

<b>Job title</b>	Manager, Complaints and Conduct Policy
<b>Reports to</b>	Director, Personal Banking

## About UK Finance

UK Finance is a trade association representing over 300 of the leading firms providing finance, banking, markets and payments-related services in or from the UK. Our members are large and small, national and regional, domestic and international, corporate and mutual, retail and wholesale, physical and virtual, banks and non-banks. Our members' customers are individuals, corporates, charities, clubs, associations and government bodies, based in the UK and overseas, served domestically and cross-border. These customers access a wide range of financial and advisory products and services, essential to their day-to-day activities, from our members. The interests of our members' customers are at the heart of our work.

UK Finance is the UK's representative on a number of international trade associations including the European Banking Federation, the European Cards Payments Association, the European Payments Council and the International Banking Federation.

## Our purpose

To champion a thriving banking and finance industry, acting always in the best interests of consumers, businesses, and wider society.

## Our values

**Integrity:** We act transparently and ethically for the good of our members as well as their customers and wider society. We seek to enhance trust in the banking and finance industry.

**Excellence:** We lead from the front as a beacon of quality, inspiration and best practice.

**Leadership:** We are proactive and innovative in helping to shape tomorrow's banking and finance landscape

## Job purpose:

The Manager, Complaints and Conduct Policy is a technical specialist/subject matter expert who may work alone and/or as a project or team member.

They will think laterally about their work and consider different ways to approach problems, communicating confidently with key stakeholders and develop an appropriate industry response, inviting and building on the ideas of others.

## Duties and responsibilities

The Manager, Complaints and Conduct Policy will support the Director, Personal Banking and the Head of Vulnerability; Financial Inclusion and Capability to;

- Contribute to the organisation's strategic objectives as a recognised centre of excellence on personal banking, conduct and complaints policy developments through the development of strong, collaborative intelligence gathering and market insight ensuring that customer needs are understood and met.
- Support UK Finance complaint handling policy development and implementation by:-
  - Improving consistent consumer outcomes through delivery of the consumer redress priorities as agreed by the Personal Banking Product and Service Board.
  - Acting upon and responding to initiatives proposed by UK and international policy makers, legislative bodies, and regulatory authorities.
  - Developing policy positions which support and are aligned with UK Finance's strategic objectives and supported by members.
  - Identifying and prioritising key complaints and regulatory conduct issues in line with team/ project deliverables.
  - Advising members across Product and Service streams on relevant operational and strategic cross-sector policy areas of interest, considering any matters of strategic significance or risk.
  - Ensuring that policy and regulatory developments are co-ordinated and aligned with the organisation's broader objectives and strategy.
  - Delivering objectives and outcomes for policy matters, as laid out in the business plan and other documents.
  - Support UK Finance's complaints related communications strategy, including media and campaigns work; thought leadership; member briefings and correspondence.
- Build strong relationships with a wide range of stakeholders including; Financial Conduct Authority (FCA); Financial Ombudsman Service (FOS), Solicitors Regulation Authority (SRA), HM Treasury (HMT), UK Regulators Network (UKRN), consumer groups, charities and senior industry complaints and regulatory conduct leads.
- Brief colleagues (including UK Finance Policy Teams), members and other stakeholders on key complaint and regulatory conduct related developments by:-
  - Prepare and review supporting papers and materials for member meetings, including Product and Service Boards, Strategic Advisory Fora, UK Finance Board and the Financial Ombudsman Industry Steering Groups, as required.
  - Provide secretarial support to relevant UK Finance Committees and Working Groups, including lead responsibility for Complaint Handling Committee - arranging meetings, preparing agendas and papers, writing minutes and managing any associated policy and advocacy activities.
- Support the Vulnerability Team by leading discrete workstreams at the direction of the Head of Vulnerability, Financial Inclusion and Capability.
- Identify and drive collaborative opportunities on behalf of members, including, for example, developing a programme of training and events to inform members of market/ policy developments and support professional development across the membership.
- Maintain UK Finance's brand and reputation, specifically regarding complaint handling and regulatory conduct policy related matters.
- Act as a role model for the organisation's behaviours (Vision and Values).
- Maintain excellent working relationship with colleagues in other policy areas within UK Finance to ensure collaboration across the organisation.

## Knowledge and experience required

- Experience of managing financial services complaints in line with the FCA's DISP regulations or complaints regulations/policy is preferable but not essential.
- Some knowledge of the Personal Banking conduct agenda including the FCA Consumer Duty and the Vulnerability Guidance.
- Knowledge and understanding of the personal financial sector - specifically retail banking related, particularly:
  - the challenges faced by members in running their businesses, including familiarity with the regulatory and legislative framework for financial services;
  - the needs of members' customers and customer representatives e.g. consumer associations; ideally from a complaint handling and regulatory conduct perspective.
  - the needs of 3rd party stakeholders e.g. regulators, government and media, where appropriate;
    - societal and economic; domestic and international perspectives; and
    - the impact of innovation, particularly technology
- Experience of working effectively with a non-executive Board or committee(s), including committee secretariat and minute taking.

## Competencies and attributes

- Strong analytical, research and **problem-solving** skills, with a proven ability in quickly identifying and managing emerging reputational risks.
- Strong track record of **planning and organizing** - identifying priorities and in delivering consumer-focused outcomes at pace independently.
- Confident interpersonal and **communication skills**, together with the ability to effectively manage stakeholder relationships at a senior level; an ability to produce high quality blogs, online collateral, reports, and executive briefs which are tailored to the audience.
- A **member focussed** ability to identify commercial opportunities and work collaboratively to realise them.
- Collaborative and adaptable **team player** who can work within multi-disciplinary policy teams, and provide input to others' work.
- Computer literate with good knowledge of Microsoft Office Applications; and proven commitment to formal/ informal continual personal development.

## Direct reports

- N/A