

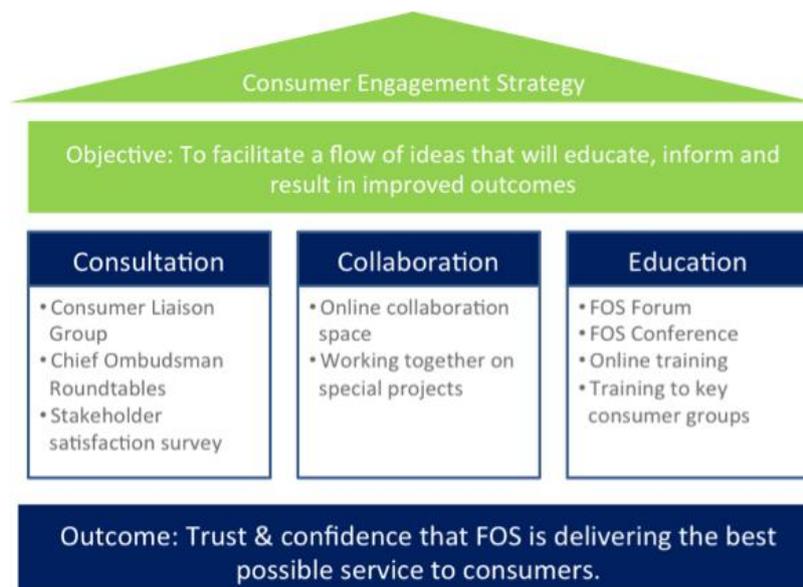
Background:

FOS is committed to active and robust engagement with the consumer sector. It is this sector who works directly with vulnerable and disadvantaged Australians and a key stakeholder group who we have specifically targeted to improve and enhance our engagement with.

To ensure a strong two-way flow of ideas that results in improved outcomes for consumers, FOS has developed an extensive Consumer Engagement Program for 2012-13 and beyond. Below is an overview of the strategy that launched in June 2012. The approach has been informed by the extensive research undertaken by Gordon Renouf with key consumer stakeholder groups in October 2011 and by integrating elements of best practice in stakeholder engagement.

The consumer engagement model

A proactive and robust engagement model has three aims; firstly to facilitate the flow of ideas and information to produce enhanced service delivery, secondly to educate and inform so that all stakeholders have a clear understanding of issues, and thirdly a robust mechanism through which to share and collaborate so that issues and ideas can be raised, prioritised and addressed in a timely manner.



Pillar 1: Consultation

The key mechanism through which the consumer engagement strategy is executed is through the Consumer Liaison Group (CLG) which launched in July 2012. This group is made up of approximately ten consumer advocates and representatives from across Australia (each State is represented). The group has met quarterly, with a dedicated resource from FOS to support the work of the CLG. The Chief Ombudsman (CO) is the Chair of the meetings, assisted by an external facilitator, Gordon Renouf who is well known and respected in the consumer sector. Depending on the agenda the appropriate Lead Ombudsman, Executive General Manager and FOS staff attends.

There has been opportunity for further discussion with the Chief Ombudsman (CO) with a CO Roundtable that was held during the FOS National Conference – approximately twenty consumer advocates from all the major consumer organisations attended this meeting. The aim of the CO Roundtable is to tap into broad scale policy issues and engage with the CEOs of consumer organisations to ensure we are considering the more macro issues from the consumer sector.

In addition FOS has undertaken a significant piece of Stakeholder Research to understand consumer representatives experience of FOS (please see separate update on Stakeholder Research). From the results of this survey and the strong ratings FOS received over a large number of indicators we can say that the intensive work with the consumer sector has paid dividends over the past 12 months.

Pillar 2: Collaboration

To support the CLG and foster collaboration we launched a dedicated online collaboration tool in July 2012. This space allows the group to discuss issues in an online forum, manage and track ideas/issues and share information and documents – outside of the face-to-face CLG meetings. In addition FOS has used The Hub to gain consumer feedback on numerous FOS process and communication changes e.g. FOS Approach documents and changes to the dispute resolution process. In addition we have used the CLG and Hub to work together on special projects e.g. SMS texting of vulnerable clients, education framework.



Pillar 3: Education

A key initiative of the consumer engagement model has been the development of “FOS Forums” - a dedicated forum designed specifically for and with consumer groups in mind i.e. financial counsellors and community lawyers. The aim of these sessions is to provide education and training to consumer representatives who work directly with vulnerable and disadvantaged groups to enable them to better access and utilise FOS on behalf of their clients. In year one of our strategy we rolled-out two FOS Forums with the first taking place in Sydney in August 2012 and the second in Brisbane in March 2013. Approximately 100 financial counsellors and community lawyers attended each session. Further FOS Forums will be held in the NT in August 2013 and WA in Oct 2013. At these sessions the Lead Ombudsman of Banking and Finance has presented, together with our Manager of Financial Difficulty and Systemic Issues Manager.

Furthermore, FOS will continue to participate in and present at consumer events & training throughout the year e.g. Financial Counselling State Conferences, Legal Aid & Community Legal Centre State events etc.

The final piece of the education pillar is the development of a holistic education framework for the community sector. This is now complete and as of June 2013 we have engaged an e-learning company to develop an online learning module specifically for this sector so we can reach an even greater number of financial counsellors. The other elements of the education framework will be developed and rolled out in 2013-14.

Outcomes

We have chosen this combination of meetings, forums, collaboration, online networking and training to deliver an effective consumer engagement system that allows for the robust exchange of information and ideas between FOS and consumer groups. It is this transparent and robust exchange that has resulted in improved understanding of issues and improved service delivery with the ultimate aim of improving FOS's accessibility to vulnerable and disadvantaged groups.