



An tOmbudsman Seirbhísí  
Airgeadais agus Pinsean

Financial Services and  
Pensions Ombudsman

## **FSPO Customer Charter and Customer Action Plan**

### **Consultation Paper**



## 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.

The Financial Services and Pensions Ombudsman has developed a draft Customer Charter and Customer Action Plan, and is now asking for feedback in this consultation on the content of these draft documents.



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## 1. Introduction

### 1.1 FSPO Mission, Vision and Values

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

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

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

#### **Fairness**

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

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

#### **Independence**

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

#### **Effectiveness**

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

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

#### **Accessibility**

We will be responsive to the needs of our customers.

We will communicate clearly and in a professional manner.

We will provide guidance and support to access our services.

#### **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.

Information on the FSPO's role and governing legislation can be found at: [www.fspo.ie](http://www.fspo.ie).

## 1.2 Charter and Plans

### 1.2.1. Customer Charter

The following FSPO Customer Charter will be displayed on our website and reviewed on a regular basis. Stakeholders are asked to give their feedback on this charter.

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

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

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

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

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

## DRAFT CUSTOMER CHARTER

### Purpose of this Charter

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

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

### 1. Quality of Service

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

We aim to:

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

### 2. Mutual Respect

We will deal with our customers politely, be fair, and deal with enquiries as quickly as possible. We will ensure that customers are afforded confidentiality and privacy in their dealings with us.

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

- Have your FSPO complaint reference number available and to provide any information for the purpose of verification, and we will endeavour to respond to your enquiry;
- Treat our team members with courtesy and respect, and listen to the information we offer, as we try to provide the most comprehensive and efficient response to your query.

### 3. Equality and Diversity

In our dealings with our customers, we will ensure that there is no discrimination on any grounds.

### 4. Physical Access

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

### 5. Information

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

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

### 6. Timeliness, Courtesy and Sensitivity

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

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

- Answer your telephone queries promptly and politely;
- Identify ourselves to you;

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

In dealing with our customers in writing, we will:

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

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

## 7. Choice

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

## 8. Language Choice

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

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

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

## 9. Feedback, Complaints and Appeals

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

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

## 10. Consultation and Evaluation

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

## 11. Better Co-ordination

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

## **12. Internal Customer**

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

## **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.

### **1.2.2. Customer Action Plan and Complaints Procedure**

The following FSPO Customer Action Plan and Complaints Procedure will be displayed on our website and on site, within the public area of our Office. These will be reviewed annually, or more often if appropriate. Stakeholders are asked to give their feedback on this Action Plan.

## **DRAFT CUSTOMER ACTION PLAN**

### **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.

### **Role of the FSPO**

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

We are an independent, impartial, fair and free service which gives a forum, where appropriate, to resolve complaints made 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.

### **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.

### **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.

## **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.

### **1. Quality Service Standards**

**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](http://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 Service Charter and Customer Action Plan.	Charter and Action Plan are available on our website, on site at our Office and in hard copy upon request.
Ensure all team members are aware and adhere to the commitments made.	Feedback received from internal and external customers through consultation in preparing plan.  Customer service training for all team members annually and included in inductions for new team members.
Invite 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.	This information will be published on our website and updated regularly.

## **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.	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 mutual respect policies including inductions for new team members.

### **3. Equality and Diversity**

**Ensure the right to equal treatment established by equality legislation, and accommodate 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 complies fully with all equality legislation and by accommodating the specific needs of all our customers, is 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 that all customers are treated equally.	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 policies.	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 engagement channels that may be employed to provide a better service to potential customers facing geographic barriers to services.	Assessment of alternative channels for outreach and more localised customer engagement.

#### **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 coordinates 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.

<b>COMMITMENT</b>	<b>PERFORMANCE INDICATOR</b>
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.
Premises is Disability Access Certified.	Premises certified.
Ensure that office is accessible for any customer requiring specific needs.	Accessibility Audit carried out to ensure compliance.

## **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 simplification of rules, regulations, 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 simplification of rules, regulations, 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](http://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 customer contact channels, such as through the use of social media, or through customer information events.	Research new channels, document outcome for Senior Management decision.
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 and internal email where practicable.	Team members' feedback regarding availability and ease of access to information.

## **6. Timeliness, Courtesy and Sensitivity**

**Deliver quality services with courtesy, sensitivity and the minimum delay, fostering a climate of mutual respect between provider and customer.**

**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 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 by 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 10 working days.	Audit of correspondence.
Monitor customer satisfaction with the timeliness and courtesy of team members.	Customer surveys and feedback.

## **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, i.e. website, letter, email, online forms and phone.	Customer feedback.
Consider how technology can improve range and quality of services provided to customers (ICT Strategy 2020-2024).	Enable new services to customers (e.g. online mediation, social media contact channel).

## **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.**

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

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.

<b>COMMITMENT</b>	<b>PERFORMANCE INDICATOR</b>
The published Scheme under the Official Languages Act 2003 will detail the services we will provide through Irish, English, and through both Irish and English.	Commitments implemented in line with timeframes in the Scheme.
Encourage and support team members in developing or improving their Irish language skills.	Ongoing training.

## **9. Feedback, Complaints and Appeals**

**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 appeals process, and the importance of efficient customer service complaint acknowledgement and resolution.	Annual customer service training for team members, and included in inductions for new team members.
Raise awareness of team members in relation to the causes of complaints & effective complaint handling.	Team member feedback.
Prepare management information reports on complaints in order to contribute to the future development of services.	Quarterly report to Council and Senior Management Team
Ensure that our customers are informed of any right of appeal in relation to the outcome of a customer service complaint investigation.	Provision of any relevant appeal information on customer service response communications.

## **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.
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, and up to date with, different complaint handling methodologies and techniques to ensure continued service excellence.	Regular monitoring and reviewing of peer regulatory bodies both nationally and internationally.

### **11. Better Co-ordination**

#### **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.

<b>COMMITMENT</b>	<b>PERFORMANCE INDICATOR</b>
Further develop relationships, and share insights with other relevant public sector bodies, e.g. DPER, Dept. of Finance, Central Bank of Ireland, Pensions Authority.	Networking/meeting attendance  Attendance at central government seminars, workshops, on customer service, innovation, other strategic policy events of mutual benefit.  Agreement of suitable Memorandums of Understanding and protocols for interaction, as appropriate.

### **12. Our Internal Customers**

#### **Ensure our team members are recognised as internal customers and that they are properly supported and consulted with regard to service delivery issues.**

We believe in the importance of developing our team members so that they are equipped to provide excellent customer experiences to all of our stakeholders. We recognise the benefits of fully investing

in our team members as internal customers, by supporting their personal and professional development, and by enabling them to recognise and fully own the importance of their individual contributions to our collective accountability.

COMMITMENT	PERFORMANCE INDICATOR
Individualised training and development	Training and development plan devised and implemented for each team member annually.  Twice-yearly progress monitoring.
Provision of a holistic, accessible Employee Assistance Service	Successful procurement of an appropriate service provider.  Regular communications to team members regarding access to EAS, and other EAS initiatives.  Monitoring of EAS service quality/feedback.
Support for our Wellbeing initiative	Evidence of events run, level of participation, feedback surveys.

### **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.	

Specific consideration given to the environment and energy efficiency when carrying out any procurement.	
Large portion of the work carried out in the office has migrated to paperless.	Ongoing review to move more of the office to paperless working.

## 2. Next Steps

The FSPO Customer Charter, Action Plan and Complaints procedure will be open for comments and feedback by the public until **7 January 2022**.

We welcome your feedback through our online form here: [FSPO Customer Action Plan & Customer Charter - Public Consultation \(alchemer.eu\)](#), or by email to [CustomerOperations@fspoi.ie](mailto:CustomerOperations@fspoi.ie).

Following the review of this feedback, the updated Charter and new Action Plan will be published on the FSPO website, [www.fspoi.ie](http://www.fspoi.ie).

## FSPO Customer Complaints Procedure

### Complaints about our own services

#### Your complaint about us

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

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

#### How to complain about our service

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

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

#### Complaints about our service that we can and cannot consider

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

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

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

- whether we look into the merits of a complaint about the conduct of a financial service provider or pension provider
- the outcome of mediation
- 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.