



An tOmbudsman Seirbhísí
Airgeadais agus Pinsean

Financial Services and
Pensions Ombudsman



Strategic Plan 2018-2021

**Enhancing the
Customer Experience**



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Foreword

Everyone has the right to good service from their financial service or pension provider and speedy redress from the provider when things go wrong.

Where this does not happen, it is important that people have an independent place where they can have their complaint resolved. The purpose of the Financial Services and Pensions Ombudsman (FSPO) is to resolve complaints against providers of financial services and pensions fairly and in a manner that is transparent and accessible to all.

The FSPO is a vital and integral part of the consumer protection framework. Our statutory powers will be used to the fullest extent to ensure that any complainant with an unresolved complaint against a financial service provider or a pension provider has a robust and clear path to seek redress.

While the Office of the Financial Services and Pensions Ombudsman and the Financial Services and Pensions Ombudsman Council were established on 1 January 2018, they were born out of a merger of two former ombudsman schemes; the Financial Services Ombudsman FSO and the Office of Pensions Ombudsman OPO.

In preparing this Strategic Plan, the Council and the Office studiously focused on bringing together the best of both organisations and this guided us in determining the strategic direction of the FSPO.

The aim for this merger was to make things easier and more transparent for the public, and we believe the real benefit will be the elimination of overlap, duplication, and confusion for potential complainants.

We are now working hard to ensure that this happens. Upon establishment, the FSPO “inherited” over 3,000 complaints from its predecessor organisations, including more than 700 tracker mortgage complaints. Each of these complaints now fall to this office to resolve, together with all new complaints received since the merger. Indications are that the number of complaints that the FSPO will receive in 2018 will increase compared to the number received in 2017 by its two predecessors, and the volume of complaints is expected to increase over the life of this plan.

To ensure that we deal efficiently with this increase, we are pleased to present this, the first Strategic Plan for the Office of the Financial Services and Pensions Ombudsman. It sets out our key objectives for the coming years along with the values we will adhere to in its delivery. Our overall objective for the period from June 2018 to December 2021 is to enhance the experience of our customers by delivering our services faster and better. Delivery of this plan will be supported by detailed annual business plans.

Improving the quality and speed of the management of existing and new complaints is a key aim of this Strategic Plan.

To achieve this, we will establish a Customer Operations and Information Management Directorate with a dedicated focus on improving our customers' experience in dealing with our office, including the time taken to investigate complaints. This new directorate will improve the quality and efficiency of our services, making better use of information technology and providing new and easier ways to interact with us.

It is important that we ensure that those who most need us are able to avail of our services. This Strategic Plan will increase public awareness of our role and simplify how people can access our services.

Our governing legislation requires us to try, as far as possible, to resolve a complaint by way of mediation. Our research, and our experience to date, tells us that mediation is also the preferred option of those who use our services. Mediation can provide a faster, easier and more satisfactory way to resolve complaints. For these reasons, this Strategic Plan will continue our focus on resolving the majority of complaints through mediation, while improving the timescale within which we resolve all complaints.

To deliver on these commitments we will consolidate and build on the informal dispute resolution service provided by the FSO and the OPO. We will continue to interact directly with both complainants and providers to deliver a faster and more effective resolution to disputes.

When these early interventions do not resolve the dispute, we will deploy our extensive powers to investigate complaints in a fair and impartial manner. Given the extent of these powers, and the necessity to apply fair procedures, investigations will always be more formal and lengthy. We are committed to delivering the investigation service as quickly as possible. This must be achieved, however, without compromising the quality of decisions or the requirement to follow fair procedures.

The staff of both predecessor offices transferred to the FSPO on 1 January 2018. They demonstrated great commitment in terms of preparing for, and implementing, the merger of the two offices to establish the FSPO. They did this in addition to implementing a major change programme that delivered significant improvements in advance of the merger.

We hugely value the contribution that our staff make to our services on a daily basis. They will ultimately deliver this strategic plan, so we will continue to support and develop our staff through a variety of mechanisms such as induction, specialist training and broadening of work experience.

We will drive greater efficiencies through improved processes, better technology and enhanced procedures, but the delivery of the ambitious goals within this Strategic Plan will also require additional human resources. A robust workforce planning process will be undertaken to identify and deliver the necessary staff resources.

We will also continue to build and develop our relationship with our broad range of stakeholders nationally, internationally and at EU level including the members of the Oireachtas, the Minister for Finance and his officials, consumer representative bodies, financial service and pension provider representative bodies, educational institutions and, most importantly, the individuals, businesses and organisations who use our service.

We are grateful to all of these for their feedback and support in the past and in the establishment of the FSPO. We believe that with the continued commitment of all concerned we can build on our achievements to date and deliver on our ambition to enhance the customer experience for all those who use our service over the next three years.

That, in turn, will ensure that our financial services and pensions sector lives up to the high expectations that the public rightly deserves and demands.



A blue ink handwritten signature of Maeve Dineen.

Maeve Dineen

Chairperson
Financial Services and Pensions
Ombudsman Council
05 July 2018



A blue ink handwritten signature of Ger Deering.

Ger Deering

Financial Services and Pensions
Ombudsman
05 July 2018

Background and Operating Environment



Establishment

The Office of the Financial Services and Pensions Ombudsman was established on 1 January 2018 under the Financial Services and Pensions Ombudsman Act 2017 ('the Act'). The Act dissolved the former FSO and the former OPO, with the staff from the two bodies joining the newly merged entity.

Under the governing legislation, our principal function is to investigate complaints against financial service or pension providers in a manner which is proportionate to the nature of the complaint. The Act provides discretion for us to undertake these investigations by informal means, by mediation, by formal investigation/oral hearing or by a combination of these means.

Powers

The Oireachtas has given the FSPO statutory powers that are among the strongest in the world for any specialist ombudsman. These include the power to:

- > Collect evidence, enter a business premises, summon witnesses and examine them under oath in order to investigate complaints and make legally binding decisions;
- > Direct compensation of up to €500,000 for financial service complaints, €52,000 per year for complaints about annuities, and unlimited rectification for both financial service and pension complaints;
- > Publish decisions in relation to financial service complaints and case studies in relation to pension complaints;
- > Publish the names of financial service providers who have more than three complaints upheld, substantially upheld or partially upheld in a year;
- > Bring matters of concern to the attention of the Central Bank of Ireland or the Pensions Authority.

An alternative to the Courts

In providing an independent, fair and impartial service for consumers to resolve complaints about their financial service or pension provider, we have an important role in redressing the balance of power between the individual consumer and provider. This Strategic Plan will assist us in ensuring that we operate in a way that contributes to promoting the best interests of consumers and actual or potential beneficiaries of financial or pension services and to the efficient and effective handling of complaints. We are clear in our objective of establishing a true alternative to the adversarial court system and we have statutory powers to resolve disputes between the parties including where necessary by directing compensation and rectification.

As the establishment of our new organisation saw the transition from two separate bodies, namely the FSO and the OPO, into one new merged entity, we can rely to a large degree on the experience of the former legacy bodies and their revised practices and processes to guide our future path. Drawing on the experience of our legacy bodies, we will continue to resolve the majority of complaints through an informal dispute resolution process which uses mediation techniques. Complaints which are not resolved through informal processes may be formally investigated and a Decision issued. This can involve directing compensation of up to €500,000 for complaints against financial service providers and/or unlimited rectification for both financial service or pension complaints.

The terms of Decisions are legally binding on both the complainant and on the financial service or pension provider, subject only to an appeal to the High Court.

Funding

Our work is funded through two distinct sources; the financial services complaints are funded by a levy on the financial services industry and the pensions complaints are funded by the Exchequer, through the Department of Finance. Early in the lifetime of this Strategic Plan, we will undertake research in order to devise a sustainable methodology for splitting the funding requests appropriately between the two sources. Our Council (FSPOC) has responsibility for setting the industry levy each year. At the beginning of this Strategic Plan, they will consult with industry stakeholders to ensure the levy is applied in the fairest and most transparent way.

Engagement with Stakeholders

The development of this three year Strategic Plan is informed by extensive engagement and consultation with all of our stakeholders, and follows the implementation of a comprehensive change programme. The Change Programme, which was undertaken jointly by the FSO and the OPO, was devised following the completion of an independent Strategic and Operational Review of both bodies, in anticipation of the merger. This Strategic Plan will build on those strong foundations laid by the two bodies and the 2016-2017 Change Programme. The Programme significantly altered how we deal with complaints and has led to us undertaking considerably more direct interaction with both consumers and providers to deliver a faster, more efficient and effective service that puts the needs of service users at its core.

Merger

Bringing together the functions of two distinct organisations is not without its challenges, but we are using this opportunity to capitalise on the skills and expertise of both bodies as we continue to further integrate our services. Not only did we inherit the functions of both precursor bodies, but we also inherited a significant existing caseload of over 3,000 complaints.

A key challenge to overcome during the lifetime of this Strategic Plan will be to address the pre-existing caseload, while also responding to new complaints in a timely manner. We will achieve this by becoming more agile and delivering our services in an innovative, dynamic and user-centric manner. In addressing this challenge, ICT will be a critical component of our service delivery, and priority will be given to projects which leverage innovative technologies to deliver new services and drive efficiencies as we undertake both a customer-facing and back-office transformation.



Accessibility and Customer Service

We will ensure that as we enhance our digital services we will not exclude those who are not online, those who are vulnerable or isolated, or those who would simply prefer to talk to someone in person. We understand that the ability to talk through a problem with another human being, rather than a screen, can be very important, and therefore accessibility, including the ability of complainants to communicate with us through their chosen method, will remain a key value which will inform the technological changes we make.

A key tool in the delivery of services across the public service is the Customer Service Charter. We have adopted a new charter which outlines the standard of service and behaviour which should underpin all our interactions. This Strategic Plan will help us to underscore our existing commitments, and it will truly place the customer experience at the very heart of our service.

Raising Awareness

This Strategic Plan will see the implementation of strategic engagement initiatives across key stakeholder groups as we aim to raise awareness of our services as an integral part of the consumer protection framework in Ireland. We will utilise diverse channels of communication and engagement to increase awareness of, and improve satisfaction in, our service delivery while enhancing overall engagement.

Tracker Mortgage Complaints

The Central Bank of Ireland (CBI) directed lenders to undertake a Tracker Mortgage Examination. This was the largest, most complex and significant consumer protection review undertaken by the CBI to date, probing all lenders who ever offered tracker products in Ireland and ensuring they meet their commitments to pay redress and compensation for their unacceptable failings on tracker mortgage-related issues.

The Financial Services and Pensions Ombudsman is clear that the most effective and efficient way to provide redress and compensation to borrowers who have been wrongly denied tracker mortgages is for the banks to co-operate fully with the Central Bank Examination. Therefore, whilst the Examination was ongoing the FSPO placed tracker mortgage-related complaints on hold pending confirmation that the Central Bank Examination has been concluded in respect of complainants. At the date of commencement of this Strategic Plan, as the examination process draws to a conclusion, there are over 800 such complaints which have been on hold with the FSPO. These complaints will be progressed during the lifetime of this plan. In addition, it is expected that there could be a significant further number of complaints received following the conclusion of the Examination.

Change

The accelerating pace of change in the FinTech sector will have a major impact on the type of complaints we will receive over the course of this Strategic Plan. We anticipate that customers will have higher expectations in terms of speed of service delivery and this will be to the forefront, as we streamline our operating model. While we will work to improve the digital delivery of our own services, we will ensure that we keep abreast of changes in the wider financial services, pension and legislative environment and can continue to respond to an ever-evolving landscape. We continue to monitor developments in relation to the impending exit of the UK from the European Union which may impact our future services. Other events that could have a significant impact on both the complexity and volume of complaints that fall to be dealt with by the FSPO include possible changes in Irish or EU law, including those which arise from the introduction of new regulations or directives.



Our Mission and Vision

Mission

The Financial Services and Pensions Ombudsman, as an independent public body, enhances the financial services and pensions environment, by using its powers to resolve disputes in a way which is fair, transparent and accessible to all.

Vision

A financial services and pension environment where the relationship between parties is built on mutual trust, fairness and transparency.

Our Values

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.

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.

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.

Integrity



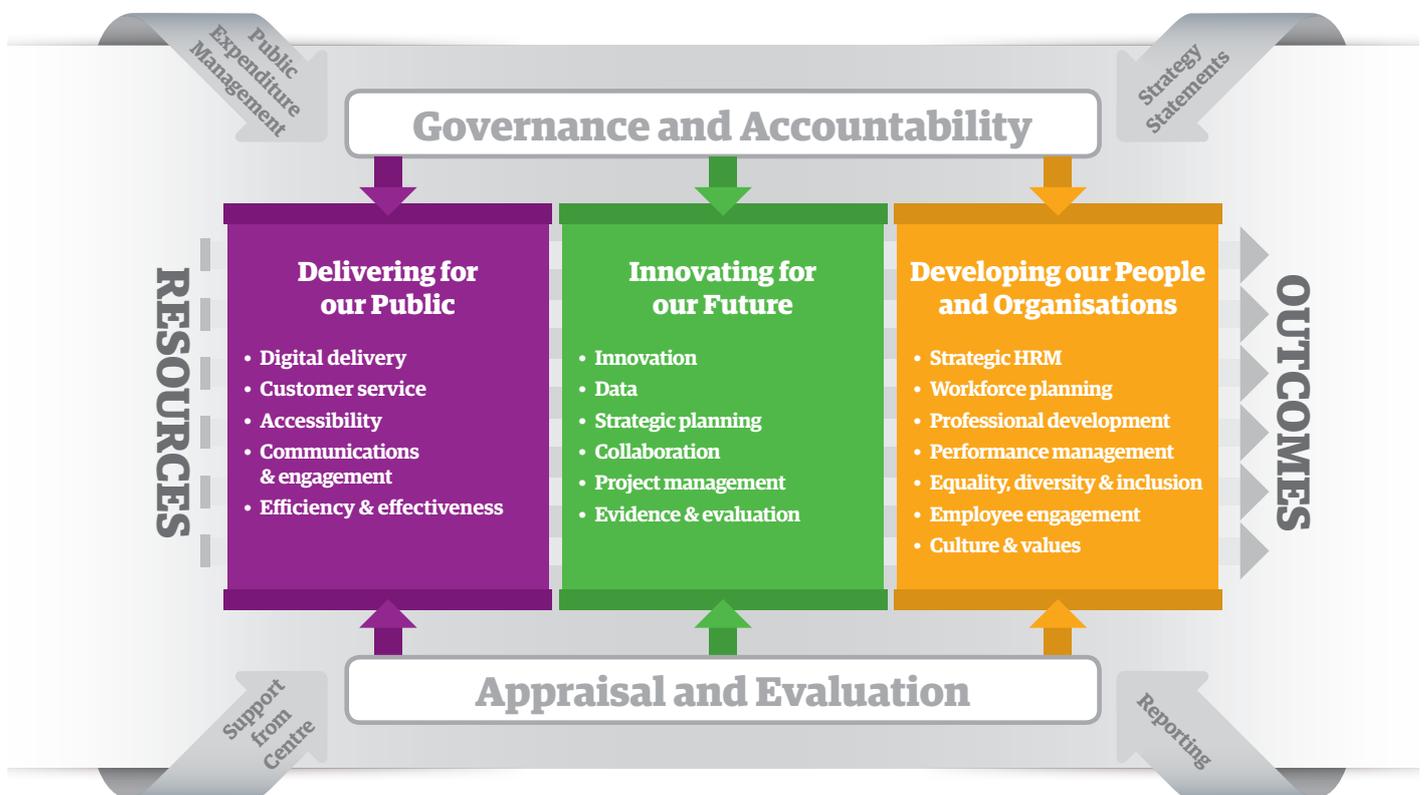
- > We will uphold the highest ethical standards.
- > We will earn trust by delivering our services in an unbiased, transparent and professional manner.
- > We will respect the confidentiality of those seeking our services.

The foundation blocks of our Strategic Plan

Our strategic plan is purposefully aligned to the Government’s new policy framework designed to build on recent public sector reforms and to focus on collaboration, innovation and evaluation, as set out in ***Our Public Service 2020***.

This approach aims to support and enable public servants and their organisations to perform at their best and to work together to deliver high-quality, value-for-money outcomes.

Overview of the framework for *Our Public Service 2020*



Our Strategic Priorities

The overarching goals of the Government's **Our Public Service 2020** are to deliver better outcomes for the public and to build public service organisations that are both resilient and agile. Innovation is critical to ensure success now and into the future. The framework is built on three key pillars which have been adapted by the FSPO as our strategic priorities for our first strategic plan:

- **Delivering for Our Public**
- **Innovating for Our Future**
- **Developing Our People and Our Organisation**

➤➤ **Delivering for Our Public**

Our first strategic priority is focused on delivering better and more timely services to our customers. Over the course of this strategic plan, this will be achieved by using new technology and better data to drive internal efficiencies; by improving communication and engagement with the public; and also improving service quality and accessibility.

We will establish a Customer Operations and Information Management team to ensure the customer is at the centre of all our processes, procedures and activities.

➤➤ **Innovating for Our Future**

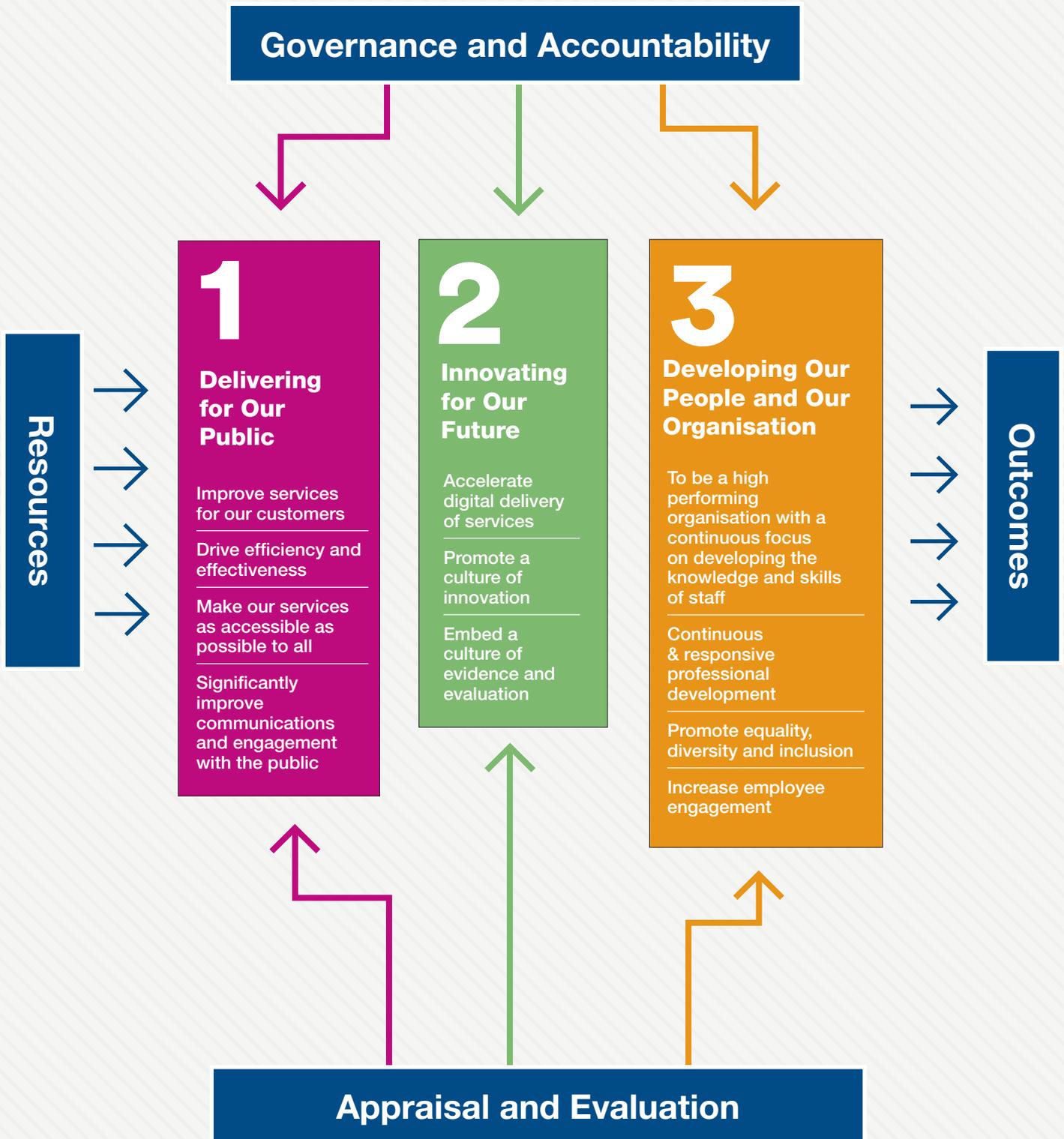
Our second strategic priority recognises that the context within which the FSPO operates is continually evolving and is becoming increasingly complex and challenging. This strategic priority will support innovation and collaboration in how we operate to make the most of the skills and expertise available to us to enable us to recognise and address the gaps in our service capabilities. We have ambitious plans to set up a new unit focused on improving our ICT infrastructure and improving the customer journey and this will ensure a sustainable system is put in place which will have a long-term positive impact on managing our workload. We will embed a culture of evidence and evaluation by participating in public sector networks, international ombudsman fora and best-practice research in complaint handling.

➤➤ **Developing Our People and Our Organisation**

Our third strategic priority will improve our leadership skills and deliver effective management, and it will equip our staff with the right mix of skills and tools to deliver quality services and manage increasing volume.

Our staff engaged in a comprehensive consultation process to articulate the shared values we already hold and to develop those which we aspire to. Our values of fairness, independence, integrity, accessibility and effectiveness will inform everything we do, including how we recruit, train and develop our people. Our shared sense of purpose and values will sustain and motivate us in a challenging, complaints driven environment.

Overview of our Strategic Framework



Governance and Accountability

We are an independent statutory body, whose statutory functions are set out in Section 12 of the Financial Services and Pensions Ombudsman Act 2017. Our overarching role is to investigate complaints against financial service or pension providers in an impartial manner which is proportionate to the nature of the complaint.

The Financial Services and Pensions Ombudsman is appointed by the Minister for Finance and is independent in the exercise of his functions. The Ombudsman's term is for a period of five years. The Ombudsman and his office are subject to the Code of Practice for the Governance of State Bodies.

Part 4 of the FSPO Act sets out the role of the FSPO Council, which has two main areas of responsibility: firstly it is responsible under the legislation for setting the levy to be paid by financial service providers; and secondly it has certain oversight responsibilities in relation to the work of the Office, including its responsibilities in relation to:

- **Approval of the Office's annual budget;**
- **Approval of the Office's strategic plan; and**
- **Keeping under review the efficiency and effectiveness of the Ombudsman.**

Our office is staffed by public servants who are bound by a Code of Standards and Behaviours, as well as corporate policies, procedures, circulars and office notices. As a public body, we are subject to a range of legislative obligations, including Freedom of Information and Data Protection.

We have put in place the appropriate corporate governance structures to ensure strategic leadership and management of the office and an effective system of internal control. These governance structures include a Finance Committee, an Audit and Risk Committee, a risk management system, and an internal audit function. In addition, the FSPO is subject to audit by the Comptroller and Auditor General and scrutiny by the Houses of the Oireachtas.

Outcomes

We have identified a number of strategic outcomes which will support our mission to enhance the financial services and pensions environment, by using our powers to resolve disputes in a way which is fair, transparent and accessible to all. These outcomes will be measured through a range of quantitative and qualitative indicators.

The expected outcomes from our Strategic Plan are as follows:

- **A fairer and more just financial services and pensions environment for consumers**
- **Public awareness of the role of the FSPO as part of the overall consumer protection framework in Ireland**
- **A professional and capable workforce operating in a positive working environment**



The expected high-level outputs from our Strategic Plan include:

 Faster and more proportionate processes for resolving complaints;

 Reduction in the caseload carried over;

 Improvements in complaint-handling processes;

 Capability to monitor trends to identify and implement opportunities for improvement based on changing conditions;

 Measurable improvements in overall experience of service users, specifically in terms of our timelines.

We will evaluate and appraise our progress by way of:

Customer Feedback and Consultation

- A periodic public awareness survey;
- Ongoing consumer surveys;
- Annual industry surveys.

Strategic Engagement

- Ongoing feedback from the FSPO Council;
- Regular consultation with key stakeholders.

Quarterly Performance Reporting to FSPO Council on:

- Volumes of complaints opened and closed;
- Turnaround times against targets;
- Age-profiling of complaints;
- Customer service complaints received;
- Compliance with our governance code.

Statutory Reporting

- Annual Report;
- Annual Review showing our key complaint statistics;
- Published Decisions;
- Quarterly report of mediation case studies and pensions case studies.

Performance Indicators along the Customer Journey

Informal

Registration of Complaint

TARGET:
We will register and acknowledge in writing at least 90% of complaints within 1 week

Engagement with Dispute Resolution Process

TARGET:
We will conclude at least 80% of engagements with our Dispute Resolution process within 12 weeks.

COMPLAINT RESOLVED

Commencement of Full Investigation

COMPLAINT NOT YET RESOLVED

Exchange of Evidence between parties in accordance with fair procedures

TARGET:
We will issue our written decision within 12 weeks of completing the collection of evidence

ISSUE OF WRITTEN DECISION

TARGET:
For those complaints which are not resolved in Dispute Resolution, we will commence the investigation process for 90% of complaints within 1 week

Formal

Resources

The FSPO operates in a demand-led environment. Our initial estimate is that we expect to receive between 5,000 to 6,000 complaints per year. However, if we are successful in our objective of increasing public awareness of our work and in improving accessibility, it is likely this volume will increase. Additionally, it is clear that one-off or unexpected events in the financial services and pensions environment can cause significant variations to regular complaint activity – for example we currently have over 800 tracker mortgage-related complaints and expect that there may be many more to come. Similarly, changes to EU or Irish law could also generate an increase in complaints to the FSPO.

We are also conscious that while we are a new organisation, we are not starting from zero as over 3,000 complaints have been carried into the new organisation. Over the course of this Strategic Plan, we will restructure our internal operations to deliver a more streamlined service to tackle the existing caseload, while also ensuring that adequate resources are available to effectively respond to the increased workload which will arise following the Central Bank's Tracker Mortgage Examination. Additional resources will inevitably be required to ensure that the processing of a high level of tracker mortgage-related complaints does not negatively impact on our responsiveness in dealing with other types of complaints.

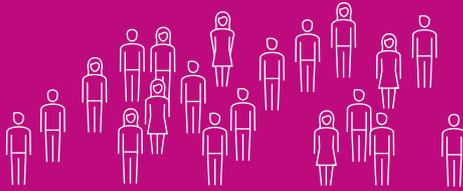
Workforce planning will therefore be an essential tool to ensure we have the right number of people with the right skills in place in our new organisation.

Our Corporate Services team covers Human Resources, Finance, Governance, Information Services, Registration, Facilities and Communications (including data protection, media queries, our publications, freedom of information requests and parliamentary questions). Our complaints teams are divided into Dispute Resolution Services who seek to resolve every complaint by using mediation techniques; and Investigation, Adjudication and Legal Services who investigate complaints formally in writing, resolve legal issues, and support the Ombudsman in issuing his legally binding decisions. We will establish a Customer Operations and Information Management team to drive improvements in customer service through the development and implementation of a robust and innovative cross-cutting customer experience strategy to ensure the customer is at the centre of all our processes, procedures and activities. Each of these four areas requires different skillsets and in addition to ensuring we have sufficient staff to manage under the business-as-usual model, we also need to ensure we have the capacity to deal with increased complaints arising from unusual or unexpected events.

Strategic Objectives

Strategic Priority

1 Delivering for Our Public

A group of stylized human figures in various colors and sizes, representing a diverse public.

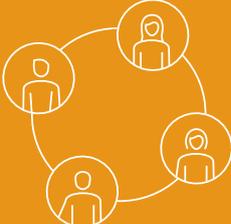
Strategic Priority

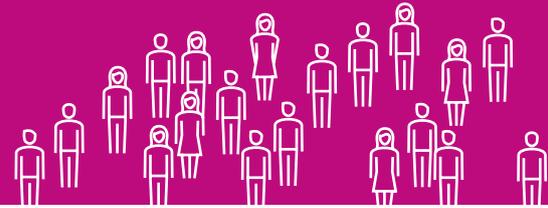
2 Innovating for the Future

A stylized illustration of a person's head and shoulders looking through a telescope, with a thought bubble above their head.

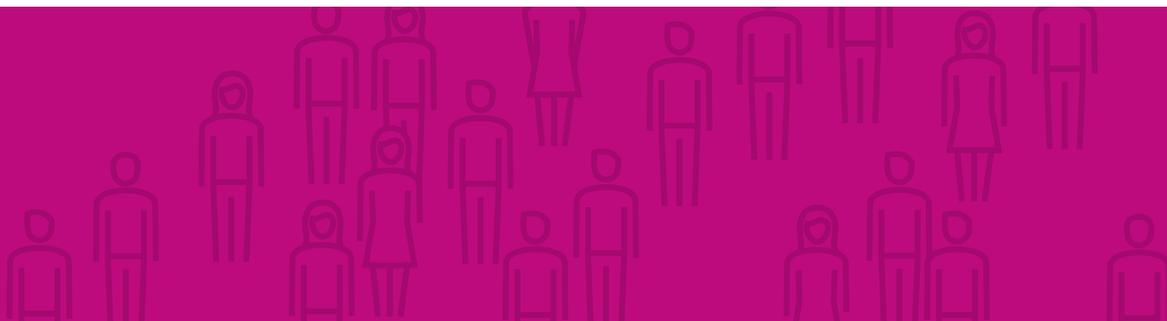
Strategic Priority

3 Developing Our People and Our Organisation

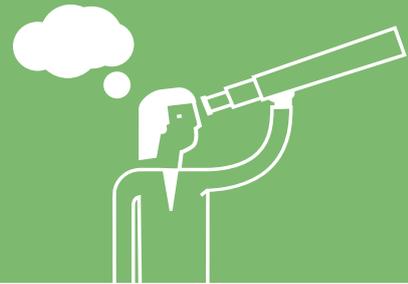
A network of stylized human figures connected by lines, representing people and organizational structure.



Objectives	Priority Actions
<p>Improve services for our customers</p>	<ul style="list-style-type: none"> > Develop and deliver a Customer Experience Plan > Publish all our decisions to help existing and prospective consumers as well as the financial services providers to understand our reasoning > Enhance and nurture a customer focused culture across the FSPO through the promotion and realisation of our core values > Develop a customer centric quality assurance program with a defined measurement, monitoring, and action cycle. This will include the following initiatives: <ul style="list-style-type: none"> > Update and monitor the commitments in our Customer Charter > Develop, implement and report on an ongoing long-term customer survey > Review and refine our customer service complaint resolution process
<p>Drive efficiency and effectiveness</p>	<ul style="list-style-type: none"> > Review and refine our business processes to improve efficiency, reduce timelines and better manage our caseload > Fully merge the workloads of the staffs of the former FSO and OPO in order to gain operational efficiencies in the FSPO > Maximise the use of a flexible framework to resolve disputes informally using mediation techniques prior to the triggering of a formal investigation process > Improve the formal investigation process to maintain quality and minimise delays



Objectives	Priority Actions
<p>Make our services as accessible as possible to all</p>	<ul style="list-style-type: none"> > Embed the concept of universal design in the delivery of all of our services through the implementation of the Universal Design Toolkit for Customer Engagement in the Public Sector. This will include the following initiatives: <ul style="list-style-type: none"> > Redesign our Complaint Form to make it easier for consumers > Endeavour to make all our services accessible through translation or interpretation as appropriate > Improve and maintain a positive and accessible physical environment
<p>Significantly improve communications and engagement with the public</p>	<ul style="list-style-type: none"> > Develop a stakeholder engagement strategy > Develop a communications strategy to create awareness of our services and to enhance/improve the dialogue between the FSPO and the customer. This will include the following initiatives: <ul style="list-style-type: none"> > Create a baseline and begin to measure public awareness of the FSPO > Increase the strategic visibility and profile of the FSPO and its staff and enhance engagement with key stakeholders > Evaluate the development of an FSPO online social media profile as a communications tool > Publish an online quarterly casebook of decisions, of mediation case studies and of pensions complaints in order to raise awareness about our services



Objectives	Priority Actions
Accelerate digital delivery of services	<ul style="list-style-type: none"><li data-bbox="539 618 1230 763">➤ Review existing ICT infrastructure and develop an ICT Strategic Framework to drive integration across the organisation and to enhance service delivery and accessibility<li data-bbox="539 797 1262 976">➤ Review existing services and develop a digital service plan to enhance our digital service offering. Work towards implementing a digital first approach for those stakeholders who prefer to engage with us on a digital platform<li data-bbox="539 1010 1241 1155">➤ Enhance the existing ICT infrastructure through targeted procurement projects in areas such as data security, our case management system and knowledge management tools<li data-bbox="539 1189 1206 1301">➤ Better utilise data analytics to inform ongoing resourcing needs and levy calculations and to share sectoral trends publicly and routinely



Objectives	Priority Actions
<p>Promote a culture of innovation</p>	<ul style="list-style-type: none"> ➤ Maintain an ongoing programme of business analysis to identify opportunities for ICT solutions to improve business processes in order to achieve the turnaround targets set out in this Strategic Plan ➤ Work with the Office of the Government Chief Information Officer (OGCIO) and the Reform and Delivery Office in the Department of Public Expenditure and Reform, to ensure the FSPO is aligned to, and involved in the cultivation of innovation ➤ Research complaints handling methodologies nationally and internationally and best practice customer experience management techniques to inform our continuous improvement and service excellence ➤ Develop strategic relationships with other Ombudsman schemes nationally and internationally in order to learn and share best practice
<p>Embed a culture of evidence and evaluation</p>	<ul style="list-style-type: none"> ➤ Develop and implement appropriate Quality Assurance procedures across the organisation ➤ Ensure that the confidential data we hold is secure and private and that we maintain compliance with the Data Protection Regulations ➤ Participate in public sector networks to enhance cooperation and knowledge and reuse and share best practice

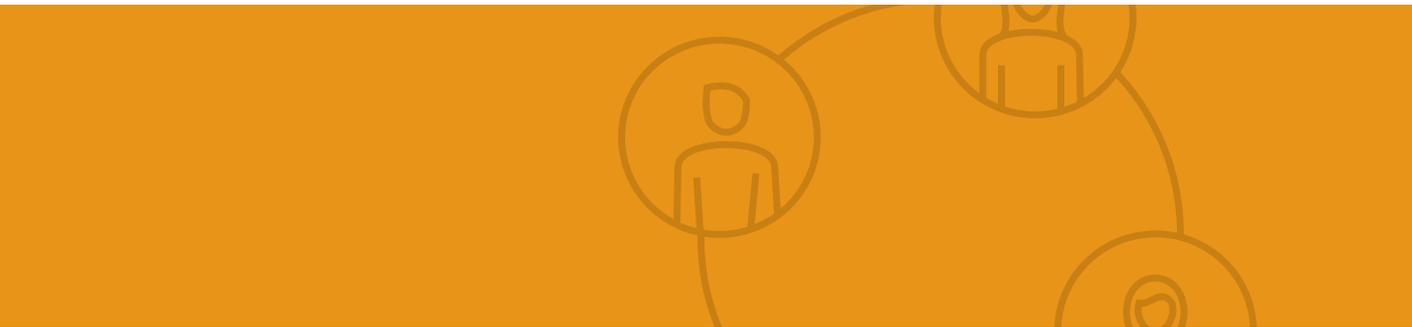
Strategic
Priority

3

Developing Our People and Our Organisation



Objectives	Priority Actions
To be a high performing organisation with a continuous focus on developing the knowledge and skills of staff	<ul style="list-style-type: none">> Deliver sustained organisational change aligned with <i>Our Public Service 2020</i>> Implement a robust workforce plan to align structures and staff with this Strategic Plan and resource the organisation effectively
Continuous and responsive professional development	<ul style="list-style-type: none">> Utilise the cultures, knowledge and processes of the former FSO and OPO to develop best practice for the new organisation> Ensure that our people are specifically trained to do the challenging work we undertake> Evaluate potential for professional accreditation for staff in each area of the organisation



Objectives	Priority Actions
<p>Promote equality, diversity and inclusion</p>	<ul style="list-style-type: none"> > Ensure that our recruitment policies are effective in reaching the targets set out in the Migrant Integration Strategy and the Comprehensive Employment Strategy for Persons with Disabilities > Endeavour to offer our staff opportunities for work-life balance in line with the Public Service Stability Agreement
<p>Increase employee engagement</p>	<ul style="list-style-type: none"> > Ensure our values are lived in all aspects of our work > Fully participate in all relevant international networks and fora to ensure we are operating in line with best practice > Embed a culture of good governance at every level in the organisation > Initiate a <i>Wellbeing at Work</i> programme to support staff in maintaining a healthy lifestyle > Develop and implement a baseline and ongoing staff engagement survey to inform HR policies > Conduct an external assessment of staff grades

Our commitment to Equality and Human Rights

As a public body, we apply an equality and human rights lens to how we implement our functions and how we go about our daily work. Our principal function is to investigate complaints against financial service or pension providers in a manner proportionate to the nature of the complaint. We also have a role as an employer, a contributor to public policy and a procurer of services.

Within the exercise of our powers and functions, we will place strong emphasis on the right to fair procedure, the right to privacy, equal access and equal treatment. We provide an independent, fair and impartial service for consumers to resolve complaints about their financial service or pension provider. In doing so, the FSPO has a role in redressing the balance of power between the individual consumer and provider. We are committed to conducting a full assessment of the equality and human rights issues relevant to the delivery of our functions and services, which will include particular consideration of methods to ensure our services are fully accessible to groups affected by socio-economic inequality.

Over the period of this Strategic Plan, we will report on progress in addressing these issues in the context of our Annual Reports.

Within our internal operations, we will ensure that the dignity and welfare of our staff is protected and that we build a culture of participation and respect; and that in our procurement and hiring practices, we are fair, inclusive and transparent.

We are mindful of a suite of national strategies which have a bearing on our role as a public service employer. We will maintain our existing strong level of representation of women in senior positions and throughout the organisation, and will assess the human rights of women and girls and any gender equality issues in the performance of our functions in line with the National Strategy for Women and Girls 2017-2020. We are committed to recruitment practices which seek to achieve a diverse workforce and will endeavour to support work-life balance arrangements in line with the Public Service Stability Agreement, 2018-2020.

We will actively promote tolerance and respect for cultural and linguistic diversity and by 2020 at least 1% of our staff should be of minority or migrant origin in line with the Migrant Integration Strategy. Throughout the period of this strategic plan, we will seek to exceed the target that at least 6% of our staff should represent persons with disabilities in line with the Comprehensive Employment Strategy for Persons with Disabilities.



A key tool in the delivery of our services is our Customer Service Charter. One of our core values, accessibility, is strongly evidenced in our Customer Service Charter which clearly calls out the following commitments of relevance to equality and human rights:

- > **Equality and Diversity:** In our dealings with you, we will ensure that there is no discrimination on grounds of gender, civil status, family status, sexual orientation, religion, age, disability, race, membership of the Traveller community, or socio-economic status.
- > **Information:** In our written, verbal and digital communication, we shall take a proactive approach in providing information that is clear, timely and accurate and meets the requirements of people with specific needs. We will respect our customers' privacy and adhere to Data Protection legislation.
- > **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 occupational and safety standards. We have a designated Access Officer and will facilitate access for people with disabilities and others with specific needs.
- > **Choice:** We will plan and deliver our services so you can access them in the way that suits you best.
- > **Language Choice:** We will provide quality services through Irish, through English, or bilingually. Customers may choose to be dealt with through either of the official languages. We will provide interpretation as required for speakers of Irish Sign Language to enable full access to our services. For speakers of other languages, we will endeavour to make our services accessible through translation or interpretation as appropriate.

