



An tOmbudsman Seirbhísí
Airgeadais agus Pinsean

Financial Services and
Pensions Ombudsman

Candidate Information Booklet

The Financial Services and Pensions Ombudsman intends to hold a competition for the purpose of recommending suitable persons for appointment to the position of:

Executive Officer

Closing date: 12:00 on Monday, 26 February 2024



The Financial Services and Pensions Ombudsman runs this campaign in compliance with the Codes of Practice for Appointment to Positions in the Civil Service and Public Service prepared by the Commission for Public Service Appointments (CPSA) which are available on www.cpsa.ie.

The Financial Services and Pensions Ombudsman is committed to a policy of equal opportunity.

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About the FSPO

The Financial Services and Pensions Ombudsman (FSPO) was established to resolve complaints from consumers, including small businesses and other organisations, against financial service providers or pension providers.

The FSPO provides an independent, fair, impartial, confidential and free service to resolve complaints through either informal mediation or formal investigation and adjudication. When a consumer is unable to resolve a complaint or dispute with a financial service provider or pension provider, they can refer their complaint to the FSPO.

More information about the FSPO is available at www.fspo.ie, including:

- [Video: 'What happens when we receive your complaint'](#)
- [Video: What to expect during Dispute Resolution](#)
- [Video: What to expect during the Investigation process](#)
- [FSPO Strategic Plan 2021 - 2024](#)
- [Overview of Complaints 2021](#)

The FSPO is an equal opportunities employer, and we welcome applications from across the spectrum of society to join our open, supportive organisation and reflect the diversity of our service users.

About this competition

The FSPO is seeking to recruit suitable candidates to be placed on a panel for the role of Executive Officer. The FSPO currently has vacancies for Executive Officers in a number of its Directorates.

Further detailed information on the role is outlined in a separate document entitled **Executive Officers in the FSPO**, available on www.fspo.ie/careers

The Executive Officer role in the FSPO is a critical role delivering against our important statutory remit. Executive Officers are employed across the organisation in interesting and diverse roles.

As an Executive Officer in the FSPO, you can expect to be directly or indirectly involved in the delivery of the impartial resolution of complaints between consumers and Financial Service Providers and Pensions Providers at all stages of the FSPO complaint management process.



As an FSPO Executive Officer you

- Have clearly defined roles in an organisation that make a difference to the lives of consumers.
- Have clear public sector pay scales and increases in line with central agreements.
- Have membership of our pension scheme and annual leave entitlements.
- Are part of a growing organisation delivering a critical role in Ireland's consumer protection framework with opportunities for career progression.
- Have personal development opportunities through in-house training and development and the potential of access to fee refund schemes for education and paid study leave.
- Have access to our Hybrid work policy and flexible working hours.
- Will work in a dynamic, collaborative and interactive work environment.
- Will work in a modern city centre office located in central Dublin, which is easily accessible by public transport.
- Have Access to employee schemes such as Tax saver tickets, bike to work scheme and bike storage onsite.
- Have Access to a supportive Employee Assistance Programme (EAP) and other Health and Wellbeing initiatives.

The FSPO expects to establish a panel from this campaign. Successful candidates will be placed on a panel from which appointments may be made. Vacancies will be offered to candidates placed on the panel based on the Order of Merit from interview. Once an offer of appointment has been accepted or rejected by a candidate, a candidate will be removed from the panel and no further offers of appointment will be made to that candidate. Any panel formed as part of this campaign which is not exhausted through appointment of candidates to current or future vacancies will expire 2 years from the date of creation of the panel.



Essential Requirements:

In the Job Application Form, candidates must demonstrate how they meet **all three essential requirements** outlined under Sections A – C below.

A. Educational requirements

Candidates must, on or before Monday, 26 February 2024:

- (i) have obtained a minimum Level 7 qualification on the National Framework of Qualifications; or
- (ii) have obtained in the Established Leaving Certificate Examination a minimum of Grade D (or post 2017 Leaving Certificate O6 grade) at Ordinary level in Mathematics and Irish or English, having obtained a minimum of Grade C (or post 2017 Leaving Certificate H4 grade) in at least five subjects at Higher level; or hold a qualification, that in the opinion of the FSPO, is of a standard in terms of both level and volume of learning that is of at least an equivalent or higher standard; or
- (iii) have completed and passed all examinations in Year 1 of a three or four-year programme leading to a minimum Level 7 qualification on the Quality and Qualifications Ireland (QQI) National Framework of Qualifications; or
- (iv) be serving as a Civil or Public Servant with at least two years' service and have obtained at least five subjects in the Established Leaving Certificate Examination (including Mathematics and Irish or English), three of which should be minimum Grade C (or post 2017 Leaving Certificate H4 grade) at Higher level, the others should be at a minimum Grade D (or post 2017 Leaving Certificate O6 grade) at Ordinary level; or have passed an examination(s) which would be acceptable to the FSPO as being of at least an equivalent standard to the Established Leaving Certificate.

B. Required experience, knowledge and skills

Candidates must demonstrate that they meet all the following criteria in terms of experience, knowledge and skills.

B1. Have a minimum of one year's work experience in one of the following:

- Complaints handling
- Mediation
- Conducting investigations in a statutory complaints-handling body or advising parties in relation to such investigations



- The legal, corporate or regulatory environment as it relates to banking, insurance, investments, e-money/fintech or pensions
- Providing advice as it relates to banking, insurance, investments or pensions
- Administration or other service provision in the civil or public sector, legal, corporate or regulatory or ICT environment
- Customer service
- Managing teams
- Technology, Digital delivery, ICT support and Project/Programme management
- A corporate services function

And

B2. Candidates must demonstrate strong written communication skills and excellent attention to detail, as evidenced by their Application Form.

C. Competencies required

Candidates must demonstrate, by reference to specific achievements in their career to date, that they possess the qualities, skills and knowledge required for the role of Executive Officer as identified by the Public Appointments Service Executive Officer level competency framework set out in Appendix 1, and as listed below:

- People Management
- Analysis and Decision Making
- Delivery of Results
- Interpersonal & Communication Skills
- Specialist Knowledge, Expertise and Self Development
- Drive and Commitment to Public Service Values

An invitation to tests, interview or any element of the selection process is not acceptance of eligibility. Eligibility may not be confirmed until the final stage of the process, therefore, candidates who do not possess the essential requirements, on the closing date of 26 February 2024, and proceed with their application, are putting themselves to unnecessary effort/expense and will not be offered a position from this campaign. Candidates who are unable to show that they hold the qualifications outlined in their application may be eliminated from the campaign at any stage.



Other Eligibility Criteria

Eligibility to compete and certain restrictions on eligibility:

Candidates must, by the date of any job offer, be:

- (a) A citizen of the European Economic Area (EEA). The EEA consists of the Member States of the European Union, Iceland, Liechtenstein and Norway; or
- (b) A citizen of the United Kingdom (UK); or
- (c) A citizen of Switzerland pursuant to the agreement between the EU and Switzerland on the free movement of persons; or
- (d) A non-EEA citizen who has a stamp 4 visa; or
- (e) A person awarded international protection under the International Protection Act 2015 or a family member entitled to remain in the State as a result of family reunification and has a stamp 4 visa or
- (f) A non-EEA citizen who is a parent of a dependent child who is a citizen of, and resident in, an EEA member state or the UK or Switzerland and has a stamp 4 visa.

Collective Agreement: Redundancy Payments to Public Servants

The Department of Public Expenditure and Reform letter dated 28 June 2012 to Personnel Officers introduced, with effect from 1 June 2012, a Collective Agreement which had been reached between the Department of Public Expenditure and Reform and the Public Services Committee of the ICTU in relation to ex-gratia Redundancy Payments to Public Servants. It is a condition of the Collective Agreement that persons availing of the agreement will not be eligible for re-employment in the Public Service by any Public Service body (as defined by the Financial Emergency Measures in the Public Interest Acts 2009 – 2011) for a period of 2 years from termination of the employment. People who availed of this scheme and who may be successful in this competition will have to prove their eligibility (expiry of period of non-eligibility).



Incentivised Scheme for Early Retirement (ISER)

It is a condition of the Incentivised Scheme for Early Retirement (ISER) as set out in Department of Finance Circular 12/09 that retirees, under that Scheme, are not eligible to apply for another position in the same employment or the same sector. Therefore, such retirees may not apply for this position.

Department of Health and Children Circular (7/2010)

The Department of Health Circular 7/2010 dated 1 November 2010 introduced a Targeted Voluntary Early Retirement (VER) Scheme and Voluntary Redundancy Schemes (VRS). It is a condition of the VER scheme that persons availing of the scheme will not be eligible for re-employment in the public health sector or in the wider Public Service or in a body wholly or mainly funded from public moneys. The same prohibition on re-employment applies under the VRS, except that the prohibition is for a period of 7 years. People who availed of the VER scheme are not eligible to compete in this competition. People who availed of the VRS scheme and who may be successful in this competition will have to prove their eligibility (expiry of period of non-eligibility).

Department of Environment, Community & Local Government (Circular Letter LG(P) 06/2013)

The Department of Environment, Community & Local Government Circular Letter LG(P) 06/2013 introduced a Voluntary Redundancy Scheme for Local Authorities. In accordance with the terms of the *Collective Agreement: Redundancy Payments to Public Servants* dated 28 June 2012 as detailed above, it is a specific condition of that VER Scheme that persons will not be eligible for re-employment in any Public Service body [as defined by the Financial Emergency Measures in the Public Interest Acts 2009 – 2011 and the Public Service Pensions (Single Scheme and Other Provisions) Act 2012] for a period of 2 years from their date of departure under this Scheme. These conditions also apply in the case of engagement/employment on a contract for service basis (either as a contractor or as an employee of a contractor).

Declaration

Applicants will be required to declare whether they have previously availed of a Public Service scheme of incentivised early retirement. Applicants will also be required to declare any entitlements to a Public Service pension benefit (in payment or preserved) from any other Public Service employment and/or



where they have received a payment-in-lieu in respect of service in any Public Service employment.

Principal Conditions of Service

General

While it is envisaged that appointments arising from this competition will be to a full-time permanent position in the public service (following an appropriate initial probationary period), the FSPO reserves the right to use the panel formed from this competition to fill other vacancies which may arise which may not be permanent in tenure.

Pay

The salary and terms and conditions for an Executive Officer are those, as set out below, that currently apply to Executive Officer (Standard Scale PPC) in the public service.

EXECUTIVE OFFICER (PPC)

€34,562	€36,464	€37,538	€39,634	€41,513	€43,330	€45,141
€46,914	€48,705	€50,446	€52,264	€53,482	€55,219 ¹	€56,969 ²

Long service increments may be payable after 3 (LSI1) and 6 (LSI2) years' satisfactory service at the maximum of the scale.

Candidates should note that entry will be at the minimum of the salary scale and will not be subject to negotiation and the rate of remuneration may be adjusted from time to time in line with Government pay policy. Increments may be awarded subject to satisfactory performance, in line with Government pay policy.

Important Note

Different terms and conditions may apply if, immediately prior to appointment, the appointee is already a serving Civil Servant or Public Servant.

Tenure

The appointment will be to a permanent post in the public service. The appointee will be required to serve a 10-month probationary period.

Assignment / Location

The successful candidate's place of work will be the FSPO's offices at Lincoln House, Dublin 2. Presently, FSPO staff can apply to work remotely for up to three days per week. This is subject to business needs, performance, and the



requirements of the role. Future working arrangements will be determined by the broader public service policy framework.

When required to travel on official duty the appointee will be paid appropriate travelling expenses and subsistence allowances, subject to normal public service regulations.

Hours of Attendance

Hours of attendance will be fixed from time to time but will amount to not less than 43 hours and 15 minutes gross per week. The successful candidate will be required to work such additional hours from time to time as may be reasonable and necessary for the proper performance of his/her duties subject to the limits set down in the working time regulations. The FSPO operates a Flexible Working Arrangements System (flexi-time) for certain grades, including Executive Officer.

Annual Leave

The annual leave allowance for the position of Executive Officer is 23 days rising to 24 days after 5 years' service, 25 days after 10 years' service, 26 days after 12 years' service and 27 days after 14 years' service. This allowance is subject to the usual conditions regarding the granting of annual leave in the Civil Service, is based on a five-day week and is exclusive of the usual public holidays.

Health

A candidate for, and any person holding the office, must be fully competent and capable of undertaking the duties attached to the office and be in a state of health such as would indicate a reasonable prospect of ability to render regular and efficient service.

Sick Leave

Pay during properly certified sick absence, provided there is no evidence of permanent disability for service, will apply on a pro-rata basis, in accordance with the provisions of the sick leave circulars.

Appointees who will be paying the Class A rate of PRSI, will be required to sign a mandate authorising the Department of Social Protection to pay any benefits due under the Social Welfare Acts direct to the Financial Services and Pensions Ombudsman. Payment of salary during illness will be subject to the appointee making the necessary claims for social insurance benefit to the Department of Social Protection within the required time limits.

Superannuation and Retirement

The successful candidate will be offered the appropriate superannuation terms and conditions as prevailing in the public service, at the time of being



offered an appointment. In general, and except for candidates who have

worked in a pensionable (non-single scheme terms) public service job in the 26 weeks prior to appointment (see paragraph d below), this means being offered appointment based on membership of the Single Public Service Pension Scheme ("Single Scheme"). Key provisions attaching to membership of the Single Scheme are as follows:

A. Pensionable Age

The minimum age at which retirement benefits are payable is the same as the age of eligibility for the State Pension, currently 66 years.

B. Retirement Age

Scheme members must retire at the age of 70.

C. Pension Abatement

If the appointee was previously employed in the Civil/Public Service and is in receipt of a pension from the Civil/Public Service normal abatement rules will apply. However, if the appointee was previously employed in the Civil/Public Service and awarded a pension under voluntary early retirement arrangements (other than the Incentivised Scheme of Early Retirement (ISER) or the Department of Health Circular 7/2010 VER/VRS which, as indicated above, renders a person ineligible for the competition) the entitlement to that pension will cease with effect from the date of reappointment. Special arrangements will however, be made for the reckoning of previous service given by the appointee for the purpose of any future superannuation award for which the appointee may be eligible.

If the appointee was previously employed in the Civil Service or in the Public Service please note that the Public Service Pensions (Single Scheme and Other Provisions) Act 2012 includes a provision which extends abatement of pension for all Civil and Public Servants who are re-employed where a Public Service pension is in payment. This provision to apply abatement across the wider public service came into effect on 1 November 2012.

This may have pension implications for any person appointed to this position who is currently in receipt of a Civil or Public Service pension or has a preserved Civil or Public Service pension which will come into payment during his/her employment in this position.



Department of Education and Skills Early Retirement Scheme for Teachers Circular 102/2007

The Department of Education and Skills introduced an Early Retirement Scheme for Teachers. It is a condition of the Early Retirement Scheme that with the exception of the situations set out in paragraphs 10.2 and 10.3 of the relevant circular documentation, and with those exceptions only, if a teacher accepts early retirement under Strands 1, 2 or 3 of this scheme and is subsequently employed in any capacity in any area of the public sector, payment of pension to that person under the scheme will immediately cease. Pension payments will, however, be resumed on the ceasing of such employment or on the person's 60th birthday, whichever is the later, but on resumption, the pension will be based on the person's actual reckonable service as a teacher (i.e., the added years previously granted will not be taken into account in the calculation of the pension payment).

Ill-Health-Retirement

Please note that where an individual has retired from a Civil/Public Service body on the grounds of ill-health his/her pension from that employment may be subject to review in accordance with the rules of ill-health retirement within the pension scheme of that employment.

D. Prior Public Servants

While the default pension terms, as set out in the preceding paragraphs, consist of Single Scheme membership, this may not apply to certain appointees. Full details of the conditions governing whether or not a public servant is a Single Scheme member are given in the Public Service Pensions (Single Scheme and other Provisions) Act 2012. However, the key exception case (in the context of this competition and generally) is that a successful candidate who has worked in a pensionable (non- single scheme terms) capacity in the public service within 26 weeks of taking up appointment, would in general not become a member of the Single Scheme.

In this case such a candidate would instead be offered membership of the pension scheme for non-established civil servants ("Non-Established State Employee Scheme"). This would mean that the abatement provisions at (c) above would apply, and in addition there are implications in respect of pension accrual as outlined below.

E. Pension Accrual

A 40-year limit on total service that can be counted towards pension where a person has been a member of more than one existing public service pension scheme would apply. This 40-year limit, which is provided for in the Public Service Pensions (Single Scheme and other Provisions) Act 2012 came into effect on 28 July 2012. This may have implications for any appointee who has acquired pension rights in a previous public service employment.



F. Additional Superannuation Contribution

This appointment is subject to the Additional Superannuation Contribution (ASC) in accordance with the Public Service Pay and Pensions Act 2017. **Note:** ASC deductions are in addition to any pension contributions required under the rules of your pension scheme. For further information in relation to the Single Public Service Pension Scheme for Public Servants please see the following website: [Single Public Service Pension Scheme \(singlepensionscheme.gov.ie\)](http://singlepensionscheme.gov.ie)

Important Notice

The above represents the principal conditions of service and is not intended to be the comprehensive list of all terms and conditions of employment which will be set out in the employment contract to be agreed with the successful candidate.

Application and Selection Process

How to apply

All candidates should visit www.fspo.ie/careers, which provides the application form for this competition. **Applications received in any format other than the corresponding application form will not be accepted. Therefore, candidates must ensure they use the correct application form.** The FSPo expects candidates to complete this application form without the support or use of AI tools as it should reflect the specific relevant personal experience. Completed application forms should be submitted to EOcareers@fspo.ie with 'Application for the position of Executive Officer' in the subject line.

Closing Date:

Application must be submitted by email to arrive by **12:00 on Monday 26 February 2024**. Applications will not be accepted after the closing date/time.

Selection Process:

The selection process may include the following:

- Shortlisting of candidates based on the information contained in their application
- A written exercise
- Presentation or other exercises



- Interview, either online or in person
- Work sample or any other tests or exercises that may be deemed appropriate.

Candidates invited for interview should make themselves available on the date(s) specified by the FSPO and should ensure that the contact details specified on their application form are correct. If you cannot attend on the specified date/time you will be deemed to have withdrawn from the competition.

Shortlisting:

Normally the number of applications received exceeds the numbers required to fill existing and future vacancies. While you may meet the eligibility requirements of the competition, if the numbers applying for the positions are such that it would not be practical to interview everyone, the FSPO may decide that only a certain number of candidates will be called to interview.

In this respect, the FSPO provides for the employment of a shortlisting process to select a group for interview who, based on an examination of the application forms, appear to be the most suitable for the position. This is not to suggest that other candidates are necessarily unsuitable, or incapable of undertaking the job, rather that there are some candidates who are, *prima facie*, better qualified and/or have more relevant experience.

Candidates with Disabilities:

If a candidate requires reasonable accommodation to be made at any stage of the selection process, please make this known by stating your requirements by email to hr@fspo.ie. Every effort will be made to make the necessary reasonable arrangements to assist you.

Confidentiality:

Subject to the provisions of the Freedom of Information Act 2014, applications will be treated in strictest confidence.

Other Important Information:

The FSPO will not be responsible for refunding any expenses incurred by candidates.

The admission of a person to a competition, or invitation to attend interview, or a successful result notification, is not to be taken as implying that the FSPO is satisfied that such a person fulfils the requirements or is not disqualified by law from holding the position and does not carry a guarantee that your application will receive further consideration.



It is important, therefore, for you to note that the onus is on you to ensure that you meet the eligibility requirements for the competition before attending for interview. If you do not meet these essential entry requirements but nevertheless attend for interview you will be putting yourself to unnecessary effort and/or expense.

Prior to recommending any candidate for appointment to this position, the FSPO will make all such enquiries that are deemed necessary to determine the suitability of that candidate. Until all stages of the recruitment process have been fully completed, a final determination cannot be made, nor can it be deemed or inferred that such a determination has been made.

Should the person recommended for appointment decline, or having accepted it, relinquish it or if an additional vacancy arises the FSPO may, at its discretion, select and recommend another person for appointment on the results of this selection process.

Candidates' Rights - Review Procedures in relation to the Selection Process:

The FSPO will consider requests for review in accordance with the provisions of the codes of practice published by the CPSA. The Codes of Practice are available on the website of the Commission for Public Service Appointments <http://www.cpsa.ie/>.

Candidates' Obligations:

Candidates should note that canvassing will disqualify and will result in their exclusion from the process.

Candidates must not:

- knowingly or recklessly provide false information
- canvass any person with or without inducements
- interfere with or compromise the process in any way

A third party must not impersonate a candidate at any stage of the process.

Any person who contravenes the above provisions or who assists another person in contravening the above provisions is guilty of an offence. A person who is found guilty of an offence is liable to a fine/or imprisonment.

In addition, where a person found guilty of an offence was or is a candidate at a recruitment process, then:



- where he/she has not been appointed to a post, he/she will be disqualified as a candidate; and
- where he/she has been appointed subsequently to the recruitment process in question, he/she shall forfeit that appointment.

Specific candidate criteria:

Candidates must:

- Have the knowledge and ability to discharge the duties of the post concerned;
- Be suitable on the grounds of character;
- Be suitable in all other relevant respects for appointment to the post concerned;

and if successful, they will not be appointed to the post unless they:

- Agree to undertake the duties attached to the post and accept the conditions under which the duties are, or may be required to be, performed;
- Are fully competent and available to undertake, and fully capable of undertaking, the duties attached to the position.

Deeming of candidature to be withdrawn:

Candidates who do not attend for interview or other test when and where required by the FSPO, or who do not, when requested, furnish such evidence as the FSPO requires in regard to any matter relevant to their candidature, will have no further claim to consideration.

Data Protection:

As part of the recruitment and job application process, we will collect your Personal Data. It is necessary for us to process your Personal Data in order to assess your job application and/or include you in a recruitment initiative. Ultimately, it may also be necessary for us to process your Personal Data in order to take steps to offer and enter into a contract of employment with you. We may disclose some or all of your Personal Data to the following parties: your previous employer(s) (where you have listed them as your referees (s)); Recruiters (where your application is being handled by a Recruiter); outsourced service providers who assist FSPO with recruitment initiatives and campaigns. Where you are an unsuccessful job applicant, we will retain your Personal Data for a period of up to 12 Months from interview and 12 months from expiration of panel. If you have any concerns about the way your Personal Data is being used or processed by FSPO, please e-mail dataprotection@fspo.ie. Please see our full [data protection notice](#).



Appendix 1

Key competencies for effective performance at Executive Officer level:

Executive Officer



Executive Officer Level Competencies

Effective Performance Indicators

People Management

Consults and encourages the full engagement of the team, encouraging open and constructive discussions around work issues

Gets the best out of individuals and the team, encouraging good performance and addressing any performance issues that may arise

Values and supports the development of others and the team

Encourages and supports new and more effective ways of working

Deals with tensions within the team in a constructive fashion

Encourages, listens to and acts on feedback from the team to make improvements

Actively shares information, knowledge and expertise to help the team to meet its objectives

Analysis and Decision Making

Effectively deals with a wide range of information sources, investigating all relevant issues

Understands the practical implication of information in relation to the broader context in which they work – procedures, divisional objectives etc.

Identifies and understands key issues and trends

Correctly extracts & interprets numerical information, conducting accurate numerical calculations

Draws accurate conclusions and makes balanced and fair recommendations backed up with evidence



Delivery of Results

Takes ownership of tasks and is determined to see them through to a satisfactory conclusion

Is logical and pragmatic in approach, setting objectives and delivering the best possible results with the resources available through effective prioritisation

Constructively challenges existing approaches to improve efficient customer service delivery

Accurately estimates time parameters for projects, making contingencies to overcome obstacles

Minimises errors, reviewing learning and ensuring remedies are in place

Maximises the input of own team in ensuring effective delivery of results

Ensures proper service delivery procedures/protocols/reviews are in place and implemented

Interpersonal and Communication Skills

Modifies communication approach to suit the needs of a situation/audience

Actively listens to the views of others

Liaises with other groups to gain cooperation

Negotiates, where necessary, in order to reach a satisfactory outcome

Maintains a focus on dealing with customers in an effective, efficient and respectful manner

Is assertive and professional when dealing with challenging issues

Expresses self in a clear and articulate manner when speaking and in writing



Specialist Knowledge, Expertise and Self-Development

Displays high levels of skills/expertise in own area and provides guidance to colleagues

Has a clear understanding of the role, objectives and targets and how they support the service delivered by the unit and Department/organisation and can communicate this to the team

Leads by example, demonstrating the importance of development by setting time aside for development initiatives for self and the team

Drive and Commitment to Public Service Values

Is committed to the role, consistently striving to perform at a high level

Demonstrates flexibility and openness to change

Is resilient and perseveres to obtain objectives despite obstacles or setbacks

Ensures that customer service is at the heart of own/team's work

Is personally honest and trustworthy

Acts with integrity and encourages this in others





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