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# STATES OF JERSEY



## OFFICE OF THE FINANCIAL SERVICES OMBUDSMAN: CHAIR AND BOARD APPOINTMENTS

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Presented to the States on 19th October 2022  
by the Minister for Economic Development, Tourism, Sport and Culture

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STATES GREFFE

## REPORT

### Summary

The Office of the Financial Services Ombudsman (OFSO) provides an independent dispute resolution service for unresolved complaints involving financial services. This report notifies the States of the Minister for Economic Development, Tourism, Sports and Culture's intention to appoint Antony Townsend as the new Chair and Jennifer Carnegie and Hayley North as new Board members of OFSO. This is in line with the Minister's responsibilities under the Financial Services Ombudsman (Jersey) Law 2014 (the "Law").

### Background

The Channel Islands Ombudsman (CIFO) comprises the OFSO in Jersey and in the Bailiwick of Guernsey. They operate as CIFO under an arrangement entered into by the Minister for Economic Development, Tourism, Sport and Culture (EDTSC) with the States of Guernsey under Article 6(1) of the Law.

CIFO's operation is overseen by the OFSO boards, appointed jointly by the Minister for EDTSC and the Guernsey Committee for Economic Development. CIFO acts as one entity, effectively with a single combined board of directors (the "Board") empowered through legislation in both Jersey and Guernsey. CIFO's operation is funded by industry through levies and case fees so that no taxpayer funding is required. CIFO's legislation in Jersey and Guernsey establishes the independence of the Financial Ombudsman and sets out the various requirements it must fulfil.

Appointments of OFSO board members must be made by the Minister by an instrument in writing in accordance with Schedule 1(1) of the Law and based on the nominations provided by the Chairman of OFSO to the Minister.

The appointment of the OFSO chair must be made by the Minister and be a person deemed suitable by the Minister who is selected from among the existing board members of OFSO in accordance with Schedule 1(2) of the Law.

Pursuant to paragraph (1) of Schedule of the Law, the Minister has received a letter from the Chairman of OFSO making recommendation for the appointment of two new board members with immediate effect. The nominated candidates to be appointed effective from 31 January 2023 are Jennifer Carnegie as a replacement board member for the outgoing Jersey board member; and Hayley North as a replacement board member for the outgoing Guernsey board member, Debbie Guillou.

The letter also confirms that Antony Townsend, an existing board member, who was recruited in November last year to be chair designate and approved by the Minister as an additional board member, is suitably qualified to be appointed by the Minister as the next OFSO Chair effective upon the retirement of David Thomas, the existing chair of OFSO, on 31 January 2023.

OFSO has provided the necessary declarations of interest and authority for criminal checks to be undertaken by CIFO for the new board members as required under the Law. The Board nominations were made following a selection process undertaken by OFSO in respect of the Jersey board member in November 2021 and in respect of the Guernsey

board member in July 2022 to fill the vacancies created by existing board members whose terms are due to expire in January 2023.

The OFSO vacancies were advertised widely in both islands. This was to ensure that the pool of candidates from which the selection panel could select offered a wide range of experience and expertise relevant to OFSO Board's remit and a balance of gender and racial origins.

As part of the recruitment process a selection panel with representatives from Government of Jersey and Government of Guernsey was formed. It was chaired by a member of the Appointments Commission, who is independent from OFSO and both governments. The selection panel approved a short list for each vacancy. There was an equal gender mix for each role.

The panel approved the following two candidates who have been nominated by the Chairman in his letter to the Minister as new appointments to the OFSO Board. The letter also recommended the respective terms of office for each, seeking to ensure a staggered succession for future appointments. The term proposed for Jennifer Carnegie is a 4-year term to commence 31 January 2023 and expire 30 January 2027. The term proposed for Hayley North is a 5-year term to commence 31 January 2023 and expire 30 January 2028. The Minister has approved the terms proposed for each. They do not exceed the maximum term permitted by the Law.

The necessary criminal checks have been undertaken for both candidates. No issues have arisen in respect of either candidate from their declaration of interests or criminal checks. The appointments have been approved by the Appointments Commission as required by the Law.

The Minister has approved the appointment of Antony Townsend as the new Chair of OFSO with a 3-year term to commence 31 January 2023 and expire 30 January 2026. The appointment has been approved by the Appointments Commission as required by the Law.

Guernsey has approved the appointments of Antony Townsend as the new Chair and both candidates as new Board members for the terms proposed by the Chairman of the OFSO boards and approved by the Minister.

#### **New Chair**

Antony Townsend was formerly a senior civil servant in the UK. In recent years he has held a number of non-executive appointments in the public and statutory sectors. He is Chair of the Determinations Panel of the UK Pension Regulator. He is Chair of the SME Liaison Panel for the British Banking Resolution Scheme. He is Deputy Chair of the Board of the Scrutiny Committee for the UK Professional Standards Authority for Health and Social Care. He is Chair of the Strategic Advisory Board of the UK Bar Tribunals and Adjudication Service, Council of the Inns of Court. He is a member of the Board of the UK Ombudsman Association and a trustee of Citizen's Advice, UK.

#### **Board Candidates**

Jennifer Carnegie a former president of the Jersey Chambers of Commerce and a former Jersey Appointments Commissioner and chair of the board of Jersey Business is a

founder and business owner of a strategic leadership consultancy, Amicus Limited, Jersey. She has enjoyed a career spanning 30 years and is a leading expert in assisting businesses develop their cultural, people and business strategy across all business sectors.

Hayley North is owner and founder of Rose & North Limited a UK financial planning company. She is a regular contributor to the Money Makeover columns in the Telegraph and is an advocate of financial consumers' rights and lifelong education. She is qualified as a Fellow of the Personal Finance Society and a Chartered Financial Planner with a diploma in Marketing. She is a member of the Advisory Group to the UK Investments Association's Sector Committee. She recently moved to Guernsey and is already engaged on several public interest projects to improve life for Islanders.

**Financial and manpower implications**

There are no financial and manpower implications for the States arising from the appointment.