

A portrait of Juliana Campbell, a woman with dark hair, smiling. The background is blurred, showing what appears to be an office or meeting room with windows and other people.

# what is an ombudsman?

**We talk to Juliana Campbell, who joined the Financial Ombudsman Service four years ago, becoming Britain's first BME ombudsman in financial services – and a key member of the largest ombudsman scheme in the world.**



Given her strong legal background and passionate commitment to justice, it's no surprise that Juliana Campbell has found success – and a great deal of job satisfaction – in her role as a financial ombudsman. Set up by law, the Financial Ombudsman Service offers a free service for consumers who've been unable to resolve a complaint with a financial business. The ombudsman service has helped more than half a million consumers to settle disputes on matters ranging from car insurance and mortgages to banking, credit cards, pensions and loans.

As one of a panel of financial ombudsmen, each of whom has their own area of expertise, Juliana focuses on resolving mortgage-related disputes. She has a quasi-judicial role, giving her the power in law to settle disputes by making formal decisions that are legally binding on banks, insurance companies and financial firms.

"The majority of disputes that come to the ombudsman service are resolved informally by our team of adjudicators," Juliana explains, "but for cases that are more complex or contentious, either side can appeal to an ombudsman. Ombudsmen can order financial businesses to pay consumers compensation of up to £100,000 – although the majority of disputes involve much smaller amounts of money."

Coming from a family of ten children, Juliana is used to finding ways of making her voice heard – and realises you can't always please everyone. "In the disputes I decide, emotions often run high. Important issues are at stake, and one side or the other may be disappointed with the decision I arrive at. My job is to look into both sides of the case. I have to consider the underlying facts and circumstances, carefully and impartially."

Even before moving to her senior role at the Financial Ombudsman Service, Juliana was seen as a high-flyer. Encouraged by her family, who taught

her to believe "you can achieve anything with hard work and perseverance", she won the *Sweet & Maxwell* award for best student while studying law at university. After passing her professional law qualifications with distinction, she qualified as a solicitor in 1995, going on to become an active member of the African, Caribbean and Asian Lawyers Network. Juliana sees this as a transforming experience. "I met all kinds of successful and impressive lawyers, and saw how I could move forward and develop my own skills and career." She now passes on her experience by coaching students and offering careers advice and guidance.

Juliana specialised in commercial litigation before joining the Association of Chartered Certified Accountants, where she was Head of Professional Conduct, overseeing the disciplinary process.

It might seem as though Juliana's ambitious career-path was mapped-out from an early age. But things could easily have been very different. Juliana faced serious problems getting funding for her professional exams. She eventually found a bank that was willing to help her and other students experiencing similar difficulties. "Without funding, there was no way I could afford to go on with my studies – it really hit home that this could be the end of the road for my legal career."

"It also made me realise just how important it is to have the knowledge, ability and confidence to engage with financial services – and to make the system work for you. Often, people feel they're just little cogs in a complex and faceless financial world. But no one need be afraid of dealing with big financial institutions – or of asserting their rights if they're unhappy with the service they get. This is exactly where the Financial Ombudsman Service comes in – to help level the playing field between ordinary consumers and powerful financial organisations."

"I strongly believe that justice should be accessible for everyone – not just those who can afford to pay for legal advice."

Make your voice heard. Here's how to complain effectively if you're unhappy with a financial product or service.

1. **What's the problem?** Before you make your complaint – be clear about why you're unhappy – and how you'd like the business to put things right.
2. **Write or phone?** If you complain by phone, make sure you keep a note of when you called and who you spoke to. If you write, put "complaint" clearly at the top of your letter. And don't forget to provide important details like your policy or account number.
3. **Try to stay calm.** No matter how upset you are, try to stay polite and calm. You'll get your point across more clearly and effectively.
4. **Keep it brief.** It's always best to keep things brief. Say what you're not happy with and what you want the business to do to resolve the problem.
5. **Taking things further.** The business will have a complaints procedure that it has to follow. If the staff member you're dealing with seems unwilling to help, say you want to take things further. Contact the customer service department of the business – or its head office.

And remember – if you aren't able to resolve matters, the Financial Ombudsman Service may be able to help.

consumer helpline

**0845 080 1800**

or visit

**[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**



**Financial  
Ombudsman  
Service**

"I'm really proud of the job I do. Whoever you are and whatever your background, it's your right as a consumer to ask the ombudsman to investigate a financial grievance – fairly, independently and free of charge. I hope most people will never be in the situation where they need to use our service – but it's important for people to understand their consumer rights and to know the ombudsman service is here and can help."