



Our contribution

To make a valued contribution to a fair banking sector, we:

- **offer** a credible, independent ombudsman service
- **offer** advice to customers and banks
- **remedy** things when they go wrong
- **deliver** fair outcomes
- **communicate** the underlying causes of problems to banks
- **improve** bank practices and policies

Our impact

Our activities result in:

- **fewer** disputes
- **better** bank-customer relationships
- **more** informed customers
- **more** satisfied customers
- **more** outcomes reached by mutual agreement
- **more** trust and confidence in the banking sector