



# OMBUDSMAN

for Banking Services | des Services Bancaires  
and Investments | et d'Investissement

The Ombudsman for Banking Services and Investments (OBSI) is Canada's independent dispute resolution service for consumers and small businesses with a complaint they can't resolve with their banking services or investment firm. Participating firms include banks, trust and loan companies, credit unions, investment dealers, mutual fund dealers, mutual fund companies, scholarship plan dealers, portfolio managers and exempt market dealers.

**Job Title:** Senior Investigator

**Reporting to:** Manager, Investigations

## **Duties and Responsibilities:**

The Senior Investigator is generally assigned cases of a more complex nature, typically including multi-issue cases requiring a high degree of judgment, reasoning and/or analysis. The Senior Investigator plays a critical role in the investigation and resolution of client complaints.

The Senior Investigator's responsibilities will include:

- Appropriately organizing the case file;
- Reviewing documentation provided by the client and participating firm;
- Determining the issues and developing an investigation plan;
- Identifying and collecting additional documentation as required from the client, participating firm, and third parties;
- Conducting interviews with the client, participating firm staff, and third parties;
- Conducting necessary research;
- Analyzing information obtained;
- Requesting financial analysis and loss calculations to be completed by the Investment Analysis Team, as required. Reviewing and interpreting the results, including checking for accuracy;
- Maintaining regular contact with the client and participating firm;
- Drawing persuasive, well-reasoned conclusions that:
  - are based on appropriately thorough investigations,
  - consider all of the relevant evidence and information, and
  - is consistent with OBSI's standard approaches, policies and procedures.
- When necessary, seeking the assistance of the Manager, Investigations or more senior colleagues;
- Documenting the reasons and recommended conclusions in the investigation plan for review and approval;
- Communicating the details of the investigation and the approved conclusion to the client and participating firm;
- Writing initial view letters and facilitated settlement proposals;
- Facilitating settlements between clients and firms and confirming settlements in writing;
- When a facilitated settlement cannot be reached, drafting investigation reports and working to gain the firm's acceptance of the compensation recommendation;
- Investigating and closing cases in an efficient and timely manner;
- Responding to client inquiries after a case is closed.

- Other responsibilities include but are not limited to:
  - Assisting the Manager, Investigations or Deputy Ombudsman in liaison with financial service providers and other external stakeholders, both on individual cases and on policy issues;
  - Keeping informed about industry news, trends and developments;
  - Contributing to the on-going development of OBSI policies and procedures;
  - Providing assistance and support to colleagues when called upon;
  - Performing other related duties as assigned by the Manager, Investigations;
  - Special projects as assigned.

#### Key Qualifications, Abilities, and Skills

- Strong knowledge of industry and investment products, relevant legal and regulatory environment, and appropriate industry training;
- Strong judgment – the ability to make responsible decisions based on available information;
- A keen sense of fairness and ethics;
- Strong analytical skills – including the ability to break down complex or multi-dimensional problems, interpret and determine relevancy of information, and use conceptual or inductive reasoning to identify options and solutions;
- Strong sense of urgency and superior planning, organizational and time-management skills - including the ability to identify tasks and resources required to complete investigations, the ability to use technology and identify resources to streamline investigations, and the ability to complete tasks and investigations within pre-determined timelines;
- Excellent written and oral communication skills – the ability to communicate effectively and professionally with customers, financial service providers and management in a clear, concise, complete, and logical manner on complex matters;
- Strong interviewing skills – including the ability to judge the reliability, credibility and veracity of persons interviewed;
- Strong research skills and techniques;
- Strong teamwork – ability to work effectively with colleagues and management; and
- Good computer skills, particularly working proficiency with Word, Excel, Outlook and contact management/database applications.