

## **Minutes for Meeting Book - Board Meeting 48**

17/04/2025 | 11:00

Forum 3

### **Attendees (7)**

#### Board:

Antony Townsend (AT) Chair

Rob Girard (RG) Vice Chair

Jennifer Carnegie (JC), Board member

#### CIFO Executive:

CEO – Douglas Melville (DM)

Head of Legal, Policy and Compliance - Charlotte Brambilla (CB);

Ombudsman & Head of Complaints Resolution - Ross Symes (RS);

Head of Finance & Administration - Alison Finn (AF)

#### Apologies for absence

Hayley North, Board member

### **Approval of the agenda**

The Board approved the Agenda.

## **2. Declaration of any new interests and potential conflict of Board and CIFO staff**

It was noted:

- (i) AT declared to the Board confirmation of his new paid appointment with UK Treasury to undertake a review of a complaint against the UK Financial Conduct Authority.
- (ii) DM advised the Board of his new appointment as Commissioner for Tax Appeals with Government of Jersey.
- (iii) the shareholding RG held in a local Bank was not material and did not require disclosure.

The Board approved the updated CIFO Board and CEO Register of Interests presented to the Meeting.

### **3. Gift and Hospitality Register**

The Board noted there were no new items recorded on the Gift and Hospitality Register.

The Board noted CIFO had done work on its policy approach to this issue in the last year. CIFO's policy has become much tighter on accepting hospitality and gifts from its stakeholders. This approach was commended by the Board and recognised to be consistent with good governance and the approach of certain of CIFO's stakeholders.

### **4. Declaration of any interests and potential conflicts with respect to the agenda**

The Board noted there were no interests or potential conflicts of interest with respect to the Agenda.

### **5. Minutes of last meeting for approval**

The Board approved the minutes of the last meeting in the form appended to the Agenda.

### **6. Board to note**

The Board noted:

- (i) CIFO's proposed calendar of activities for Q2 2025,
- (ii) its approval of the Q1 2025 statistics for publication,
- (iii) the successful issuance of CIFO's 2025 levy schemes and case fee schemes.

### **7. Finance and Risk**

The Board noted and approved the following items:

#### **7.1 CIFO 2024 Audit Report and Financial Statements**

Following the report of CIFO's Auditors, RSM Channel Islands (Audit) Limited, the Board were content to approve and for the Chair and Deputy Chair to sign the 2024 financial statements and the Auditor's representation letter.

It was noted the 2024 audited financial statements would be appended to the Annual Report.

### **7.2 Q1 2025 Cashflow analysis and year-end projection**

The Board noted the Q1 2025 cashflow analysis and that CIFO was predicted to be in a slightly less favourable position than forecast at the end of the year. The Board recognised this was principally a timing issue and therefore not a material concern at this point and that the reserves would not be impacted.

### **7.3 Proposed Update to risk register Apr 2025**

The Board noted there was one new item, identified as a level 1 red risk item. This relates to the recent findings made in the provisional determination issued to CIFO by the Jersey Office of the Information Commissioner (JOIC). It relates to CIFO's management of a complainant's data subject access request.

The Board recognised it posed a high reputational risk and was likely to happen again.

The Board noted and approved the actions proposed under this risk item are to:

- (i) tighten up policies and procedures,
- (ii) utilise automation & AI to ensure complete complaint files for complainant DSARs,  
and
- (iii) clarify CIFO's statutory exemptions under the law with the data protection authorities.

### **7.4 Revisions to draft travel expenses policy**

The Board approved the revision to CIFO's travel expenses policy which removed the specific monetary limits in the policy and replaced them with a requirement for the amount to be reasonable.

### **7.5 Levy update**

The Board noted it was satisfied with the current status of CIFO's receipt of this year's levy generally.

## **8. Chief Executive's Report**

The Board noted and approved the Chief Executive's report which identified the following developments:

- (i) increased political pressure in Jersey on Arms-Length Organisations, such as a CIFO, to satisfy government's governance standards, show value for money and evidence the continued need for their existence as public bodies,
- (ii) the UK's proposed customer redress scheme for motor finance complaints involving discretionary commission arrangements,
- (iii) Jersey's current consultation on the establishment of a new public sector ombudsman, and
- (iv) The new CI Arb Guidelines issued in 2025 with its recommendation to adopt AI to facilitate more effective case management.

## **9. Operations and case-related reports**

The Board noted and approved CIFO's operational case management report, which identified the following priority matters:

- (i) The number of fraud related complainant cases in CIFO's case inventory which related to a single FSP and its impact on the case management resource; and
- (ii) The phased adoption of Co-pilot to assist in the case management function.

## **10. Governance and Policy**

The Board noted and approved CIFO's governance and policy report, which reported:

- (i) no new service complaints in the last quarter,
- (ii) no new declarations of interest made by CIFO staff for the last declaration period
- (iii) the expiry of the Chair's term at the end of 2025 and the need to initiate its reappointment process with key stakeholders,
- (iv) the finalisation and publication of CIFO's 2024 Annual Report and update on CIFO's preparation for its virtual Annual Stakeholder Meeting scheduled for 24 July 2025,
- (v) the outcome of its review on staff benefits and staff policies regarding flexible working arrangements,
- (vi) the proposed changes to be made to CIFO's DSAR policies and procedures and the actions CIFO is to undertake following the JOIC determination.

## **11. Administration**

None.

## **12. AOB**

None.