



Role Profile

Role Title: Complaint Investigator

Department: Legal

Reports to: Complaints Manager

Purpose of Role: The primary purpose of this role is to proactively manage all complaints and ensure fair outcomes are achieved for customers in line with company policy and regulatory requirements. This will include:

- Inbox management
- Complaint investigation and resolution
- Proactive communication with customers throughout the process
- Undertaking effective root cause analysis including alignment to consumer duty outcomes and cross cutting rules
- Collate and analyse management information, identifying areas and trends providing remedial suggestions to enhance policies and procedures
- Prepare Management Committee reporting
- Manage Financial Ombudsman Service (FOS) complaints
- Manage High Reputational Risk Complaints and Third-Party Complaints

Ensure regulatory and legislative compliance, including DISP/MCOB and Consumer Duty rules.

Provide input into driving a continuous improvement culture within the Team and wider business areas.

Key Accountabilities:

- Investigate all assigned complaints in a consistent, fair and prompt manner and handle all issues in line with the company Policies, adhering to the Consumer Duty at all times
- Proactively engage with customers by telephone to acknowledge their complaint, providing updates throughout the process and at resolution
- Proactively manage the Complaints inbox to ensure complaints are dealt with in line with prescribed timescales
- Manage High Reputational Risk, MP and Third-Party Complaints
- Establish good external relationship with FOS
- Take ownership of FOS case management and prepare effective rationales to support FOS responses
- Effectively determine root cause of complaints together with effectively categorising by Consumer Duty outcomes and cross cutting rules
- Collate and analysis management information including root cause data and recommend remedial action
- Prepare management committee reports by required due date
- Prepare any other reports as and when required
- Support/undertake training of first line staff to effectively resolve complaints at first point of contact where possible
- Undertaking testing of Complaints Management System as and when required
- Review FOS industry determinations and provide summaries to the wider team
- Provide advice and guidance to business departments
- Assess and analyse compensation and redress payments
- Provide feedback for the maintenance of policies and procedures as and when required, making recommendations for change where appropriate
- Plan, organise and prioritise workloads to meet regulatory deadlines imposed by the FCA



- Champion excellent customer service both internally and externally
- To undertake such ad hoc activities as may be required by the Business
- Deputise for the Complaints Manager as and when required
- Implement new practices, initiatives and improvements as and when required

Performance Behaviours:

Gets results; Organisation and planning; Team working; Influencing others; Ownership; Focuses on the customer; Ethical and compliant behaviour

Essential Skills/Qualifications:

- Previous complaint handling experience in a financial services / regulated environment
- Good understanding of supporting regulations including Consumer Duty (CD), Treating Customers Fairly (TCF) and Environmental Social and Governance (ESG)
- Excellent PC skills (Word, Excel and PowerPoint)
- Knowledge of DISP
- Working knowledge of FOS
- Strong communication skills both written and verbal as well as the ability to negotiate with staff and external agencies at all levels
- Attention to detail
- Analytical and able to solve problems
- Ability to organise and prioritise own workloads
- Accustomed to using own initiative/being proactive
- Relationship Management skills
- Self-motivated, flexible with drive and enthusiasm

Desirable Skills/Qualifications:

- CeMAP (TCF module desired, but not essential)
- This role could potentially involve a regulated activity and the job-holder will be informed and trained accordingly.
- Experience of the Financial Services industry and supporting regulations including Consumer Duty (CD), Treating Customers Fairly (TCF) and Environmental Social and Governance (ESG) is preferred however training will be given where required.

Our people embrace our values:

Fair - We are open minded and make unbiased, consistent decisions.

Accountable - We take ownership of situations so that our customers experience efficiency.

Customer first - We understand what our customers want and build strong relationships.

Transparent - We communicate clearly and concisely, ensuring that we are open with information.