOR
Monitor and maintain the safety and cleanliness of our offices.	Offices are maintained to an acceptable standard.
Ensure appropriate meeting facilities are available for customer visits.	Customer feedback.

Address health and safety issues at regular health and safety meetings.	Number of meetings attended and issues addressed efficiently and effectively.
Maintain an appropriate number of trained safety staff.	Appropriate number of adequately trained health and safety and fire officers available. Refresher training provided in line with best practice.
All team members participate in emergency and evacuation drills.	Fire drills held quarterly, where possible. Level of adherence of team members with emergency evacuation procedures. Evacuation report compiled post fire drills and issues addressed efficiently.
Public access areas are Disability Access Certified in accordance with applicable local authority guidance.	Public access areas are certified.
Ensure that office is accessible for any customer with specific needs.	Accessibility Audit carried out to ensure compliance.

3.5. Information

Take a proactive approach in providing information that is clear, timely and accurate, is available at all points of contact, and meets the requirements of people with specific needs. Ensure that the potential offered by Information Technology is exploited and that the information available on our website follows the guidelines on accessibility.

Continue the drive for appropriate simplification of forms, information leaflets and procedures.

We are committed to providing information to ensure that the potential offered by Information Technology is fully availed of and that the information available on our website follows the guidelines on web publication. We will continue the drive for appropriate simplification of forms, information leaflets and procedures. We are committed to continuing to make sure that all our publications are clear, accurate and available in electronic or printed format.

We have two main points of information for external customers, our website (www.fspo.ie) and our Customer Information Line, which answers queries on how to bring a complaint to us in respect of the conduct of a regulated financial service provider or pension provider.

When answering queries, we will give accurate information in a timely fashion, using clear and simple language.

In the event that an enquiry is not relevant to the service we provide, every effort will be made to direct the customer to a relevant body that can assist them.

COMMITMENT	PERFORMANCE INDICATOR
Use Plain English written communications, keeping the use of technical or official terms to a minimum and where necessary explaining these terms.	Plain English mark on key customer facing content.
Ensure all website contact methods are in working order.	Regular functionality and accessibility checks.
Explore new communications channels to ensure our information is widely available and an innovative approach is taken to our communications activities.	Implementation of our Communications Strategy.
Continue to simplify and streamline our complaint process.	Regular monitoring and reporting of throughput KPIs.
Make staff information and updates on matters of interest available via the Intranet towards the reduction of internal email.	Team members' feedback regarding availability and ease of access to information.

3.6. Timeliness, Courtesy and Sensitivity

Deliver quality services with courtesy, sensitivity and the minimum delay, fostering a climate of mutual respect between the FSPO and its customers.

Give contact names in all communications to ensure ease of ongoing transactions.

Our team members undertake to be prompt, patient and courteous in all dealings with our customers whether in writing, by telephone or face to face contact in our offices, at meetings or at any other events.

Visitors to our offices will be made to feel welcome and will be treated with courtesy and respect. We aim to deal with our customers efficiently and promptly.

COMMITMENT	PERFORMANCE INDICATOR
Answer the telephone promptly and identify ourselves when doing so.	Customer feedback and available call answering statistics.
Ensure that when team members are out of the office, appropriate voicemail and out of office email messages are active.	Audit of absence messages of team members.
Ensure that all team members provide their contact details in any correspondence to allow for easy follow up.	Audit of correspondence.
Ensure routine written correspondence is acknowledged within 5 working days.	Audit of correspondence.
Monitor customer satisfaction with the timeliness and courtesy of team members.	Customer surveys and feedback, including through customer focus groups.

3.7. Choice

Provide choice, where feasible, in service delivery, including contact points, opening hours and delivery times. Use available and emerging technologies to ensure maximum access and choice, and quality of delivery.

We make every effort to provide multiple ways for our customers to access our services, find information about us and to contact us.

COMMITMENT	PERFORMANCE INDICATOR
Provide a range of service delivery/contact channels as appropriate, e.g., website, letter, email, online forms, SMS, phone and in-person.	Quarterly reviews of service provision and customer feedback.
Consider how technology can be employed to improve the range and quality of services provided to customers.	Enable new and improved services to our external and internal customers through the implementation of our ICT Strategy.

3.8. Language Choice

Provide quality services through Irish and/or bilingually and inform customers of their right to choose to be dealt with through one or other of the official languages.

Customers are very welcome to interact with us through Irish, or bilingually if they so wish. We recognise the right of customers to avail of our services through Irish, through English, or using a mix of both official languages.

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.

COMMITMENT	PERFORMANCE INDICATOR
Welcome interactions from our customers in line with the Official Languages (Amendment) Act 2021, providing our services through Irish, English, or both.	Service is provided to customers through Irish, English or through both Irish and English bilingually.
Encourage and support team members in developing or improving their Irish language skills.	Ongoing training.

3.9. Feedback, Complaints and Reviews

Maintain a well-publicised, accessible, transparent and simple-to-use system of dealing with complaints about the quality of service provided.

We are committed to dealing with issues of customer dissatisfaction relating to the quality of our service. We will do so in an objective, consistent, open and fair manner. Customers have a right to complain if the standard of service we provide is not up to the standard set out in our Charter. Any complaint you make about our service will be addressed as quickly as possible and you will be kept informed of progress.

If you have a customer service complaint, you are requested to follow our [customer service complaints procedure](#).

COMMITMENT	PERFORMANCE INDICATOR
Ensure all service complaints are addressed promptly, fairly and in a consistent manner.	Quarterly audit of complaint records.
Ensure team members are aware of the complaints procedure and review process, and the importance of efficient customer service complaint acknowledgement and resolution.	Annual customer service training for team members and training included in induction of new team members.
Raise awareness of the senior management team and all team members in relation to the causes of complaints & effective complaint handling.	Team member feedback, including twice-yearly <i>"voice of the customer"</i> customer experience reflections.
Prepare management information reports on customer service complaints in order to contribute to the ongoing enhancement and development of services.	Quarterly report to Council and Senior Management Team

Ensure that our customers are informed of how to request a review of the outcome of a customer service complaint investigation.	Provision of any relevant review information on customer service response communications.
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3.10. Consultation and Evaluation

Provide a structured approach to meaningful consultation with, and participation by, the customer in relation to the development, delivery and review of services. Ensure meaningful evaluation of service delivery.

We recognise the important insights our customers can bring to our ambition to deliver efficient and innovative customer-centric services. When appropriate, we will reach out to our customers to proactively seek their input when designing new service delivery processes and will put in place measures that will help us to continually evaluate the quality and efficiency of our processes.

COMMITMENT	PERFORMANCE INDICATOR
Ensure public consultations are facilitated when appropriate, on the development of a new policy, service or public-facing system.	Timely preparation and publication of all relevant consultation documents.
Demonstrate how feedback is collated, processed and considered by us.	Publication of post-consultation outcome reports. Introduction of a new approach to bring the “voice of the customer” to any new system or process development, facilitated by the Customer Experience team, or directly with the customer (for example, through focus groups).
Build in appropriate evaluation mechanisms during development and review of new service delivery processes.	Suitable KPIs in place to evaluate service delivery.

Keep abreast of different complaint handling methodologies and techniques to support service excellence.	Regular monitoring and reviewing of peer regulatory bodies both nationally and internationally.
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3.11. Enhanced Cooperation

Foster a more coordinated and integrated approach to delivery of public services.

We are committed to developing our existing relationships with other relevant public bodies in order to leverage the benefits of our mutual learnings, to further the achievement of our strategic objectives. We will be open-minded in our pursuit of opportunities to network and share experiences with relevant bodies with which we can achieve a more 'joined-up' service delivery mindset.

COMMITMENT	PERFORMANCE INDICATOR
Further develop relationships and share insights with other external stakeholders to enhance the consumer protection framework.	<p>Networking/meeting attendance</p> <p>Attendance at central government seminars, workshops, on customer service, innovation, other strategic policy events of mutual benefit.</p> <p>Agreement of suitable Memorandums of Understanding and protocols for interaction, as appropriate.</p>

3.12. Our Internal Customers

Our team members are our internal customers, and we will ensure that they are supported in their roles to continuously improve the services we deliver.

We develop our team members so that they are equipped to provide excellent customer experiences to all of our stakeholders. We invest in our people and support them in their roles, providing leadership and motivation to improve the services we deliver to our customers and

enable our people to recognise and fully own the importance of their individual contributions to our collective accountability.

COMMITMENT	PERFORMANCE INDICATOR
Support our staff through training and development focussed on skills, knowledge and customer-focus.	Annual training and development plan devised and implemented in accordance with our Learning & Development Strategy.
Appropriate, timely and responsive employee supports.	Availability and visibility of an accessible Employee Assistance Service. Organisation-wide commitment to wellbeing initiatives, evidenced by events run, levels of participation and employee engagement survey results.
Staff contribution to ongoing identification of customer service improvements.	Annual staff surveys.

3.13. 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.

COMMITMENT	PERFORMANCE INDICATOR
Endeavour to minimise overall electricity and gas consumption on an annual basis.	Electricity and gas readings provided to the Sustainable Energy Authority of Ireland (SEAI) each year and an efficiency report is produced based on organisation size.
Change in physical office to the use of sensory and LED lights	Continued monitoring of advancements in lower usage lighting.
Printer cartridge return policy in place.	Cartridges are returned for recycling, in line with applicable procedure.

Specific consideration given to the environment and energy efficiency when carrying out any procurement.	Green procurement consideration incorporated into all procurement exercises.
Continue the migration of our working processes to paperless methods.	<p>Ongoing review to move more of our processes to paperless/fully digital working.</p> <p>Encouragement of team members to consider their printer and paper usage, especially when working in the office.</p> <p>Quarterly publication of printer and paper usage/cost statistics on intranet.</p>
Increased awareness of bike-to-work scheme communication and awareness	Encourage staff to cycle in and out of work, reducing emissions from private cars and need for public transportation.
Investigation of Hybrid Working Model, working remotely and from the office.	Less people travelling to and from home to head office leading to reduction in carbon emissions.

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@fspoi.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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