



## Job description

**Title:** Resolution Adviser

**Reports to:** Early Resolution Manager

**Location:** Wellington

### Our work

At the Banking Ombudsman Scheme, we provide free, independent advice to help resolve disputes between banks and customers. Seventeen banks are in our scheme, and any of their customers can seek our help. We investigate and resolve complaints that fall within our terms of reference: [www.bankomb.org.nz](http://www.bankomb.org.nz). We aim to resolve disputes quickly and fairly, and also to learn from complaints and spread awareness of our work. To do that, we try to have the best people and systems. Our ultimate goal is to be leaders in dispute resolution and to improve everyone's banking experience.

Our workplace culture encourages respect, excellence, honesty and adaptability. That means listening with empathy, making principled decisions, trying hard, speaking up and embracing change. Above all, it means a can-do attitude.

### Your skills

You will be primarily responsible for helping to resolve complaints and disputes as well as collaborating across the organisation to contribute to strategic and prevention focused activities. You will:

- have excellent communication skills
- have strong dispute resolution skills (notably in mediation and facilitation)
- be able to rigorously analyse sometimes complex cases containing conflicting points of view, separating core issues from less relevant considerations
- have sound investigative skills
- demonstrate sound judgement in resolving cases
- be able to manage time effectively, handling numerous tasks and cases simultaneously
- be tech-savvy and have strong analytical skills
- apply initiative and strategic thinking to achieve outcomes that align with BOS and stakeholders' interests
- be able to work independently and help meet our key performance indicators

## Your work and responsibilities

Your work and responsibilities will include to:

- give advice to members of the public, complainants and banks about the Banking Ombudsman Scheme, resolving complaints and applicable banking processes and practices
- help complainants to draw up/explain their complaint if they have difficulty articulating their concerns
- assess complaints against our terms of reference, identifying where more information is needed
- liaise with complainants and banks to gather more information where necessary
- refer complaints back to banks if they have not been through the internal complaints process
- identify whether a complaint may point to a wider, systemic issue
- identify any reason for declining to consider the complaint
- complete preliminary assessment of unresolved complaints to determine the issues in dispute
- investigate unresolved complaints, including:
  - analyse all information relevant to the complaint, including evidence from both parties
  - decide the best method of resolution (whether by facilitation, conciliation or a written decision)
  - attempt, where feasible, facilitation or conciliation to enable a settlement of the complaint (which may include organising and conducting a joint conference)
  - gather any necessary expert opinion about law, banking, accounting or other professional areas
  - keep both parties informed of your investigation's progress
  - write a preliminary decision that contains a clear rationale for the proposed decision, taking into account relevant legislation, the Code of Banking Practice, principles of good banking practice, previous scheme decisions (for consistency) and what is fair and reasonable in the circumstances
  - consider feedback if the complainant does not accept the preliminary decision and write a final decision
- leave a clear audit trail in the case management system of the complaint, phone calls, correspondence and any other action taken
- manage relationships with banks' operational staff, including complaints managers

## Other duties

Your duties will also include to:

- help develop case notes, guidance material and other information for use on the website
- help identify opportunities to improve banks' practices and recommend improvements
- help identify opportunities to improve our practices
- participate in and lead projects and one-off initiatives, including working collaboratively with team members from other parts of the organisation

- lend back-up support to other staff where necessary
- participate in prevention focused activities which may be led from other teams within the Banking Ombudsman Scheme
- develop and present guidance material, workshops and other information, upon request
- provide reports, insights and updates upon request.
- carry out any other tasks as assigned to you from time to time by the BOS

## **Managing relationships**

Maintaining professional and effective relationships, both internal and external, will be an important part of your work. External agencies and individuals you will work with include bank staff, complainants, members of the public, government agencies, other ombudsman and dispute resolution services, the Citizens Advice Bureau and the Privacy Commissioner.

## **Knowledge and experience**

- a relevant tertiary qualification, preferably in law or alternative dispute resolution, or experience in a similar role
- an understanding of investigation, complaint-handling and/or dispute resolution processes
- previous experience in complaint-handling or dispute analysis/resolution processes
- a general interest in the banking sector, and preferably an understanding of relevant laws and the Code of Banking Practice
- an understanding of complaint management systems, databases and software, particularly in information and customer relationship management.
- an understanding of Te Ao Māori