



Jersey-based non-executive director sought for the Channel Islands Financial Ombudsman from March 2026.

Information pack with full details, and how to apply, at <https://www.ci-fo.org/jersey-based-non-executive-director>

Closing date for applications is 16th February 2026. Interviews to take place in person on 3rd March 2026.

Applications from candidates with diverse backgrounds and/or disabilities are welcomed.

Successful candidates will need to attend quarterly board meetings plus stakeholder events, held in Jersey or Guernsey.

Directors are paid £10,000 per year (plus any reasonable expenses), and the time commitment is about 20-25 days per year.

Channel Islands Financial Ombudsman (CIFO)

CIFO is the joint operation, based in Jersey, of the statutory financial ombudsman schemes established by the:

- Office of the Financial Services Ombudsman (Jersey) Law 2014;¹ and
- Office of the Financial Services Ombudsman (Bailiwick of Guernsey) Law 2014.²

CIFO's primary function is to ensure that unresolved complaints about financial services provided in/from the Channel Islands (Jersey, Guernsey, Alderney and Sark) are resolved:

- independently, and in a fair and reasonable manner;

¹ www.jerseylaw.je/Law/Display.aspx?url=LawsInForce%2fhtm%2flawfiles%2f2014%2fL-14-2014.htm

² www.guernseylegalresources.gg/article/115617/Financial-Services-Ombudsman-Bailiwick-of-Guernsey-Law-2014

- effectively, quickly and with minimum formality;
- by the most appropriate means, whether by mediation or decision;

so as to offer an alternative to court proceedings that is free and more accessible for complainants.

Jersey and the Bailiwick of Guernsey are separate jurisdictions, each with its own government, legislature and regulators, and are international financial centres. Typically, more than half of CIFO's complaints come from customers outside the Channel Islands, last year it was 77%.

CIFO is funded by the financial services industry by annual levies and individual complaint case fees. Approval of its budget is overseen by the two Islands' governments. By statute it is also required to report its activities, governance and performance in an Annual Report approved for publication by both governments.

Further information about CIFO can be found:

- on its website at www.ci-fo.org/; and
- in its annual reports www.ci-fo.org/news-publications/annual-report

Board vacancies

The current board is constituted with Antony Townsend, Chair, Robert Girard, Deputy Chair and Hayley North. The Chair is from the UK and was appointed to office, first as a board member in January 2022, and then as Chair in January 2023. The other two board members are from Guernsey and were appointed, Robert Girard in 2022 and Hayley North in 2023. The terms of the Chair and the Deputy Chair have both been renewed and Hayley North's term expires in 2028.

One further candidate, from Jersey, is to be selected for appointment as a fourth board member from March 2026.

New board members may be reappointed for a further term.

Work of the board of directors

The laws provide that CIFO's board are required to protect the independence of the Ombudsmen, from government, regulators, the financial industry, financial consumers and any other influence that might compromise CIFO's independence.

CIFO board members do not have any role in handling, investigating or deciding complaints. The board's principal roles are to:

- appoint the Principal Ombudsman (who is the chief executive);
- appoint any other ombudsmen;
- protect the independence of CIFO and its ombudsmen;
- ensure good governance and compliance with legal and fiduciary duties;
- contribute to CIFO's strategic plans, values and standards;

- oversee CIFO's effectiveness and efficiency;
- set the budget and ensure there is an effective funding scheme; and
- set the levies and case fees payable by financial service providers.

Composition of the board

Under the statutory provisions, the board members collectively must provide an appropriate balance between experience of:

- providing financial services;
- using financial services;
- providing ombudsman services; and
- managing public bodies similar to CIFO.

A majority of board members cannot be financial service providers (or those whose business involves representing financial service providers).

Person specification (all board members)

We are looking for an individual with the following experience and qualities –

Required experience at least one of the following:

- providing financial services;
- using financial services;
- providing ombudsman services;
- managing public bodies similar to CIFO.

Desirable experience:

- understanding of both public and private sector environments;
- senior-level strategic and operational decision-making;
- a senior role in a customer-facing organisation;
- a senior role in a statutory body;
- acting as a non-executive director;
- liaising with stakeholders, including government, regulators and media;
- practising experience as a lawyer or qualified accountant.

Personal qualities:

- ability to:
 - act in the public interest in accordance with the Nolan Principles;
 - contribute effectively and positively at board level;
 - grasp complex and/or sensitive issues quickly;
 - think strategically and make robust decisions;
 - understand the public policy environment across the Channel Islands.
- commitment to:
 - fairness; and
 - alternative dispute resolution;

- Sound skills in:
 - business;
 - communication;
 - corporate governance; and
 - stakeholder management.

Recruitment procedure

Timetable:

- Closing date for applications is 16th February.
- Shortlisting in end of February.
- Interviews on 3 March

The recruitment panel will comprise:

- a representative from the Jersey Appointments Commission;
- an official from the States of Jersey;
- an official from the States of Guernsey; and
- the Chair of the Board of CIFO.

Board members are appointed, on the recommendation of CIFO's chair, jointly by:

- Jersey's Minister for Sustainable Economic Development.
- Guernsey's Committee for Economic Development.

In Jersey, the Minister must involve the independent Jersey Appointments Commission, and give the States Assembly prior notice of the intended appointment.

In Guernsey, the Committee must lay the appointment before the States of Deliberation where it can be annulled.

How to apply

Please email your application to boardrecruitment@ci-fo.org by the closing date mentioned above.

Your application should comprise:

- a comprehensive CV (not more than two pages);
- evidence of how you meet the person specification (not more than 2 pages);
- details of two referees.

For the referees, please indicate:

- their names, addresses and phone numbers;
- their organisations and positions; and
- the capacity in which they know you.

References will only be taken on candidates taken forward to the interview stage. If you do not wish referees to be approached without your prior permission, please indicate this.

If you have any queries, you can contact CIFO's Chair, Antony Townsend at Antony.Townsend@ci-fo.org.