

Canada's Ombudsman for Banking Services and Investments (OBSI) is a national, independent and not-for-profit organization that helps resolve and reduce disputes between consumers and financial services firms including banks, trust and loan companies, credit unions, investment dealers, mutual fund dealers and companies, exempt market dealers, portfolio managers, and scholarship plan dealers, as well as other financial services providers. OBSI responds to inquiries from the public, conducts fair and accessible investigations of unresolved disputes, and shares its knowledge and expertise with stakeholders and the public.

- Job Title:** Senior Investigator (one French/English bilingual, one where bilingualism would be an asset)
- Reporting to:** Manager, Investigations
- Location:** Toronto or work from home opportunity for a fluently bilingual investigator living outside the Greater Toronto Area

**Duties and Responsibilities:**

The Senior Investigator is assigned French or English language banking and investment related cases that range in complexity, often including more complex, multi-issue cases requiring a higher degree of judgment, reasoning and/or analysis. The Senior Investigator plays a critical role in the investigation and resolution of client complaints. For case investigations, 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 consumer, 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,
  - considers 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 consumer 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 consumer 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;
  - Aiding and supporting 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;
- Good 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;
- Good computer skills, particularly working proficiency with Word, Excel, Outlook and contact management/database applications; and
- Bilingualism in French and English is ideal.

#### **Direct Reports**

- None

#### **To apply:**

Please submit your application to [kderksen@cba.ca](mailto:kderksen@cba.ca) and include a resume and cover letter indicating Senior Investigator in your application.