

POSITION DESCRIPTION

POSITION DETAILS					
POSITION TITLE:	Consumer Representative				
POSITION STRATEGIC PURPOSE:	<p>The main purpose of this role is to provide Independent, fair and timely determinations, in accordance with the AFCA rules, which take into account the consumer perspective, and to keep AFCA and its Panels informed as to current consumer issues.</p> <p>The position is one of a number of consumer panel representatives appointed by AFCA to make decisions in conjunction with an independent Panel Chair and Ombudsman and a consumer representative in relation to high value, significant and complex disputes.</p>				
KEY ACCOUNTABILITIES:	Dispute Decisions Assist in Communications Functions Other Duties				
MODE OF EMPLOYMENT:	Sessional				
TIME FRACTION:					
CLASSIFICATION/LEVEL:					
DEPARTMENT/ADMIN UNIT:					
SUPERVISOR:	Position Title				
POSITION TITLES THAT REPORT TO THIS POSITION:	Position Title				
	Nil				
IMPACT SCOPE:	<table border="1" style="width: 100%;"> <tr> <td style="width: 60%;">No. of Direct Reports</td> <td></td> </tr> <tr> <td>Budget</td> <td></td> </tr> </table>	No. of Direct Reports		Budget	
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Budget					
INTERNAL RELATIONSHIPS:	The Board of Directors Ombudsmen Senior Leadership Group				
EXTERNAL RELATIONSHIPS:	Applicants Financial Service Providers (FSPs) General Public				

KEY ACCOUNTABILITIES			
DISPUTE DECISIONS	Describe the outputs (what and how achieved)		%
	1.	Act as an Consumer Panel Member in disputes within the limits as determined in the rules and guidelines to the AFCA rules.	
	2.	Read relevant dispute files and take an independent view based upon experience and knowledge.	
	3.	Contribute to Panel and the decision-making process relevant consumer related issues and the industry perspective.	
	4.	Contribute to drafting of Determinations in a clear and cogent form to ensure the parties understand the basis on which the dispute was determined.	
	5.	Identify and report to the Lead Ombudsman, member conduct which may require notification to ASIC or to industry bodies.	
ASSIST IN COMMUNICATIONS FUNCTIONS	Describe the outputs (what and how achieved)		%
	6.	Contribute to the Annual Review and other publications.	
	7.	Contribute ideas to the AFCA communications with consumer representative organisations.	
	8.	Contribute to enhancing the educational and public relations performance of AFCA, through the Annual Conference, seminars and other forums for industry members and consumers.	
	9.	Identify and report on interesting cases that are appropriate for use in informing stakeholders about AFCA.	
SYSTEMIC ISSUES IDENTIFICATION	Describe the outputs (what and how achieved)		%
	10.	Identify and escalate possible systemic issues or serious misconduct to the Systemic Issues Team and/or the Ombudsmen.	
	Describe the outputs (what and how achieved)		%
	11.	Meet performance measures within agreed AFCA processes and timeframes.	
	12.	Work with the relevant Managers, Ombudsmen and AFCA staff generally to continuously improve service delivery processes and ensure consistency of approach, transparency and effectiveness of outcomes.	
	13.	Work actively and cooperatively with Managers and AFCA staff generally to improve understanding and awareness of AFCA processes, including delivering internal and external presentations as required and drafting articles or contributing to other awareness raising activities.	
	14.	With the support of relevant Managers, manage own professional development	
	15.	Demonstrate AFCA values and "Our Ways of Working" in professional interactions with other staff, representatives of Financial Services Providers, Applicants and members of the community and other stakeholders generally.	
	16.	Develop constructive and cooperative working relationships with others and maintain them over time.	

	17.	Collaborate with other members of the team to continuously improve service delivery and effectiveness of outcomes.	
	18.	Understand and operate in compliance with all applicable company policies, procedures, systems, approach and guidance documents, legislation and AFCA guidelines.	
	19.	Perform other duties or functions that could reasonably be expected of this role.	

POSITION REQUIREMENTS	
	Essential Requirements/Key Selection Criteria
	1. Experience in representing consumer or the consumer interest.
	2. Demonstrated capability for the level of independence, objectivity and accountability the role requires.
	3. Links with consumer organisations or a willingness to form such links.
	4. Demonstrated levels of skill and knowledge appropriate to matters referred to the Panel.
	5. Demonstrated high level, multi-directional communication skills – verbal and written.
	6. Strong interpersonal skills.
	Desirable Attributes
	1. Experience as a judicial/ quasi-judicial or arbitral decision-maker.
	2. Relevant legal qualifications or experience (to ensure correct determination of the basis of the dispute).
	3. Understanding of the financial services sector.
	4. Ability to develop a good understanding of the practices, customs and usages of the financial services industry.
	5. Experience in, or understanding of, alternative dispute resolution.

AUTHORISATION		
Approved by	Signature	Date
Employee	Signature	Date