

MAKING A DIFFERENCE TOGETHER

Contents

04 Welcome

07 Foreword
from the Chair

12 Understanding
consumer
behaviour

16 Customer
satisfaction

05 Our values

08 Chief Ombudsman
overview

14 Our year at
a glance

17 Summary
report of the
Independent
Assessors 2016

18 Our priorities
for 2017 –
a driving force
for change

Welcome

A new look

During 2016 we changed our vision, mission and values statements as well as renewing our three year strategic plan. In a world where the dispute resolution landscape is becoming more competitive we decided that our resources are best placed in offering the ombudsman model which not only provides complaint handling, but works in collaboration with other bodies to understand what is going wrong and what could go wrong. A model in which data and insights drive improvement, where consumer detriment is reduced by the ombudsman working with suppliers and sectors to put things right, to stop problems arising in the first place and to make a real difference to the whole consumer journey.



Strategic principles 2016 - 2019

- To provide straightforward, high quality independent dispute resolution
- To pursue efficiency, effectiveness and sustainability
- To improve accessibility and encourage greater take up by consumers, businesses and sectors
- To use our unique knowledge of consumer-provider relationships to the benefit of consumers, business and the economy
- To develop as a high performing company through an engaged, empowered, diverse and innovative workforce
- To be socially conscious and environmentally responsible

A values-led organisation

We are, at our heart, an organisation where people put things right for other people, and help companies understand what's going wrong and so improve the service they give. We are passionate about doing the right thing and we want to earn the trust of consumers and businesses by showing them our commitment and focus on delivering justice.

As an organisation we are inquisitive; we're always asking 'why?' and looking to find new and improved ways of doing things; continuously listening and learning, breaking new ground and leading the way. Our values guide our culture and decision making, remind us why our work matters, and focus us on making a difference in everything we do.

Vision

**Good for consumers -
Good for business**

Mission

**To provide an affordable path to justice,
improve business practice and reduce
consumer detriment.**

Values

- **Having the passion to put things right**
- **Continuously learning to break new ground**
- **Trusting each other to be our best every day**
- **Making a difference together**

There are so many transactions for the purchase of goods and services each year that it is inevitable that sometimes things go wrong and customers find they have to complain.

The vast majority of these complaints are dealt with quickly and effectively by the suppliers, but not always and a complaint can escalate into a dispute between consumer and business. Disputes take up valuable time, risk damaging reputation and consumer confidence, and can result in lost business. It is when companies cannot sort these quickly to the satisfaction of the customer that the ombudsman can help. Open for business since 2003, we provide an independent, impartial and cost effective means of resolving disputes.

The presence of an independent ombudsman with an ability to put things right helps increase consumer trust, which is not only good for consumers but also good for business.

Foreword from the Chair

In taking up the role of Chair of the Board from July 2016 I am an enthusiastic supporter of the Ombudsman Services vision, good for consumers and good for business.

We aim to provide an excellent, independent complaint resolution service for consumers and service providers operating to the highest standards. This is an inclusive vision that everyone can identify with and benefit from.

This report is the opportunity to reflect both on our achievements over the year, our plan to improve in 2017 and progress on our overall mission.

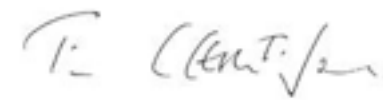
The figures show that there is still much to do, with far too many consumers coming to us for help when their complaints remain unresolved by their supplier.

But the figures are only part of the picture and behind every statistic lies a human story; problems and complaints that frequently give rise to confusion, anger and frustration.

As the Board's new Chair, however, it has been really good to find that our people very much understand that the consumers who come to us are more than just a number. Right from the start of the complaint process, our efforts are focused on understanding what has gone wrong, how consumers feel and how we can manage their expectations about the help that we are in a position to give.

For some consumers our best efforts will never be enough – their expectations of our service and the powers that we have to resolve an issue are too great. It is not our role to punish companies. This is why it is important that our processes are clear and transparent and we will continue to ensure that the conversations we have with consumers throughout their journey with us are open, honest and sensitive and we will continue to aim to dispel the myths that surround our service.

It is a great privilege to lead the Board, which as well as myself, includes new members. I have found it exciting and rewarding in equal measure. Our plans for the year ahead to advance the organisation further will bring new challenges but also, I hope, success as we seek to extend the availability of independent complaint handling to other industries and their customers.



Lord Tim Clement Jones
Chair of the Board

Lord Tim Clement Jones
Chair of the Board



“Right from the start of the complaint process, our efforts are focused on understanding what has gone wrong, how consumers feel and how we can manage their expectations about the help that we are in a position to give.”

Everyone who contacts Ombudsman Services is treated with respect, honesty and integrity - they are far more than just a number.”

Chief Ombudsman overview

Having the passion to put things right

Ombudsman Services is a people business. We are passionate about treating people well and putting things right where we find something has gone wrong with goods or services they have bought. Every day our people help the people who come to us get answers, resolutions and redress from suppliers. We work alongside people in businesses, helping them learn from what has gone wrong and making suggestions to stop complaints arising in the first place. Our involvement often results in companies changing course or taking action to amend processes or services for the benefit of all consumers.



Using insight to reduce detriment

Although resolving individual complaints is what we do on a daily basis – and we resolved 72,652 complaints in 2016 – this report demonstrates that our work often goes well beyond that. In our unique position we are able to analyse information about issues that matter to the people who use our services and add significant value by sharing our observations with our stakeholders. For example, we noticed that there was a problem with the cooling-off period a communications sector provider was offering to customers. In some cases, the time customers were being given to cancel an order was less than required by the Consumer Contract Regulations. We pointed this out to the provider and it agreed to amend its policy.

We also noticed a mobile provider was overcharging customers for calls made while roaming within the European Economic Area. Calls should have been subject to maximum roaming rates set out by the EU, but customers were being charged more for some calls. When we drew this to the company's attention, it agreed to review the charges.

“Our role is developing to take a more systemic, proactive approach to help businesses get it right first time so that consumer detriment is reduced and the need to complain decreases.”

The Energy Ombudsman transformation

At the end of 2015, Ofgem published a review of the Energy Ombudsman's work in the energy industry, which highlighted our ability to handle growing case numbers and adapt in a challenging environment. The report brought to light a number of opportunities to improve the sector, such as working more closely with Ofgem and the industry, using our data more effectively to help both consumers and suppliers, and building up skills to deliver an improved service to consumers.

One year on, we have embraced these findings and are working closely with both Ofgem and Citizens Advice to improve the consumer journey and align standards of complaints handling across the sector. We have also focused on developing our own practices so that the Energy Ombudsman works more effectively for everyone.

Ofgem, Citizens Advice and the Energy Ombudsman have been working more closely together on data analysis. By working together we can see the customer journey from beginning to end. The new way of working will allow us to identify early warning signs of potential issues, and to highlight improvements to complaints handling processes that will make the consumer experience of the sector more positive overall.

Strengthening the way we record and analyse data has already delivered significant benefits to suppliers, which will benefit consumers in turn. We are improving our insight capabilities, which will help us enhance the quality of complaints handling by suppliers and proactively pinpoint areas that could be problematic in future by monitoring trends.

The Energy Ombudsman model sets the standard for what a modern redress system should entail. We believe the model could be applied to other regulated sectors, and we have already seen enthusiasm from communications providers for this enhanced service.

Adapting our capacity to meet challenges

Anticipating the volume of complaints that come to us and making sure that we have the capacity to deal with those complaints fairly, quickly and effectively presents many business challenges. We came under pressure in the second quarter of the year due to forecasting variances in the energy sector and during the same period we saw complaint volumes increasing in the communications sector, where we receive no industry forecasting.

This has inevitably put a strain on the service we offer, with delays and at times a failure to communicate effectively with consumers.

We are grateful to our own customer service team and our Independent Assessors for dealing with complaints about us and for making recommendations for improvement.

We have improved our own forecasting models and in turn have worked alongside energy companies in new ways to help them to provide us with more accurate models. In addition, we have begun discussions with the communications sector about the benefits of improved forecasting and have now started to receive more granular information. With improved planning accuracy in the second half of the year we now have our demand and capacity better aligned and so are able to complete cases in a significantly more timely fashion.

Lewis Shand Smith
Chief Ombudsman



“Ombudsman Services is an inquisitive organisation, listening, learning, and seeking to find new and improved ways of doing things. We resolve disputes for consumers, advise companies and influence industry. We are passionate about what we do and, together, we make a difference.”

Chief Ombudsman overview

Cross sector expertise

As the largest multi-sector ADR provider in the UK we are able to apply what we learn in one sector across other industries in which we are involved. The work done to help energy suppliers spot complaint trends early has been picked up by communications providers. Where there are mutual benefits we have facilitated meetings between businesses from different sectors to share learning; for example recent meetings between suppliers to explore their experience of dealing with change, and on providing support for vulnerable consumers.

Connecting with consumers

Despite continued efforts from suppliers, regulators, consumer groups, the media and our own activity it's evident that the majority of consumers are still unaware of their right to redress or are perhaps unwilling to act. Throughout the year we have continued to highlight the work we do at a national level and through localised activity which sees us provide a toolkit of information about who we are and what we do to engage with councils, housing associations, GP surgeries and other community hubs as well as the local press. We held a series of roadshows in shopping centres in different parts of Scotland, and in January 2017 we launched a four month pilot project which will take Ombudsman Services into the heart of town centres in four regional areas.

Our efforts to reach consumers don't end there. Through extended opening hours, broader use of channels, better use of technology and improved self-service materials we are making it easier for consumers to have their complaints heard by us.

Making a difference together

Our organisation at its heart is about people putting things right for other people and our focus on creating an engaged, high performing organisation has continued to play a major part in our success.

With more than 660 people, our approach has been recognised both externally by the Investors in People¹, and internally by colleagues who shared their views through the Best Companies employee engagement survey. Our resulting status as a one to watch organisation is reflective of the numerous programmes we have implemented over the past year; from an employee voice forum, through to initiatives responding to feedback on wellbeing, reward and recognition, including a revised pay framework and the introduction of a new benefits programme. More than 80% of our staff feel that Ombudsman Services is a good place to work.

Our challenge in 2017 is to continue to build on these great foundations and ensure that our culture continues to encourage inclusion, conversation and a demonstration of our values.

¹The company has achieved a silver level Investors in People accreditation

Giving something back

The company's approach to corporate social responsibility makes a statement about the kind of organisation we are. We want to give back to the local communities in which our staff work.

Our people choose a local charity to support each year and throughout 2016 we proudly raised £7,425.90 to support the Shannon Bradshaw Trust, a charity which helps the families of children and young people who are suffering from life-threatening illnesses, by providing support, equipment and services.

A team of 15 staff did the Yorkshire Three Peaks challenge, the highlight event of the 2016 calendar and our charity crew create many opportunities during the year to bring together staff from different parts of the business in fun fundraising events which promote wellbeing and improve collaboration.

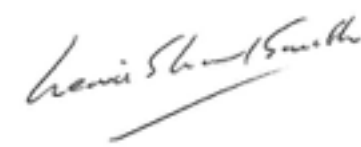
Additionally the company supports a number of national charity events and through fundraising initiatives has donated money to the British Liver Trust, Macmillan Cancer Support, Children in Need and Save the Children.

Equality and diversity

Ombudsman Services is committed to equality of opportunity and respect for diversity. As an equal opportunities employer, we understand and welcome the advantages of an open and diverse culture. 2016 marked a number of firsts for our equality and diversity strategy.

We became a Stonewall champion, celebrated LGBT History Month and participated in Manchester Pride. We spent a weekend at the national Disability Awareness Day event which is held close to our offices. We had staff on hand to assist consumers with their complaints and also took a recruitment stand to advertise Ombudsman Services as a local employer.

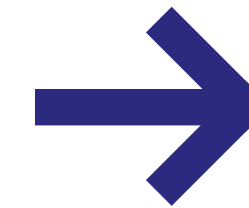
Our Women in Work project celebrates inspirational women in our workplace and embeds awareness of gender specific issues that affect only women.



Lewis Shand Smith
Chief Ombudsman

72,652

Complaints resolved in 2016



41,622

energy complaints resolved



2017

In January 2017 we launched a four month pilot project which will take Ombudsman Services into the heart of town centres in four regional areas



15

A team of 15 staff did the Yorkshire Three Peaks challenge, the highlight event of the 2016 calendar



29,503

communications complaints resolved



1,166

property complaints resolved



Understanding consumer behaviour

To emphasise the importance of consumer redress and the work we do, we commissioned our fourth annual Consumer Action Monitor (CAM) research into consumers' attitudes towards complaints.

Now an established part of the consumer satisfaction landscape, the report reveals growing disillusionment among consumers and that the customer does not always come first.

The report also highlights the business cost of poor customer service for the first time - an estimated £37 billion - as disgruntled consumers vote with their feet.

This is reflected in our Consumer Action Monitor (CAM) results with complaints made by UK consumers reaching 55 million in 2016 – up by three million from last year – with over a quarter now more likely to complain about an issue than they were 12 months ago. However, over 75 million issues were ignored, because many perceive the complaining process to be too much hassle, and don't trust businesses to look after their interests.

While we know that many businesses are committed to putting the consumer at the heart of what they do, one in five consumers still don't believe that companies are listening to them, and many feel resigned to poor service.

Last year, more than a quarter of consumers either spent less money with a company or took their custom elsewhere after receiving poor service, at an estimated cost of over £37 billion to companies. Of course, this is only possible in sectors where consumers have a choice – but it's 'grudge purchase' sectors, where consumers and commuters have no option but to buy, where disillusionment is particularly rife.

Complaints by sector

The CAM results reveal that the retail sector is responsible for most complaints (24%), followed by Telecoms (13%) and Energy (10%). However it is Retail, Banking and Transport sectors that are most likely to lose out as frustrated consumers vote with their feet.

Ongoing, and highly publicised, issues in the rail sector saw complaints increase by 30 per cent last year. While there is already a route to make complaints, the process does not end in independent, binding adjudication.

The train operators, advocacy groups and the Department for Transport are looking to improve access to redress. This is a welcome step that will ensure that passenger complaints are properly heard and resolved.

Barriers to complaining

High numbers of customers aren't willing to put up with poor service or poor quality goods, however many people are still reluctant to take action.

Over 75 million problems were ignored in 2016, with nearly half (44%) of people saying it was 'not worth the hassle'. A third (34%) believe you can only get a result from a complaint if you kick up a big fuss, but many could be missing out as a result of this perception. Apathy has struck others, with three in ten (28%) who had something to complain about saying they could not be bothered to complain.

Just fix it

When our expectations of a product or service are not met, the disappointment can lead to anger and frustration. Financial compensation is often not the goal - most consumers just want to have their problem fixed, or to know they will have a better experience in the future.

It sounds simple, but more than half (52%) of customers would also like an apology when things go wrong.

Having access to an ombudsman is good for business and good for consumers. It is crucial that consumers continue to feel empowered to raise complaints, that those complaints are well handled by providers and that there is access to an ombudsman where the customer remains dissatisfied.

55 million

Complaints made by UK consumers in 2016



£37 billion

Cost of poor service



75 million

Issues were ignored, because many perceive the complaining process to be too much hassle



52%

It sounds simple, but more than half of customers would like an apology when things go wrong

20%

One in five consumers still don't believe that companies are listening to them



Our year at a glance

Total initial contacts

246,274 →

How these contacts got in touch

91,810
(37%) Telephone

154,464
(63%) Written

Of those written contacts

40%
61,497 were emails

10%
15,771 were letters

50%
77,407 were web

<1%
165 were textphone

<1%
27 were faxes

49%
(OTOR)

49% of contacts were outside terms of reference (OTOR)

51%
(ITOR)

51% of contacts were inside terms of reference (ITOR)

72,652
complaints resolved



www.ombudsman-services.org had **508,537** web visitors (down from 606,744 in 2014/15)



@ombudservices had **3,675** Twitter followers (up from 2,970 in 2014/15)

Total operating costs

£30.8m

Contacts outside terms of reference (OTOR)



- 52% More information required
- 30% Complaint less than 8 weeks old
- 7% Date of complaint over 9 months (deadlock required)
- 3% After completing nature of complaint decided OTOR
- 2% Non participating company enquiries
- 6% Other

* Includes complaints that are premature, too old or require more information

Our people

662

58%
42%




Customer satisfaction

Although we have seen a fall in overall customer satisfaction from 2015, 68% of customers still rated the service we provided as being as expected or better than expected. Overall satisfaction with our handling of cases is also positive among 62% of customers; broadly comparable with similar ombudsman schemes.

We have experienced some operational challenges during 2016 which have had a direct influence on our customer satisfaction and feedback relating to the speed and efficiency of our service in particular – for example, there was a 12 percentage point fall in satisfaction with the perceived efficiency of the process. However, the evidence shows that customer dissatisfaction and service complaint incidence in these areas, though higher than we would like, are now falling in line with the success of our internal improvement programme.

Our customer feedback also tells us that cases dealt with by informal resolution methods show high instances of customer satisfaction and drastically reduced service complaint referrals. More specifically, 77% of customers experiencing this form of case handling felt that it was handled fairly and 80% felt that their views were taken into account.

Ensuring we are being efficient and effective is a key priority for us over 2017 and we will use this valuable insight to help drive continued improvements in how we provide our services.

Learning the lessons – customer complaints

As an ombudsman scheme, our customers expect the highest level of service from our organisation and we are committed to offering an efficient, effective and impartial service which puts the needs of our customers and stakeholders at the heart of what we do.

We appreciate that effective complaint handling has a fundamental part to play in the delivery of a high quality service and where we do receive complaints about our company, our primary focus is to put matters right in an open, fair and expedient manner for the benefit of our customers and stakeholders. We appreciate that swift, effective resolution of a complaint can transform a customer's perception of our business.

Our focus during 2016 has been to resolve service complaints at the earliest opportunity by opening a dialogue with customers in the primary stages to enable ongoing issues to be addressed quickly and appropriately without the need for further escalation. This has resulted in a decrease of 5% in complaints escalating to the second stage of our process over the whole year and a marked downward trend in the last six months of 2016.

We have received positive comments from our Independent Assessors about improvements in the quality of our internal complaint handling in 2016, particularly at the second stage of our procedure, which is encouraging in light of this new approach.

The number of our cases which result in service complaints remains very low when compared with the total number of cases Ombudsman Services dealt with in 2016 and currently stands at 2.5%. This is slightly higher than the 2.2% recorded during the previous reporting period (April to September 2015) but perhaps reflects the operational issues which we have experienced over the year, such as the backlogs in allocating cases to investigation officers and delays in responding to correspondence.

Delay, failing to update customers and failing to action correspondence have been the main areas of complaint in 2016 and are heavily correlated with the operational issues that we have experienced. We anticipate that dissatisfaction in these areas will recede as our case and correspondence handling times return to normal and as our process improvement initiatives take effect.

From the end of 2016, our customer relations section became a stand-alone team, having previously been part of the quality assurance function. This change has prompted renewed focus in considering how we can best deal with, and learn from, service complaints as an organisation. Understanding the reasons for individual complaints, identifying trends and root causes and working with colleagues in all areas of the business to help drive improvements and service enhancement initiatives will be priorities going forward.

Our focus is in improving the delivery of our service generally for the benefit of all our customers and stakeholders and we are committed to building on this work in the coming year. We anticipate that the benefits to the organisation in terms of efficiency and reputation will be matched by improved customer and stakeholder satisfaction across the board.

Key statistics

In 2016, we received 1,801 complaints about our service, representing 2.5% of the number of cases that we resolved and 1.4% of our total number of contacts.

We upheld 70% of the complaints referred to us (down from 74% in the previous reporting period).

The Independent Assessors considered 149 cases, upholding or partially upholding 139 of them, an uphold rate of 93%, which is identical to the previous reporting period. The Independent Assessors increased the goodwill payment in 56% of cases, down from 60% in 2015. In the majority of these cases (77%), the increase was less than £50.

Complaint type	% of upheld cases
Administrative errors	14%
Delay	29%
Failed call-backs	9%
Incorrect advice	10%
Failure to respond/ action correspondence	28%

Summary report of the Independent Assessors 2016

Caseload and findings

We cleared 149 cases in 2016, averaging 12.4 per month which was four more per month than the preceding period. Most complaints were made up of multiple separate elements which we adjudicated upon individually, considering around 710 separate elements in total.

The complaints covered a wide range of issues, but the most frequently upheld elements were:

- Communication shortfalls (17% of elements upheld)
- Delay (13% of elements upheld)
- Inaccuracy or error (7% of elements upheld)
- Process errors (6% of elements upheld)

We saw fewer Remedy Implementation and IT related issues than last year, although some of both still arose.

Of the cases we considered in the year, we didn't uphold any part of only 7% of them. In over half of the cases we reviewed we increased the consolatory payment (often as we found additional maladministration), most frequently by £50 or less. Our highest award in addition to that already made by Ombudsman Services this year was £150.

Issues we cannot consider

Our Terms of Reference only cover complaints about Ombudsman Services' service or administration and we are unable to consider the investigation or the Ombudsman's findings. We see many complaints about the refusal to transfer a telephone call to a manager and also refusal to transfer a service complaint call to Customer Relations. We never uphold these complaints as Ombudsman Services operational policy is to provide call backs to these requests, but they are both significant annoyances for complainants.

Issues arising from cases

Our observations are from a relatively small number of sometimes complex complaints, and should be seen in the context of the total volume of cases Ombudsman Services deals with. The majority of the complaints we consider arise from service problems that Ombudsman Services is working to improve including delay, poor communications and administrative and process errors.

We have given other specific feedback on cases to Ombudsman Services including:

- Responses promised from the investigation team be delivered
- Consideration of operational policy changes
- Referral for ombudsman review or that a provider case be re-opened where findings are in doubt due to process/service issues
- Clarification of processes in staff training
- Amendment of the website

We have also drawn out the following broader issues for Ombudsman Services to consider:

Explanation – complainants can feel there is a lack of explanation of findings. Sometimes facts are provided without a narrative that links back to the complainant's concerns. At other times there appears a wish to avoid confrontation and so failure to clearly engage with the points a complainant is making, leaving complainants unclear or feeling that they haven't been answered.

Reasonable adjustment – is a factor in only a small number of cases but is difficult to get right and merits further consideration.

Communication failures and delay – are common and account for 30% of the elements of complaint that we have upheld.

The Unacceptable Actions Policy (UAP) – we have rarely considered that the UAP has been invoked inappropriately. There have been issues with the application of the UAP in particular cases, sometimes interlinked with issues of reasonable adjustment, and we have made recommendation that the policy be reviewed.

Conclusion

We hope our work helps complainants to get some resolution to their concerns and we are grateful for their feedback on what we do for them and that our findings and feedback to Ombudsman Services support continued service improvement.

James Dipple-Johnstone
Joanna Wallace
February 2017

Our priorities for 2017 – a driving force for change

Ombudsman Services priorities for 2017:

- Effectiveness and efficiency in our complaint handling
- Developing our collection, analysis and use of data
- Our relationships with all our key stakeholders
- Keeping costs down
- Embedding our values

Being effective and efficient

This is about making sure that those who come to us are clear about how we will deal with their complaint. It should feel easy to access and straightforward to be part of. We will take into account the way people feel about having to complain. We will listen and learn from what they have to tell us. We will provide extra support to those who need it, for example by providing a translation service or making reasonable adjustments and, where necessary by linking someone who is particularly vulnerable to an advocacy or advice agent such as the Citizens Advice Extra Help Unit.

Being efficient means that we will do what we say we are going to do and provide outcomes as simply and quickly as possible.

An effective process is one where the evidence has been fully evaluated, the decision accurate, the reasons for it clearly stated and the remedy proportionate and SMART.

We will create a better experience for the consumers and businesses that use us. A quality service earns us the trust of consumers who have complaints, companies, regulators and Government.

Improving our use of data

We are able to use complaints to collect data about what people are unhappy with, where they're from, hotspots for complaint types – for example broadband reliability – and indicators of systemic issues.

From that, and working in partnership with others, we can see opportunities for improvement and make recommendations to businesses about their practices and customer service and so reduce complaints at supplier level.

Not only that, the data we hold helps identify and address systemic industry-wide issues, leading to action at a sector level that will reduce consumer detriment across the board.

As an ombudsman, our role is not just to solve disputes, we add value by using our knowledge to help businesses put things right when something is wrong and to get it right in the first place. We are part of a process that not only provides protection for consumers who are engaged in the marketplace, but also helps fix markets that are letting customers down.

Working with key stakeholders

We will build on the changes we have already made to the ways in which we work with our key partners and stakeholders and the businesses that are under our jurisdiction. It means having the right people in the right place, doing the right things. The large businesses completed questionnaires and now have formal business plans helping them to understand the added value Ombudsman Services provides to their business, which in turn has created objectives for both them and us. We now look forward to seeing these delivered.

Keeping an eye on costs

Ombudsman Services is keenly aware that while we provide a benefit to businesses, we are also a cost. Suppliers can reduce this cost themselves by handling complaints well at the first stage, and we will help them with this. We also have our part to play. We are examining systems and processes to ensure that we are providing best value; we have already seen significantly increased productivity, better timescales and a rise in customer satisfaction.

Our aim is to provide a high quality service, to invest our income in the right things to make a difference and to add value through insights and engagement.



Ombudsman Services is the largest multi-sector provider of independent consumer redress in the UK. We are regulator and competent authority-approved and work across a wide range of sectors, providing consumers with fast and effective access to redress. Our aim is to raise public trust and confidence in the sectors we work with by providing effective independent redress when problems arise.

Good for consumers and good for business.