

BIOGRAPHIES

Metropolitan Ambrosius

Metropolitan Ambrosius of Helsinki was born in 1945. He has a master's degree in Theology (1968) and in Political Science (1972) from the University of Helsinki. He has done postgraduate studies and research in USA, Hungary, Cambridge and Moscow. Metropolitan Ambrosius has worked as Lecturer and Associate Professor at Joensuu University and Lecturer in the Orthodox Seminary at Kuopio. He was treasurer of Valamo Monastery for 12 years, consecrated as bishop of Joensuu in 1988, served as Metropolitan of Oulu 1996-2002 and as Metropolitan of Helsinki since 2002. He has published several books and was recipient of the State Prize on promoting public knowledge in 1980. In 1996 he was granted the Kuopio Cultural Award. Metropolitan Ambrosius has served as a member in Central Committee of the World Council of Churches, international Roman Catholic-Orthodox Theological Commission and international Anglican-Orthodox Theological Dialogue. In 2011 His Eminence received Doctor Honoris Causa from the University of Helsinki.



He actively participates in Finnish public and cultural life, has been a member of a number of governmental committees and NGOs. He is chairman of the National Financial Ombudsman Agency. He has served in the boards of the Finnish cultural institutes of the Near-East, Russia and Hungary.

Anneli Tuominen

Anneli Tuominen is Director General of the Financial Supervisory Authority in Finland (FIN-FSA), an integrated authority supervising the banking, insurance and securities sectors in Finland. She has served as Director General since February, 2007 and was recently reappointed for a term of 5 years. She joined the FIN-FSA already in 1996 and acted as Deputy Director General in charge of the Capital Markets Department.



Prior to joining the FIN-FSA Ms Tuominen worked in the private sector.

Ms Tuominen is a voting member in EBA (European Banking Authority), EIOPA (European Insurance and Occupational Pensions Authority) and ESMA (European Securities and Markets Authority) and a non-voting member in the ESRB (European Systemic Risk Board). She is also a voting member of the Supervisory Board of the



BIOGRAPHIES

Single Supervisory Mechanism (SSM). She is chairing the Financial Innovation Standing Committee of ESMA and the Consumer Protection and Financial Innovation Sub-Committee of the Joint Committee. In Finland she is a board member of the Finnish Financial Ombudsman Bureau.

Ms Tuominen holds a master's degree in law (trained on the bench) and is also a bachelor of economic sciences.

8

8



BIOGRAPHIES

Anna-Karin Baltzari Danfors

Anna-Karin Baltzari Danfors is the CEO of the Swedish Consumers' Insurance Office. Anna-Karin is a qualified lawyer and has 20 years' experience in various positions in the Swedish insurance industry - recently as the Customer Ombudsman at one of the major insurance companies in Sweden.

Anna-Karin has a great commitment to consumer issues and it is her aim to simplify the handling of insurances in consumers' daily lives.



Noluntu Nellisa Bam

Noluntu holds B Proc, LLB, LLM (with specialisation in Income Tax Law), Post Graduate Diploma in Financial Planning Law, and MBA degrees. She was admitted as an attorney in 1998.

From 1999 to 2003, Noluntu served as parttime lecturer at the School for Legal Practice in KZN, which is attached to the University of KwaZulu Natal.

Having served in the capacity of legal advisor for two well-known financial services providers, Noluntu joined the office of the FAIS Ombud in 2003 as Assistant Ombud, a position she held for three years. In 2007 she was appointed Deputy Ombud. Three years later, in March 2010, Noluntu was appointed Ombud for Financial Services Providers.

She is a co-author of the FAIS Guide, a handbook that is aimed at new financial advisors.

Noluntu has a particular interest in Employee Share Ownership Schemes and is currently the chair of the Morokotso Trust, which is established to benefit certain bands of Implats employees.



BIOGRAPHIES

Kuan-Chun Johnny Chang

Dr. Kuan-Chun Johnny Chang is the Chairman of the Ombudsman Committee and President of the Financial Ombudsman Institution (FOI), Taiwan. Dr. Chang has assumed the present position since February 2015.

Dr. Chang received his LL.B. degree from National Chengchi University (NCCU) in Taiwan in 1997, and subsequently completed his MBA studies at NCCU's Department of Risk Management and Insurance in 2000. In fall, 2000, Dr. Chang started his pursuit of advanced law degrees including LL.M. and S.J.D. in the U.S. He was awarded two LL.M. degrees respectively by University of Pennsylvania Law School in 2001 and Boston University Law School in 2002. After five-year concentration of his research on international financial regulation, he eventually fulfilled the requirement of Doctor of Juridical Science degree through the completion of his doctoral dissertation titled, "An Optimal Legal Regime for the Supervision and Regulation of Financial Conglomerates in China in the post-WTO Era".

He was appointed to the assistant professor position at NCCU College of Law in Taiwan on August 2007, and promoted to associate professorship on February 2011. Since February 2015, he has acquired the full professorship and tenure. His field of interests includes financial regulation and insurance law. In his academic career, Dr. Chang has been devoted to scholarly writings which include over 40 articles in Mandarin, 7 English articles, and over 30 conference papers. He served as an Ombudsman of the FOI from the very first day of the establishment of such Institution on January 2012 until December 2014. In the past six years, he also has been served as the member of the Insurance Product Review Committee of the Insurance Bureau of the Financial Supervisory Commission in Taiwan, ROC.



Marielle Cohen-Branche

After being the chief legal officer in a number of financial institutions for 25 years, Marielle Cohen-Branche was judge at the French judicial supreme court Cour de cassation, in charge of banking and finance sector from 2003 to 2011. During the same period she was a member of the enforcement Committee French finance regulator (Autorité des marchés financiers – AMF), and member of the Sanctions board of the World Bank.



BIOGRAPHIES

Now, since 2011, she is the AMF ombudsman and was renewed in 2014 for further her 3 year term. She was also appointed member of the international administrative tribunal of the World Bank a year ago for five years.

Marielle Cohen-Branche is a knight of the French Legion of honour and officer of the National order of merit.

David Cresswell

David happily admits to having had a serendipitous career that's included setting up a charitable recycling initiative for the Prince of Wales, academic research into medieval Dutch secular verse, and working in corporate finance on the valuation of unlisted securities. He helped the UK government's first regulatory response to investment frauds (a distant predecessor of the current FCA). And he was one of the original team of six brought in to turn the Financial Ombudsman Service into operational reality back in 2000.

David says, "15 years ago I thought the ombudsman was something very strange. Yet here I am, a decade and a half later, still fascinated by the challenge of helping turn the strange and complicated into something simple and familiar." Outside work, David plays the fiddle, runs model trains and lives by the seaside.



Francis Frizon

Francis Frizon graduated from Paris Law University. In 1972, he joined the French insurance association as legal manager before becoming legal adviser of a bank/insurance joint venture. For several years, he has been General Manager of a Francon - Italian industrial and commercial company. In June 2000, Francis Frizon was elected French Insurance Mediator and has been regularly reelected since.



Francis Frizon is Member of

- AJAR, the French association of insurance and reinsurance lawyers
- AIDA, International Association of Insurance Law
- Club des Médiateurs de Services au Public, (founding member): the Club gathers the Mediator of the French Republic, the Mediators of the Ministry of Finances, Ministry of Education, Financial Market Authority, and sectors like energy, medias, transportation etc.
- FIN-NET, the European Union network of financial ombudsmen, since its creation. Member of the Steering Committee.



BIOGRAPHIES

- EIOPA's, Insurance and Reinsurance Stakeholder Group, which is the consultant group of the European Insurance and Occupational Authority.
- International Network of Financial Services Ombudsman Schemes, INFO Network. Member of the Committee.
- Senior consultant for the World Bank on financial consumer protection and literacy.

Larry Hattix

Larry L. Hattix serves as the Senior Deputy Comptroller for Enterprise Governance and Ombudsman at the Office of the Comptroller of the Currency (OCC).

He assumed this role in February 2013, and in this role he oversees the agency's enterprise governance function, the bank and savings association appeals program, and the customer assistance group. He is a member of the agency's Executive Committee.



Mr. Hattix also represents the agency as member of the International Network of Financial Services Ombudsman Schemes that promotes effective dispute resolution, improves international coordination and cooperation, and shares best practices globally.

Prior to this role, Mr. Hattix served as Ombudsman since January 2008. He previously served as Assistant Deputy Comptroller for the Cincinnati/Columbus Field Office since 2003, where he directly supervised 40 banks.

Mr. Hattix became a Specialist in Bank Information Systems in 1996, a BIS Lead Expert in July 2000, and was commissioned a National Bank Examiner in March 1994, with a specialty in Consumer and Community Reinvestment Act compliance.

Mr. Hattix joined the OCC in 1988 as an Assistant National Bank Examiner in the Deerfield, Illinois Duty Station, after graduating from Carroll College in Waukesha, Wisconsin, with a degree in business administration-finance.



BIOGRAPHIES

Harri Isokoski

Harri Isokoski is Head of Legal at FINE, The Finnish Financial Ombudsman Bureau. He holds a law degree and he is also Barrister-at-Law.

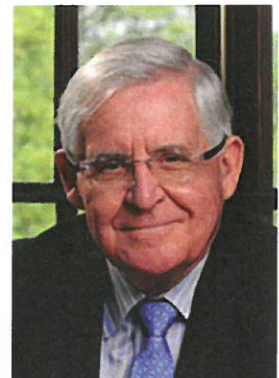
Harri Isokoski joined the Finnish Insurance Ombudsman Bureau, today one sector of FINE, in 1990. Harri was responsible for Section I of the Insurance Complaints Board (life and personal accident insurance issues) during 1990–2013 and was appointed Head of Legal in 2002.

From 2014 he has been responsible for Section IV of the Board (issues related to the policies covering corporate and self-employed persons' property, operations and liability). In addition to legal and administrative issues his role involves lecturing, representing the boards in the media and in the industry as well as developing information and data systems for FINE.



Dennis Jooste

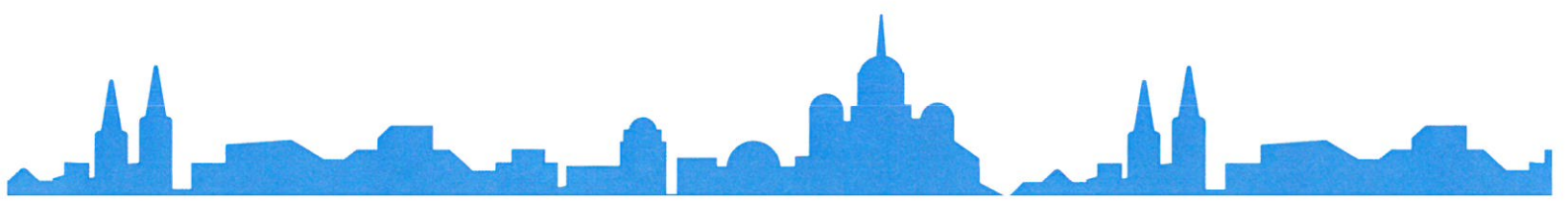
Dennis Jooste is currently the Ombudsman for Short-term Insurance. He practised as an attorney from 1965 until 2010. He was a director of attorneys Bowman Gilfillan Inc. and was also Managing Partner of that firm. He has served as an examiner for the attorney's board examinations and is a Fellow of the Association of Arbitrators. While practising as an attorney he handled hundreds of insurance disputes, acting for both insurers and policyholders. He has also acted as arbitrator and an appeals arbitrator in numerous disputes. Dennis assumed office as the Ombudsman for Short-term Insurance on the 1st January 2012.



Nicky Lala Mohan

Nicky Lala Mohan holds a BA (Law) degree from the University of the Witwatersrand and is an admitted Attorney. Since graduating he amassed a wealth of experience in the legal, banking and credit industries.

Having cut his teeth at a legal firm in the early days of his career, he first stepped into the banking and credit industry more than 2 decades ago, joining Standard Bank South Africa



BIOGRAPHIES

and holding various positions during his 12 year stay at the organisation.

He then joined the Banking Association of South Africa (BASA), where he held the position of General Manager until his appointment as the Credit Ombud on 1 February 2015.

Nicky's passion for credit and consumer law has seen him contributing to the shaping of the National Credit Act from its early days of creation through to the current state of the National Credit Amended Act.

Nicky has held positions on various ombudsman boards, including being the Chairperson of the Credit Ombud Council. He also served as the chairman of the Consumer Affairs Committee of the International Banking Federation, a federation of banking associations from all over the world.

Annette Lovell

Annette Lovell was appointed director of policy, knowledge and stakeholder relations in March 2015. She had previously worked for the Financial Ombudsman Service between 2010 and 2013. With responsibility for leading the service's response to a wide range of public policy issues – she ensures that the ombudsman's insight, knowledge and experience of resolving consumer disputes informs the development of public policy more widely.



Annette has a breadth of experience across a range of regulated industries including telecommunications, energy and legal services – in a range of policy and consumer roles. She has experience of working both as a regulator and within a regulated company.

Muvhango Lukhaimane

Muvhango Lukhaimane commenced her responsibilities as Deputy Pension Funds Adjudicator on 1 June 2012 and was appointed Pension Funds Adjudicator on 1 July 2013. She acquired first-hand experience and expertise in pension fund matters as research consultant and legal advisor at Sanlam Employee Benefits and Liberty Personal Benefits. She was also Principal Officer of the Eskom Pension and Provident Fund.



BIOGRAPHIES

She gained strategic planning and organisational skills during her stint in various executive management roles within the South African Domestic Intelligence Services.

Ms Lukhaimane holds the following qualifications: B.Luris (Univen), LLB (UP), LLM (Unisa), Postgraduate Diploma in Management Studies (Buckinghamshire Chilterns University College), Postgraduate Diploma in Financial Planning (UFS) and an MBA (Wits Business School). She is also admitted as an advocate of the High Court.

Brian Maltman

Brian brings 30 years experience to the General Insurance OmbudService (GIO), representing and serving individuals, business corporations, insurers and reinsurers. In addition to the private practice of law and independent consulting, Brian has held insurance related positions including Claims Counsel to the Insurance Corporation of Ireland, Counsel, Munich Reinsurance Company of Canada, Vice President, Focus Group Inc., Claims Manager and Counsel, Frankona Reinsurance, Chief Agent for Canada, ERC Frankona, Vice President Human Resources and General Counsel, UAB Group, and Director and Chair of the Conduct Review Committee, Omega General Insurance.



Called to the Ontario bar in 1981, Brian was educated at York University's Glendon College and at Dalhousie Law School. Throughout his career Brian has also served in a variety of volunteer capacities, in the insurance industry, natural resources and arts organizations. These include several of the Insurance Bureau of Canada's working groups and committees, and the Reinsurance Research Council. He is Past Chair and Director of The Friends of Algonquin Park, Past President of the Algonquin Park Residents Association, a Director and performer in York Symphony, and an Advisor to the Ontario Negotiating Team in the Land Claim advanced by the Algonquin First Nations.

Gabriel A.K. Maotwanyane

Academic & Professional Education:

- University of Botswana: Bachelors Degree – Business
- Botswana Institute of Bankers: Associate Diploma In Banking
- Master of Business Leadership (MBL): University Of South Africa UNISA
- PhD Entrepreneurship Candidate (Final Year): University of Pretoria



BIOGRAPHIES

Professional Membership:

- Associate Member of the Botswana Institute of Arbitrators (BIA)
- Member of the Botswana Training Authority (BOTA)
- Convener – University of South Africa (UNISA) Alumni Botswana Chapter
- Southern African Universities of Social Sciences (SAUSSC)
- Associate – Southern African Institute of Chartered Secretaries and Administrators (S.A)
- Associate Member of the Botswana Institute of Bankers (ABIOB)

Positions held:

- Office of the Banking Adjudicator – Banking Adjudicator
- University of Botswana – Lecturer/Coordinator Professional Development Courses
- Botswana Building Society – Business Development Manager (Banking & Investment)
- Botswana Savings Bank –Senior Loans Manager
- Standard Chartered Bank of Botswana Limited – Credit Relationship Manager

Community service:

- Co-opted member of Bamalete Village Development Trust
- Secretary of Catholic Christian Men Committee

Jacqui McCrum

Jacqui McCrum is the Deputy Financial Services Ombudsman in Ireland, a position she has held since 2013. She has extensive Financial Services experience having worked in senior positions in banking in both Dublin and London.



During her career she has held positions in Human Resources, Marketing and Credit, together with Banking Branch Manager roles in London. In addition, she has held senior management positions of Head of Corporate Identity and Head of Corporate Social Responsibility in a major Irish financial institution. She has also worked in the area of change management. Her last position within a financial institution was as Head of Business Support and Control for the Treasury Function.

Interests include sailing and rugby. Jacqui holds a Post Graduate Certificate in Sustainable Business (PCSB) from Cambridge University; a Diploma in Management Studies from The Open University, Certificate in Law and Pensions from the Law Society of Ireland and a Diploma in Montessori from the London Montessori Centre.



BIOGRAPHIES

Douglas Melville

Douglas Melville is currently the Principal Ombudsman and Chief Executive of the Channel Islands Financial Ombudsman (CIFO) with responsibility for resolving financial sector complaints in and from the international financial centres of Jersey, Guernsey, Alderney and Sark. He has advised internationally on financial consumer protection and dispute resolution for the World Bank and others. Until May 2015 he was the Ombudsman and Chief Executive Officer of the Canadian Ombudsman for Banking Services and Investments. He qualified as a lawyer in Ontario, Canada and became an ombudsman in 2006. Before that, he held senior roles in the banking, investment and insurance industries. He has also served as a board member for various not-for-profit organizations involved in healthcare, the environment, anti-poverty policy, financial literacy, international development and the performing arts.



Caroline Mitchell

Caroline is a solicitor and was a litigation partner with Lawrence Graham in London.

But she has worked in complaint handling organisations for most of her career. She worked for the Insurance Ombudsman Bureau as a case handler and a senior manager. She also worked for the Building Societies Ombudsman.



In 1995 she was appointed as a member of the Police Complaints Authority where she served the maximum six years dealing with public complaints against police officers and supervising investigations into important matters like deaths in custody.

On returning to the newly formed Financial Ombudsman Service she became an ombudsman and then lead ombudsman, responsible for a number of ombudsmen and adjudicators dealing with general investment complaints under her direction. Since then her responsibilities expanded to include complaints about pensions, portfolio management and general insurance. At present she has a particular interest in sharing insight with stakeholders.



BIOGRAPHIES

Chris Nel

Chris Nel was appointed as the Internal Arbitrator (customer ombudsman) of Old Mutual Life Assurance Company of South Africa in April 2010.

He was admitted as an Advocate of the High Court of South Africa in 1997, qualified as a Certified Financial Planner in 2000, was admitted as a Solicitor: England & Wales (non-practising) in 2008 and qualified as a Commercial Mediator accredited with CEDR in 2012.

He holds the qualifications LLB, LLM, Advanced Postgraduate Diploma in Financial Planning and Advanced Diploma in Labour Law (Employment Law).

He has a total of 30 years post-qualification work experience, of which the last 15 years have been in the financial services sector.

Immediately prior to the past 5 years as Internal Arbitrator, he was a Senior Legal Advisor Manager for 4 years and prior to that a Wills, Trusts and Estate Planning Manager for 6 years.



Jennifer Preiss

Jennifer Preiss is the Deputy Ombudsman of the Ombudsman for Long-term Insurance.

She worked in the insurance industry from 1984 to 1998. During this period she worked in the legal department, dealing with employee benefits, individual life insurance and corporate legal matters.

In 1998 she joined the Ombudsman for Life Assurance and in 2001 she was appointed Deputy Ombudsman.

Jennifer was the Chair of INFO in 2013. Jennifer has a B.A. LLB. Degree and Post Graduate Diploma in Tax Law.



BIOGRAPHIES

Suzanne Roach

Ms. Suzanne Roach is in her fifth year as the Financial Services Ombudsman having been appointed on May 1, 2010. She has a wealth of experience in banking, finance and auditing for which she has received many awards, the most recent being on June 28, 2014 for her 'substantial contribution' to the Advancement of the Institute of Banking and Finance of Trinidad and Tobago.



During her tenure as Financial Services Ombudsman she has been able to increase the visibility of the office by forging strategic alliances with vulnerable groups across the nation - the elderly, youth, public and private service workers - educating and informing them about their rights and responsibilities when conducting business with their financial service providers. In addition, through quarterly meetings and visits, the relationship between the office and the financial service providers has continued to mature, fostering greater comradery and professionalism.

As a chartered accountant, Suzanne has a long standing career at the Central Bank (joined effective September 1, 1982), serving as the Manager of the Internal Audit Department for 12 years; the Financial Institutions Supervision Department; Banking Operations including Foreign Exchange and Domestic Investments Department where she had responsibility for government securities (tax free bonds, treasury bills and public sector arrears bonds) in addition to the accounting for Central Bank and Government income and expenditure.

She has sat on many external boards as President, Treasurer and Trustee as part of her passion for fund raising, public relations and financial counselling. Suzanne is the mother of one who thanks God daily for the blessings bestowed upon her and for allowing her to live and experience life through her daughter's eyes.

Timm Sachse

Timm Sachse is Head of the Bureau Ombudsstelle of BVI. He is responsible for managing the independent Ombudsman Scheme for Investment Funds launched by the German Investment Funds Association BVI in 2011. His role involves all legal, administrative and organisational issues concerning the scheme and its procedures as well as the representation of the scheme towards regulators, lawmakers and consumer associations.



BIOGRAPHIES

In his capacity Timm is Steering Committee member of FIN-NET, the Financial Dispute Resolution Network of the European Commission, and deputy member of the Consumer Advisory Council of the Federal Financial Supervisory Authority BaFin.

Timm joined BVI in 2008 and worked as a senior legal advisor in the field of German capital markets and investment law prior to his current function. Prior to joining BVI he worked as legal advisor at a mortgage bank.

Timm has a full German law degree and is trained as a bank official.

Vesa Sainio

Vesa Sainio is a Head of Division in FINE, Finnish Financial Ombudsman Bureau. He holds a law degree and is also a Barrister-at-Law.

Vesa is responsible for Securities and Banking Complaints Boards. His role involves legal and administrative issues concerning the Boards and their procedures as well as representation of the boards in the media and industry.



Mr Sainio has over 15 years of experience in financial sector and he re-joined FINE in 2009. In the past he has worked as a District Court Clerk, a Market Supervisor at Fin-FSA and a Deputy Managing Director at The Finnish Association of Securities Dealers and The Finnish Association of Mutual Funds.

Vesa is also a member of FIN-NET's Steering Committee (the Financial Dispute Resolution Network of the European Commission) and a member of the Finnish Investment Adviser Exams Qualification Work Group.

Piruz Sargsyan

Mrs. Sargsyan is a lawyer. She graduated from Yerevan State University, Faculty of Law. She maintained a candidate (Ph.D.) thesis and earned a degree in candidate of law. In the period of 1995–2008, she worked in the Central Bank of Armenia – first as specialist and at a later point, as the head of the Legal Department. Then, she was appointed as a General Legal Counsel at the Central Bank of Armenia. During this period, she was in charge of all the legal reforms carried out in financial system. She drafted number of laws in the field, such as the Law on Banks and Banking Regulation, Bankruptcy of Banks, etc.



BIOGRAPHIES

She delivered lectures at a number of educational institutions, including French University of Armenia, State Academy of Management of Armenia, etc.

On December 22, 2008, Mrs. Sargsyan was appointed as the Financial System Mediator of Armenia and in 2013 she was reappointed in the same position.

Nicola Sladden

Nicola was appointed Banking Ombudsman at the Office of the Banking Ombudsman from 1 August 2015. She has almost 20 years' experience in dispute resolution, including four as Deputy Banking Ombudsman.

Nicola was previously the Chief Legal Advisor at the Office of the Health and Disability Commissioner and has worked in private practice. She has published and presented on dispute resolution in New Zealand and abroad.

Nicola has a law degree from Victoria University and a Masters of Public Health from Boston University. She is a member of the Australian and New Zealand Ombudsman Association (ANZOA).



Mark Smith

Mark Smith is the Manager of the Complaints team at Lloyd's of London. Mark is responsible for Lloyd's team of case officers who consider and adjudicate on complaints received from Lloyd's policyholders around the world.

Lloyd's of London is not an insurance company but rather is an international insurance market where the insurance is provided by the underwriters authorised and licenced to trade at Lloyd's. Lloyd's regulates its market and as part of that oversight considers complaints from Lloyd's policyholders (indeed it is required to do so by the UK Regulator). The role is, therefore, very similar to that of Ombudsmen in that Lloyd's is effectively an independent party considering the complaints. Ultimately, of course, Lloyd's policyholders have the right of further external review by any available Ombudsman scheme in the country or territory in which the risk is located but also, most frequently, by the Financial Ombudsman Service in the United Kingdom. Mark's team is responsible for Lloyd's day to day engagement with the UK's Financial Ombudsman Service as well as numerous other Ombudsman Schemes around the world.



BIOGRAPHIES

Mark is very much a Lloyd's man having joined Lloyd's straight from school and has learned the insurance business whilst undertaking a variety of roles at Lloyd's over a 30 year period. Mark has been involved with complaints handling and catastrophe response at Lloyd's since 2001 and has seen many changes in that time; one of the most significant being the transition in the UK from the voluntary Insurance Ombudsman Bureau to the statutory Financial Ombudsman Service in place today.

More recently Mark's work has encompassed a change in regulatory regime in the UK where there is now a regulator entirely focussed on conduct matters; the Financial Conduct Authority. Mark is also responsible for ensuring Lloyd's procedures are compliant in each territory in which Lloyd's operates and this has involved a great deal of work in the European Economic Area recently as regulators throughout Europe issue new regulations in light of the European Alternative Dispute Resolution Directive.

Karen Stevens

Karen was appointed Insurance & Savings Ombudsman ("ISO") in May 1998. She graduated with BA and LLB degrees from Victoria University and was admitted as a barrister and solicitor of the High Court of New Zealand in 1987. Karen practised as a lawyer in the area of civil litigation and alternative dispute resolution, before coming to complaints resolution work as the ISO. Since her appointment as ISO, Karen has qualified as an Associate of The Arbitrators' and Mediators' Institute of New Zealand, a Member of The Chartered Institute of Arbitrators (UK) and a Fellow of the New Zealand Institute of Management. In 2009, she also completed a Master of Laws degree from La Trobe University in Melbourne, majoring in conflict resolution.



Marit Strand

The Norwegian Financial Services Complaints Board. She is a lawyer and is the leader of the department for banking, finance and mutual funds matters. She has been with the Board for 17 years. Before that, she worked for 10 years with a mortgage company, mainly with defaulted loans.



BIOGRAPHIES

Susan Taylor

Susan Taylor was appointed as the Chief Executive Officer of Financial Services Complaints Ltd (FSCL) in October 2010, shortly after FSCL's establishment in April 2010. FSCL is an approved dispute resolution scheme under the (New Zealand) Financial Service Providers (Registration and Dispute Resolution) Act 2008. Susan has led the scheme's growth from one of 300 participants to over 6,000 scheme participants, including more than 260 non-bank lenders, financial advisers, card issuers, insurers, fund managers and trustee companies. As CEO, Susan is the decision-maker on complaints.



Susan has more than 23 years' experience in dispute resolution in the financial services industry and has presented at financial industry and consumer conferences both in New Zealand and overseas.

Susan is a qualified lawyer with experience in commercial, civil and family law and litigation. Prior to joining FSCL, Susan was the Deputy Banking Ombudsman. Susan is also a public member of the Advertising Standards Complaints Appeal Board in New Zealand and a FINSIA fellow.

David Thomas

David Thomas is chairman of the new Channel Islands Financial Ombudsman (established by law to cover Jersey, Guernsey, Alderney and Sark) and a member of the Regulatory Board of the Association of Chartered Certified Accountants (covering 154,000 accountants in 170 countries worldwide). He has advised and/or given seminars on financial consumer protection in 38 countries worldwide (including for The World Bank, European Commission and US Aid).



He qualified as a lawyer in England and Wales and in Ireland. He became managing partner of a firm of lawyers with offices in Liverpool and London. In 1997 he was appointed as the Banking Ombudsman. In 2000, on creation of the unified statutory Financial Ombudsman Service, he became Principal Ombudsman. From 2009 to 2010 he was interim Chief Ombudsman. He was a member of the INFO Network committee (chairman 2011–12).



BIOGRAPHIES

Shane Tregillis

Shane started as Chief Ombudsman at the Financial Ombudsman Service (FOS) on 12 September 2011. He has more than 25 years' experience in senior regulatory roles in Australia and Singapore.

Shane was Commissioner at the Australian Securities and Investments Commission (ASIC) from May 2010 to August 2011. Shane was at the Monetary Authority of Singapore (MAS) from November 2001 to March 2010. He was Managing Director (Market Conduct) of MAS, where he was responsible for capital market and business conduct regulation in Singapore and also Chair of the Financial Education Steering Committee.

He has been actively engaged in international regulatory developments, including co-chair of both the International Organisation of Securities Commissions (IOSCO) and Committee on Payment and Settlement Systems (CPSS) Joint task Force on securities settlement systems.

Shane holds Bachelor of Commerce, Bachelor of Laws and Master of Commerce degrees.



Lukáš Vacek

Since March 2013 Deputy Financial Arbitrator of the Czech Republic, reappointed by the government with effect from March 2015.

Since 2013 a member of FIN-NET Steering Committee. Since 2011 member of OECD Task Force on Financial Consumer Protection; a member of "subgroup on principle 9" (ADR).

Graduated from the Faculty of Law of the Charles University in Prague. In the years 2004 - 2013 he worked at the Ministry of Finance of the Czech Republic as the Head of the Retail Financial Services and Consumer Protection in the Financial Market Unit. He was mainly responsible for the preparation of legislation in the area of consumer credits, for the enactment of the Financial Arbitrator Act, but also for the area of insurance of bank deposits or distribution of financial services. On behalf of the Czech Republic, he negotiated the EU legislative proposals within the EU Council working groups, including e.g. the Mortgage Credit Directive, amendments to the Deposit Guarantee Schemes Directive, the revision of the Insurance Mediation Directive, Regulation on Packaged Retail Investment Products.



BIOGRAPHIES

He has been actively engaged in financial education, since 2012 he is a member of the Working Group on Financial Education established by the Ministry of Finance of the Czech Republic. As a member of the Steering Committee of the Alliance against Debts he is also engaged in resolving the problems related to over-indebtedness.

He is an author of the Commentary on the Act on Consumer Credit, he regularly publishes articles in professional journals (Jurisprudence, Law and Family, Commercial Law Revue) and he is a lecturer as well.

Raj Venga

Raj Venga is the Chief Executive Officer and Ombudsman of the Credit and Investments Ombudsman (CIO), formerly known as COSL. His background is in banking law, policy and regulatory affairs, and he holds Honours and Masters degrees in law.



Vitaliy Veryovkin

Vitaliy Veryovkin is lawyer by profession. He has been involved in insurance law since 1998. He worked in insurance companies. He worked his way up from Junior Lawyer to Deputy Chairman of the Management Board of the insurance company. He occupied himself with issues of claims settlement, business processes engineering, working out draft laws.

He has been an insurance ombudsman of the Republic of Kazakhstan since 2007.



Caroline Wayman

Caroline Wayman was appointed chief ombudsman and chief executive of the Financial Ombudsman Service in July 2014. She is an experienced member of the ombudsman service's executive team, having first been appointed to the executive team in 2011 as principal ombudsman and legal director. Caroline will be leading the ombudsman through its crucial next stages as it continues to develop its service to meet the changing needs of its customers.



BIOGRAPHIES

Caroline has over ten years' experience at the ombudsman and has formed part of the strategic leadership team for the organisation through a period of substantial change and unprecedented demand of the service, following the emergence of complaints about the mis-sale of PPI. In May 2014 Caroline was appointed to the board of the Claims Management Regulator.

During her role as principal ombudsman, Caroline led significant growth of the ombudsman panel, overseeing the service's panel of 200 ombudsmen, supervising the consistency and professional leadership of panel members. As legal director, Caroline led the ombudsman's in house legal team, advising the executive and the board on all legal issues.

Caroline previously led the unit that handled a quarter of a million mortgage endowment complaints and then led the ombudsman's response to the PPI judicial review.

Caroline qualified as a barrister and spent time working in the insurance industry before joining the Insurance Ombudsman Bureau in 1999.

Rolf Wüest

Rolf Wüest joined the Swiss Banking Ombudsman as the office's Legal Counsel and a Deputy Ombudsman in August 2012. Prior joining he was engaged in a revision of the institutional, organisational and procedural regulations of the institution based on a mandate entrusted to him by the Board of the Swiss Banking Ombudsman Foundation. 2013 he was appointed as Deputy to the Swiss Banking Ombudsman Marco Franchetti. The Swiss Banking Ombudsman provides customers of the member banks of the Swiss Bankers Association with a neutral and independent source of information and intermediary that does not issue binding legal judgements. He also runs a central claims office for persons searching for dormant accounts.



Rolf is a qualified lawyer admitted to the Swiss Courts. He has nearly 20 years of experience as in-house legal counsel and legal manager in banking institutions, covering retail banking, domestic and international private wealth management as well as commercial banking businesses. Before starting his career as a banking lawyer he worked for several years as clerk of a district court and mediator in lease as well as in labour disputes.



BIOGRAPHIES

Guest Speakers

Henri Behm

Henri Behm is a technology enthusiast and the chief architect at OP customer channel development.

Behm has 17 years of experience in middleware platform development at OP and is exploring new ways to expand digitalization in banking and insurance sector. Twitter: @Pankkirobotti.



Piia-Noora Kauppi

Piia-Noora Kauppi has been a member of the European Parliament and member of various parliamentary committees in the European Parliament prior to her current job as Managing Director in FFI. She is also Chair of the Executive Committee in European Banking Federation and has many other positions of trust within industry. FFI represents banks, insurers, finance houses, securities dealers, fund management companies and financial employers operating in Finland. Its membership includes employee pension, motor liability and workers compensation insurers, all three providers of statutory insurance lines that account for much of Finnish social security.



Pirjo Kuusela

Pirjo Kuusela acts as internal Customer Ombudsman and Head of Quality Centre at Nordea Bank Finland Plc. She is responsible for the bank's complaints handling process and presents the "second opinion" if customers are not satisfied with the decisions the line organisation and managers have made. Pirjo spars, coaches and engages in daily dialogues with managers about how to proceed with the complaints handling process.

Pirjo Kuusela has held this position at Nordea Bank Finland since 2006. During these nine years, customers' complaints to external authorities have decreased from 44% to 22%. Nordea's market share of the banking business in



BIOGRAPHIES

Finland is 31%. This means that at the moment it has a 9% benefit to obtain more new customers, to keep the present customers satisfied and to make good business. Nordea Bank Finland's NPS (net promoter score) is 88/100.

Pirjo Kuusela has over 30 years' experience in the banking business. She holds a Master of Economics degree in Education, a degree in adult learning and education, and she is a certified professional coach (PCC level) and a professional counsellor. She has also participated in many mindfulness training programmes. During the years 2009–2010, she acted as President of the International Coach Federation Finland (ICF) and got the award "The Coach of the year 2011 in Finland". She uses the coaching method as the main tool in dialogues with Nordea's internal organisation and also with the bank's customers. She has also been rewarded for this work: in 2010 she was the most successful ICF (International Coach Federation) Coaching chapter leader in Europe and in 2011 the Coach of the Year in Finland. Last year she organised over 60 keynote speaker events at Nordea Bank Finland in order to encourage the whole organisation to create great customer experiences, which is one of the three Nordea Group values.

Pirjo Kuusela specialises in leadership, team and coaching culture development topics and connects these to customer-centric thinking. Complaints handling is one element of good customer-centric thinking.

Pekka Puustinen

Dr. Pekka Puustinen is a Senior Vice President (development of customer experience and corporate culture) at Ilmarinen, Finland's oldest pension company. His ideas about service, post-modern life, finance and technology are frequently quoted in distinguished business magazines and economic newspapers. Dr. Puustinen has been working also at the University of Tampere and in 2015 he acted as a Visiting Professor of Insurance Economics at the University of St Gallen (HSG), Switzerland. His past research focus has been on strategy and management of insurance and financial companies.



BIOGRAPHIES

Olli-Pekka Ruuskanen

Olli-Pekka Ruuskanen is currently a research director at the University of Tampere. During the years 2011–2015 he acted as a professor in Insurance Science at University of Tampere. He is passionate about insurance and risk management with solid experience in research, management and consulting from developed and developing countries.

His specialties are: Insurance strategy, insurance industry analysis, insurance innovation, mutuals, insurance in developing countries and emergent economies, network-based insurance models, risk management in financial sector.



Adrian Steiner

Adrian Steiner works in the Retail Financial Services and Payments Unit, DG Financial Stability, Financial Services and Capital Markets Union (FISMA), European Commission, Belgium. His responsibilities include Mortgage Credit Directive (2014/17/EU), policy coordination with European Banking Authority (EBA) on FS consumer protection issues, coordination of DG MARKT's FS consumer protection group and the FIN-NET secretariat.

His previous experience includes International Unit, DG MARKT, European Commission, Belgium: responsible for Financial Services Dialogue with Russia, New Agreement negotiations with Russia, AA/DCFTA negotiations with Ukraine, Georgia, Armenia, Moldova, ENP policy coordination. Programming and Planning Unit, DG MARKT, European Commission, Belgium: responsible for internal control, audit follow-up and risk management. Public policy advocacy, ESL & Network, Belgium: representation of European companies on EU legislation (energy package, railway package, postal services). Assistant to MEP, European Parliament, Belgium.

Education: Master's degree in Political Science, University of Vienna, Austria, Georgetown University scholar, Washington DC, USA.



