Job Description

Job Title	Customer Outcomes & Complaints Lead	
Date & Version	July 2026	Version: 1.0
Reports to:	Product Operations & Customer Relations Manager	
Direct Reports:	None	
Produced by:	Helen Wainwright	

Leek, St Edward Street | Full time, permanent | 35 hours

Job, purpose and scope

The **Customer Outcomes & Complaints Lead** is responsible for overseeing the Society's complaints framework and supporting the delivery of good customer outcomes across savings, mortgage and customer service activities. Acting as the subject matter expert for complaints, Consumer Duty and customer outcome testing, the role ensures regulatory requirements are met while identifying trends, root causes and conduct risks that may impact customers.

Through robust analysis, governance and management information, the postholder provides insight and constructive challenge to business areas, helping to drive continuous improvement, improve reduce customer experience and evidence fair value and good outcomes.

Duties and key responsibilities

Complaints Oversight

- Lead the end-to-end complaints process, ensuring all complaints are managed efficiently, fairly and in line with regulatory requirements, internal policies and the Society's commitment to delivering good customer outcomes.
- Maintain accurate and comprehensive complaint records, utilising the Society's case management systems to monitor progress, identify trends and support effective governance and reporting.
- Act as the primary liaison with the Financial Ombudsman Service (FOS), managing referrals, coordinating investigations and ensuring that determinations, awards and recommendations are implemented effectively.
- Support the implementation of lessons learned following complaint investigations.

Duties and key responsibilities

Root Cause Analysis & Customer Insights

- Lead root cause analysis across all complaint categories.
- Identify emerging trends, recurring issues and conduct risks.
- Produce thematic reviews and recommendations for operational and product improvements.
- Work with business areas to implement corrective actions and monitor effectiveness.
- Track and report customer detriment and remediation activity where required.

Consumer Duty & Customer Outcomes

- Coordinate the Society's customer outcome testing programme.
- Develop and maintain outcome testing methodologies across products, channels and customer journeys.
- Assess whether customers are achieving good outcomes and identify any areas of foreseeable harm.
- Challenge and support business areas in evidencing compliance with Consumer Duty requirements.
- Work with first-line and second-line teams to ensure Consumer Duty considerations are embedded in business processes.
- Support Consumer Duty annual assessments and Board reporting.

Management Information & Reporting

- Produce regular complaints, conduct and customer outcome dashboards.
- Analyse complaint volumes, causes, outcomes, vulnerability indicators and customer trends.
- Prepare reports for Management Committees, Executive Committee and Board.
- Present clear and concise insight, highlighting risks, opportunities and recommendations.
- Develop meaningful KPIs, KRIs and customer outcome measures.

Governance & Risk

- Act as secretary to the Conduct & Regulatory Compliance Committee.
- Maintain relevant policies, procedures and frameworks.
- Support regulatory reviews, internal audits and external assurance activity.
- Ensure actions arising from complaints, Consumer Duty reviews and customer testing are tracked through to completion.
- Contribute to conduct risk assessments and regulatory change projects.

Conduct Obligations

Conduct Rules
All employees and NEDs are expected to act in accordance with the PRA and FCA Conduct Rules:

- You must act with integrity.
- You must act with due skill, care and diligence.
- You must be open and co-operative with the FCA, the PRA and other regulators.
- You must pay due regard to the interests of customers and treat them fairly.
- You must observe proper standards of market conduct.
- You must act to deliver good outcomes for retail customers.

Financial Crime
All employees and NEDs are expected to:

- Be aware of their personal legal obligations and the legal obligations of the Society in relation to Financial Crime
- Be aware of the Society’s Anti-Money Laundering systems and controls and follow the Society’s procedures
- Be alert for anything suspicious in respect of money laundering or fraud and report any suspicions in line with internal procedures
- Do not discuss any suspicions with anyone outside of the Society and do not ‘tip off’ a customer or prejudice an investigation

Person Specification	
Qualifications and knowledge	▪ Strong understanding of the FCA's Consumer Duty and its application within retail financial services. ▪ Sound knowledge of FCA complaint handling requirements and DISP rules. Understanding of Financial Ombudsman Service (FOS) processes and decision-making principles. ▪ Knowledge of customer outcome testing, fair value assessments and customer vulnerability considerations.
Experience	▪ Managed and resolved customer complaints within a regulated financial services environment, ensuring fair and customer-focused outcomes. ▪ Demonstrated ability to investigate complex customer issues, gathering and assessing evidence to reach balanced and well-reasoned decisions. ▪ Built effective relationships with senior stakeholders, providing insight, challenge and recommendations to support informed decision-making. ▪ Applied regulatory requirements within operational processes, ensuring compliance while maintaining a strong focus on customer outcomes.
Skills and abilities	▪ Excellent investigative and analytical skills, with the ability to identify trends, risks and root causes from multiple sources. ▪ Strong written communication skills, capable of producing clear, concise and customer-focused correspondence. ▪ Ability to challenge constructively and influence stakeholders at all levels of the organisation. ▪ Strong attention to detail and ability to make balanced, evidence-based decisions. ▪ Excellent organisational skills with the ability to manage multiple priorities effectively. ▪ Proficiency with Microsoft Office suite.