Ombud Council

Ensuring an accessible and trusted financial sector ombud system

OMBUD COUNCIL STAKEHOLDER CONFERENCE 2026

Tracking progress to a simpler, stronger financial sector ombud system

@Sandton Hotel, Johannesburg | 12 November 2026

PROGRAMME & SPEAKERS

07h45 – 08h45 Registration and arrival refreshments



PROGRAMME DIRECTOR
Ms Samke Mhlongo

08h45 – 09h15 Welcome and opening



SPEAKER
Ms Leanne Jackson
Chief Ombud and CEO; Ombud Council

09h15 – 09h45 Keynote address



KEYNOTE
Ms Magauta Mphahlele
Executive Director; South African Credit & Risk Reporting Association

09h45 – 10h45 Panel 1: Systemic pain points – how the ombud system helps regulators address consumer harm



CONVENOR
Ms Maya Fisher-French
Financial Journalist



PANELLIST
Ms Kershia Singh
Head of Policy Support; Financial Sector Conduct Authority



PANELLIST
Mr Naheem Essop
Deputy Pension Funds Adjudicator; Office of the Pension Funds Adjudicator



PANELLIST
Ms Nerosha Maseti
Lead Ombudsman Banking & Credit Division; National Financial Ombud



PANELLIST
Ms Denise Gabriels
Lead Ombud Life Insurance Division; National Financial Ombud



PANELLIST
Ms Enica Mpete
Manager: Complaints Department; National Credit Regulator



PANELLIST
Ms Andrea Arenz
Senior Adjudicator; FAIS Ombud

PROGRAMME & SPEAKERS continued

10h45 – 11h15 Morning tea break

11h15 – 11h45 A consumer lens: Presenting the findings of the Ombud System Awareness Baseline Study



PRESENTER
Ms Roseline Nkabinde
Financial Services Sector Research Consultant; Topline Research Solutions



PRESENTER
Mr Patson Gasura
Chief Executive Officer; Topline Research Solutions

11h45 – 12h30 Panel 2: Promoting financial inclusion through accessible redress



CONVENOR
Ms Avitha Nofal
Executive: Regulation, Oversight and Consumer Awareness; Ombud Council



PANELLIST
Ms Seipati Nekhondela
Director: Financial Sector Development; National Treasury



PANELLIST
Ms Louisa Basitere
Senior Specialist: Policy Development; Financial Sector Conduct Authority



PANELLIST
Mr Brendan Pearce
Chief Executive Officer; Finmark Trust



PANELLIST
Mr Liaquat Soobrathi
Ombudsman; Consumer Goods and Services Ombud



PANELLIST
Ms Rose Nkabinde
Financial Services Sector Research Consultant; Topline Research Solutions

12h30 – 13h15 Panel 3: Technology and dispute resolution – artificial, or intelligent?



CONVENOR
Ms Wendy Knowler
Consumer Journalist



PANELLIST
Ms Edite Teixeira-Mckinon
Lead Ombud: Non-Life Insurance Division; National Financial Ombud



PANELLIST
Ms Christine Hougaard
Technical Director; Cenfri



PANELLIST
Ms Danielle Lawrence
Chief Operating Officer; Fintech Association of South Africa

PROGRAMME & SPEAKERS continued

13h15 – 14h15 Lunch

14h15 – 15h00 Panel 4: An update on ombud system reform – shaping a simpler, stronger ombud system



CONVENOR
Ms Leanne Jackson
Chief Ombud and CEO; Ombud Council



PANELLIST
Ms Boikhutso Moahlodi
Deputy Director: Market Conduct; National Treasury



PANELLIST
Ms Retha Stander
Senior Legislation Specialist in the Office of General Counsel; Financial Sector Conduct Authority

15h00 – 16h00 Panel 5: Reflections and the future – a conversation with the ombuds



CONVENOR
Ms Samke Mhlongo
Conference Programme Director



PANELLIST
Ms Reana Steyn
Head Ombud & CEO Shared Services; National Financial Ombud



PANELLIST
Adv Lebogang Mogashoa
Pension Funds Adjudicator; Office of the Pension Funds Adjudicator



PANELLIST
Adv John Simpson
Ombud; FAIS Ombud



PANELLIST
Mr Paul Hartzenberg
Head: Group Compliance Governance & Assurance; JSE Ombud Scheme

16h00 – 16h15 Closing and thanks



SPEAKER
Mr Adam Horowitz
Ombud Council Board Member

16h15 – 18h00 Networking cocktails

SPEAKER BIOGRAPHIES



Ms Leanne Jackson

Chief Ombud and CEO; Ombud Council

Leanne Jackson was appointed as the Chief Ombud (CEO) of the Ombud Council, mandated to oversee the effectiveness of South Africa's financial sector ombud system, in November 2022. Leanne is a financial regulation expert, with a combination of public and private sector experience. In the course of an extensive career, she has been closely involved in developing and implementing many significant financial regulatory reforms and legislative developments, with a focus on market conduct regulation.

Her track record includes 8 years with the Financial Sector Conduct Authority (FSCA) and its predecessor, the Financial Services Board (FSB), where she played a key role in developing frameworks such as Treating Customers Fairly, the Retail Distribution Review, and the transition to a Twin Peaks regulatory model. She also represented the FSCA in international market conduct forums. Prior to joining the regulator, Leanne headed the Legal & Regulatory division of one of South Africa's large financial services groups for a number of years, and also represented the financial services sector in several forums.



Ms Magauta Mphahlele

Executive Director; South African Credit & Risk Reporting Association

Magauta holds a bachelor's degree in psychology, an Honors Degree in Applied Linguistics and a Postgraduate Diploma in English Education from Wits University. In 2018 she completed the International Executive Development Program in Developmental Finance offered by Wits University. Magauta is currently a member of the board of the National Financial Ombud Scheme, and a member of the FSCA Consumer Advisory Panel.

Previous Non-Executive Positions include:

- Board Member of the Short-Term Insurance Ombudsman.
- Member of the Financial Services Board Legislative Committee.
- Non-Executive Chair of the Consumer Goods and Services Ombudsman.
- Non-Executive Director of the South African Fraud Prevention Service.
- Board Member of Micro Finance South Africa.
- Board Member of the Credit Ombudsman.



Ms Kershia Singh

Head of Policy Support; Financial Sector Conduct Authority

Kershia Singh is currently the head of the Policy Support department at the Financial Sector Conduct Authority, within the Regulatory Policy division. Her portfolio involves, amongst others, driving the FSCA's objectives of supporting financial inclusion and transformation of the South African financial sector, and the development of the FSCA's approach to sustainable finance. In addition to policy development, the department is also responsible for deepening the FSCA's customer and market insights to better inform regulatory and supervisory policy and approaches.

Before joining the FSCA in 2019, Kershia was the director responsible for market conduct policy in the National Treasury. She holds an Honours degree in Development Studies from Wits University and a Masters in Finance and Financial Law from the University of London.

SPEAKER BIOGRAPHIES continued



Mr Naheem Essop

Deputy Pension Funds Adjudicator; Office of the Pension Funds Adjudicator

Naheem Essop is the Deputy Pension Funds Adjudicator at the Office of the Pension Funds Adjudicator (OPFA), where he helps resolve complaints and protect the interests of pension fund members. An admitted attorney with more than 20 years of experience, he specialises in pension law, fund governance, regulatory oversight and dispute resolution. Admitted in 2006, he began his career in legal practice, advising municipal pension and provident funds in KwaZulu-Natal. In that capacity, he acted for the successful party in the landmark Supreme Court of Appeal judgment in Natal Joint Municipal Pension Fund v Endumeni Municipality, which set out the modern approach to interpreting legislation and contracts, including fund rules. He later joined the former Financial Services Board in its Pensions Surveillance and Enforcement department. He went on to serve as a Specialist Analyst in the Fund Governance and Trustee Conduct department of the Retirement Funds Division at the Financial Sector Conduct Authority (FSCA), where he worked on fund governance and regulatory oversight. He moved to OPFA, initially as its Senior Legal Advisor, before taking up his current role in 2023.



Ms Denise Gabriels

Lead Ombud Life Insurance Division; National Financial Ombud

Denise joined the Office of the Ombudsman for Long-term Insurance ("OLTI") as an Assistant Ombudsman in 2018 and was appointed as the Deputy Ombudsman in 2021. When OLTI merged with the 3 other financial ombud schemes (Ombudsman for Banking Services, Ombudsman for Short-term Insurance & Credit Ombud) to form the National Financial Ombud Scheme South Africa ("NFO"), her title changed to Lead Ombud: Life Insurance Division.

Prior to joining OLTI, she was a senior legal adviser at a large life insurance company, having over 30 years' experience in various roles in the financial services industry covering life insurance, retirement funds and LISP's.



Ms Enica Mpete

Manager: Complaints Department; National Credit Regulator

Enica is an admitted attorney with 17 years of legal experience, and she holds a Master's Degree in Corporate Law. Enica commenced her professional career as a practising attorney before joining the public sector in 2012. She has extensive experience in legal practice, regulatory compliance, policy development and corporate governance.

Enica's interests are centred on promoting responsible conduct within the credit market and safeguarding consumer rights. She is passionate about advancing consumer protection and ensuring accountability among the credit market participants.

Enica is currently a Manager at the NCR's Complaints Department, responsible for overseeing the resolution of complaints received by the NCR.

SPEAKER BIOGRAPHIES continued



Ms Andrea Arenz

Senior Adjudicator; FAIS Ombud

Andrea is a multidisciplinary financial services professional with expertise in legal advisory, financial planning, regulatory compliance, market conduct, and dispute resolution. She holds an LLB, a Postgraduate Diploma in Financial Planning, is a Certified Financial Planner (CFP®), and is pursuing a Postgraduate Diploma in Risk Management.

She currently serves as a Senior Adjudicator at the Office of the FAIS Ombud, where she leads adjudication teams, provides technical oversight of complaints involving financial advice and intermediary services, and engages with financial services providers on regulatory requirements and market conduct expectations.

Her experience provides a broad understanding of the financial services value chain, with a focus on financial advice governance, market conduct, and consumer protection



Ms Roseline (Rose) Nkabinde

Financial Services Sector Research Consultant; Topline Research Solutions

Rose Nkabinde is a Consumer and Social Research Consultant with Topline Research Solutions (TRS) and CEO of Financial Journey (Pty) Ltd, with over 20 years of research and financial wellness experience. For over 15 years, she has worked with TRS on large-scale qualitative and quantitative studies locally and internationally, spanning policy and regulation, public sector, FMCG, financial services, pharmaceuticals, health, technology, telecommunications and NGOs. Drawing on a background in Industrial and Organisational Psychology, she combines insight into human behaviour with research rigour. At Financial Journey, she helps organisations build meaningful personal finance support into their employee wellbeing programmes.



Mr Patson Gasura

Chief Executive Officer; Topline Research Solutions

Patson Gasura is the Founding CEO of Topline Research Solutions (TRS), established in South Africa in 2007 and Zimbabwe in 2009. A seasoned Pan-African research professional, he has led research assignments across 24 African countries, providing insights to inform business strategy, customer experience and organisational performance. A Southern African Marketing Research Association (SAMRA)-accredited researcher, Patson holds an MSc in Strategic Management, a BSc Honours in Agricultural Economics and an Advanced Certificate in Company Direction (ACCD). He serves on three corporate boards and is pursuing a PhD. His professional interests lie at the intersection of market intelligence, strategic leadership and corporate governance, with a strong commitment to translating research insights into sustainable organisational growth.

SPEAKER BIOGRAPHIES continued



Ms Avitha Nofal

Executive: Regulation, Oversight and Consumer Awareness; Ombud Council

Avitha Nofal is currently the Executive: Regulation, Oversight and Consumer Awareness at the Ombud Council, contributing to the Council's mandate to regulate and oversee South Africa's financial sector ombud system. Her work includes the supervision and monitoring of ombud schemes, analysing complaints trends, identifying emerging conduct risks and systemic issues and strengthening governance and dispute resolution frameworks. She also leads initiatives to promote consumer awareness of access to effective, independent dispute resolution, contributing to greater consumer confidence, fairer financial outcomes and financial inclusion.



Ms Seipati Nekhondela

Director: Financial Sector Development; National Treasury

Ms Seipati Nekhondela is Director: Financial Sector Development in the Tax and Financial Sector Policy Division at National Treasury. Her areas of responsibility include consumer financial education, fintech, national payment system, and retail credit.

Prior to joining National Treasury, Ms Nekhondela held various roles at the South African Reserve Bank, including in the National Payment System Department and the then Bank Supervision Department.

She holds a Masters of Finance (Financial Sector Management), from the School of Oriental and African Studies, University of London, a Bachelor of Commerce Honours from the University of South Africa, and a Bachelor of Commerce from the University of North-West.



Ms Louisa Basitere

Senior Specialist: Policy Development; Financial Sector Conduct Authority

Louisa Basitere is a Senior Specialist in the Policy Support Department at the Financial Sector Conduct Authority (FSCA), within the Regulatory Policy Division. She specialises in policy development, financial inclusion, consumer protection, and market conduct regulation, contributing to regulatory and supervisory frameworks that promote fair consumer outcomes and a resilient, inclusive financial sector.

With more than 18 years of experience across financial regulation, research, and academia, Louisa holds postgraduate qualifications in Economics and Business Leadership. She is passionate about advancing financial inclusion and fostering consumer trust and confidence in South Africa's financial sector.

SPEAKER BIOGRAPHIES continued



Mr Brendan Pearce

Chief Executive Officer; Finmark Trust

As CEO of FinMark Trust, Brendan oversees the organisation's strategic direction and operations. His extensive experience includes advising the Managing Director of the Land and Agricultural Bank of South Africa, serving as CEO of MerSETA and LGSETA, and leading Umhlaba Development Services. He has also worked at Vodacom as Executive Head of international legal and regulatory affairs.

Brendan is an advocate of the High Court in South Africa and holds a master's in banking law from the University of South Africa, as well as certificates in payment systems and digital payments. He currently serves as the Chair of the FSCA Consumer Advisory Panel, which focuses on shaping consumer protection policies within the sector.



Mr Liaquat Soobrathi

Ombudsman; Consumer Goods and Services Ombud

Mr. Liaquat ("Lee") Soobrathi was appointed as the Consumer Goods and Services Ombudsman on 1 July 2023. He is an admitted attorney, conveyancer, accredited mediator, and corporate governance practitioner with extensive expertise in consumer protection, alternative dispute resolution and regulatory compliance.

Prior to joining the CGSO, Lee spent 13 years at the Office of the Credit Ombud, where he served as Senior Legal Advisor before being appointed Head of Complaints and Dispute Resolution. During this time, he developed significant expertise in consumer law, complaint resolution, ombud practice, and regulatory governance.

Lee holds an LLB from the University of KwaZulu-Natal (2008), a Postgraduate Diploma in Compliance Management (2015), and a Master of Laws (LLM) from the University of Johannesburg (2018). He is an accredited mediator with Conflict Dynamics (South Africa) and the Centre for Effective Dispute Resolution (CEDR, United Kingdom), a member of the Institute of Directors South Africa (IoDSA) and the International Ombudsman Association (IOA). He also served as a Judge at the International Mediation Competition hosted by the International Chamber of Commerce (ICC) in Paris, France in February 2026.

Lee is recognised for his commitment to advancing fair, accessible and effective dispute resolution, promoting sound corporate governance, and strengthening consumer confidence through principled ombud practice.



Ms Wendy Knowler

Consumer Journalist

Wendy Knowler has been one of South Africa's best-known consumer journalists for close to three decades. She writes for News24 and broadcasts on 702, CapeTalk and East Coast Radio. Banking and insurance complaints make up a significant share of the cases she investigates and shares on her platforms. She served on the board of the then Ombudsman for Short-Term Insurance from 2010 to 2015, and on the board of the Ombudsman for Banking Services from 2019 until its incorporation into the National Financial Ombud in 2024. She now serves on the board of the Southern African Fraud Prevention Service and on the FSCA's Consumer Advisory Panel. Last month Rhodes University awarded her an honorary Doctor of Laws.

SPEAKER BIOGRAPHIES continued



Ms Edite Teixeira-Mckinon

Lead Ombud: Non-Life Insurance Division; National Financial Ombud

Edite is the Lead Ombud of the Non-life Insurance Division of the NFO. Prior to the establishment of the NFO in March 2024, Edite served as the Chief Executive Officer (CEO) of the former Ombudsman for Short-Term Insurance (OSTI).

She was initially appointed by OSTI as an Assistant Ombudsman, became its first Senior Assistant Ombudsman, was then made General Manager before being appointed, by the OSTI Board, Deputy Ombudsman and then CEO.

Edite is an admitted attorney and, prior to joining OSTI, served just over 10 years, in various capacities, in the short-term/non-life insurance industry.



Ms Christine Hougaard

Technical Director; Cenfri

Christine is a technical director at Cenfri, based in South Africa. She has 22 years' applied research and policy experience. Her career has spanned financial inclusion and financial regulation studies and diagnostics across a range of countries, accompanying regulators in their journey to support market development and innovation, and helping to implement multi-stakeholder collaboration roadmaps. She has worked on a range of topics, from target market segmentation, women MSME resilience, sustainable finance, financial literacy, and on evolving financial inclusion measurement approaches to understand underlying drivers of usage and outcomes for consumers' financial needs. Christine leads Cenfri's portfolio on financial consumer protection where she's worked with policymakers and other stakeholders at the national, regional and global levels to support the implementation of financial consumer protection frameworks that put outcomes for consumers centre stage.



Ms Danielle Lawrence

Chief Operating Officer; Fintech Association of South Africa

Danielle Lawrence is a fintech and payments professional whose work brings together industry collaboration, skills development and the advancement of women in financial services. Through her involvement with FINASA, TITC and Africa Women in Fintech and Payments, she contributes to conversations and initiatives shaping Africa's evolving financial ecosystem.

As Co-Chair of the Payments Academy, Danielle helps connect industry knowledge with learning, supporting the development of people working across the payments landscape. Her work reflects an interest in making complex industry topics accessible and creating opportunities for professionals to learn, contribute and grow.

Danielle brings a collaborative approach to her engagements, connecting people and perspectives across fintech and payments. She champions the value of stronger professional networks, shared knowledge and meaningful participation by women in the sector. Across her affiliations, her focus is on building connections that support a more informed, inclusive and capable financial services community across the African continent.

SPEAKER BIOGRAPHIES continued



Ms Boikhutso Moahlodi

Deputy Director: Market Conduct; National Treasury

Boikhutso Moahlodi is Deputy Director: Market Conduct at National Treasury, where she works on financial sector policy reform. She has played a pivotal role in reforming the financial sector ombud system and operationalising the Ombud Council, on whose Board she represents National Treasury. Earlier in her career, she worked in actuarial, audit analytics and financial risk roles in the private sector.

Boikhutso holds a BSc in Actuarial and Financial Mathematics and a BCom Honours in Economics from the University of Pretoria, and a Postgraduate Diploma in Risk Management from UNISA. She is completing an MBA at Wits Business School.



Ms Retha Stander

Senior Legislation Specialist in the Office of General Counsel; Financial Sector Conduct Authority

Retha Stander is a Senior Legislation Specialist in the Office of General Counsel at the Financial Sector Conduct Authority (FSCA). Retha has also been seconded on a part-time basis to the Legal Services Department of the National Treasury, where she is responsible for, amongst other matters, supporting the finalisation of the Conduct of Financial Institutions (CoFI) Bill.

She has served in various capacities at the FSCA and its predecessor, the Financial Services Board (FSB), since 1998. Prior to joining the regulator, she worked as a public prosecutor and state advocate in the then Attorney-General's Office and the Office for Serious Economic Offences.

Retha holds a Master of Laws (LLM) degree and is an admitted advocate.



Ms Samke Mhlongo

Conference Programme Director

Samke Mhlongo is a strategist, bestselling author and global speaker who has been trusted to lead conversations across 12 countries, including on the sidelines of the UN General Assembly and the IMF/World Bank Spring Meetings. She is the founder of The Next Chapter Global, a personal brand strategy and management firm for senior professional leaders.

Her professional experience includes a career in private banking at Investec Private Bank and an appointment to the Mintek Board by the Minister of Minerals and Energy.

A member of Semafor's inaugural World Economy Principals cohort and a Brand SA Ambassador, she holds an MBA from Wits and an Accounting degree from UCT.

SPEAKER BIOGRAPHIES continued



Ms Reana Steyn

Head Ombud & CEO Shared Services; National Financial Ombud

Reana Steyn is an admitted attorney who was appointed as the Ombud & CEO on the 1st of April 2024 to the National Financial Ombud Scheme. Previously, she held the role as the first female Ombud of the Banking Services Ombudsman of SA since 2017. The Ombuds for Banking Services, Credit Services, Short and Long Term were successfully amalgamated under the newly formed National Financial Ombud Scheme.

Reana Steyn has extensive experience with Banking Ombud, Credit Ombud, and a leading Insurer. A qualified attorney by profession, coupled with innate leadership abilities and passion for coaching staff in former roles, has equipped Reana with a unique set of skills, an enquiring and solutions-driven mindset. As a seasoned Ombud with an impeccable track record and extensive experience in investigations and dispute resolution has given credence to Reana's appointment as Head of the new Ombud Scheme in South Africa. Previously held roles as the Deputy Credit Ombud, Senior Manager in the Regulatory & Governance Services Division at KPMG, and a Legal Advisor at a leading Insurer.



Adv Lebogang Mogashoa

Pension Funds Adjudicator; Office of the Pension Funds Adjudicator

Mr Lebogang Mogashoa was appointed the Pension Funds Adjudicator, effective 08 December 2025. He is a seasoned retirement funds and governance executive with extensive experience in pension fund regulation, governance, alternative dispute resolution, and commercial law.

An admitted Advocate of the High Court of South Africa, he brings more than 17 years of extensive experience in pension funds law, governance, management, and fund administration. Mr Mogashoa holds an LLB from the University of Limpopo, a Postgraduate Diploma in Law with specialisation in Commercial and Business Law, a Master of Management in Governance and Management from the University of the Witwatersrand, and an LLM in Mercantile Law (cum laude) from the University of Pretoria. His academic background is further complemented by an Executive Development Programme obtained from the University of Stellenbosch.

Prior to his appointment as Pension Funds Adjudicator, Mr Mogashoa served as Deputy Principal Executive Officer and Company Secretary of the Eskom Pension and Provident Fund, where he led the corporate governance function and supported the Principal Officer in executing statutory responsibilities.

Mr Mogashoa has held senior roles at the Office of the Pension Funds Adjudicator, progressing from Legal Intern to Senior Assistant Adjudicator, and authored several landmark determinations, some of which were upheld by the Supreme Court of Appeal. He has also served as Senior Corporate Legal Counsel at South African Tourism and as a member of the Management Committee of the South African Tourism Board Pension Fund under the Old Mutual Superfund.

SPEAKER BIOGRAPHIES continued



Adv John Simpson

Ombud; FAIS Ombud

For the first 10 years of his career, he served as a State Prosecutor in the Department of Justice, then as Magistrate, and finally as an admitted advocate in private practice. He served as Manager and then General Manager for the Ombudsman for Banking Services for 11 years. As a legal consultant, he provided advice and guidance to companies on the Consumer Protection Act and assisted the National Consumer Tribunal in the design and implementation of its case management systems. He was appointed as a full-time Member of the Tribunal in June 2013, adjudicating cases in terms of the National Credit Act and the Consumer Protection Act. After 9 years with the Tribunal, Adv. Simpson was appointed as the Ombud for Financial Services Providers from 1 November 2022.

Qualifications: BJuris and LLB (Unisa).



Mr Paul Hartzenberg

Head: Group Compliance Governance & Assurance; JSE Ombud Scheme

Paul is an admitted Advocate of the High Court of South Africa and presently the Head of JSE Group Compliance at the JSE Limited, where Paul has worked for 13 years. Paul has worked in financial services for almost 20 years.



Mr Adam Horowitz

Ombud Council Board Member

Mr. Horowitz, now retired, served as the CEO and board member of Julius Baer International UK Ltd, from 2013 to 2016. Prior to retiring, he was the Head of Wealth Management (UK, Ireland and Israel) for the Bank of America Merrill Lynch in London from 2010 until 2013. He has extensive board experience of international Financial Services Companies, including Merrill Lynch South Africa. His experience with international banks has seen him leading strategic initiatives to restructure and merge complex entities.

He is currently serving as a board member in the Ombud Council Board, and he is also Chairman of GBM Securities UK and GBM Asset Management Japan.

ABOUT THE CONFERENCE

Shaping the Future of the Financial Ombud System

The Ombud Council, established in terms of the Financial Sector Regulation Act, 2017, is mandated to assist in ensuring that financial customers have access to and can use affordable, effective, independent and fair alternative dispute resolution processes when they have complaints about financial institutions.

Financial customers have the right to fair treatment by financial institutions. Where a customer feels unfairly treated, they should first raise their complaint directly with the institution concerned. If the matter remains unresolved, they have the right to access and use the financial ombud system for independent and impartial redress.

The Ombud Council oversees and coordinates the financial ombud system, working with financial sector regulators, ombud schemes and other key stakeholders to strengthen the system, promote public awareness and improve access to effective dispute resolution. Its vision is to ensure that a known, trusted and easily accessible financial ombud system exists for all.

The Ombud Council Stakeholder Conference 2026 brings together regulators, ombuds, industry leaders, financial institutions, consumer representatives, policymakers and other key stakeholders for an important conversation about the progress, challenges and opportunities shaping South Africa's financial ombud system.

CONFERENCE THEME

"Tracking progress to a simpler, stronger financial sector ombud system"

Under the theme Tracking Progress to a Simpler, Stronger Financial Sector Ombud System, the conference provides a platform to share perspectives, reflect on developments and identify opportunities to strengthen access to fair, independent and effective dispute resolution.

Through expert presentations, panel discussions and stakeholder engagements, participants will explore complaint trends, consumer experiences, digital innovation and artificial intelligence in dispute resolution, financial inclusion and the future direction of ombud reform in South Africa.

The Organisations Within the Financial Ombud System

The Ombud Council oversees four ombud schemes, comprising two statutory schemes and two recognised industry schemes:

STATUTORY OMBUD SCHEMES

Office of the Pension Funds Adjudicator (OPFA): Resolves pension fund-related disputes about fund administration, investment and rule interpretation. Eligible complainants include members, beneficiaries, employers, spouses, fund boards and others with an interest.

Ombud for Financial Services Providers (FAIS Ombud): Deals with complaints about bad financial advice, mis-selling and intermediary services related to various financial products, including insurance, investments and crypto assets. The FAIS Ombud also has backup jurisdiction for complaints that other schemes do not cover.

RECOGNISED INDUSTRY OMBUD SCHEMES

National Financial Ombud Scheme (NFO): Deals with complaints relating to banking, credit, life insurance and non-life insurance. The NFO is a recognised industry scheme established and recognised by the Ombud Council on 1 March 2024 through the amalgamation of four previously recognised industry ombud schemes: the Credit Ombud, Ombudsman for Banking Services, Ombud for Long-Term Insurance Ombud and the Ombud for Short-Term Insurance.

JSE Ombud: Assists authorised JSE users and their clients with complaints under the JSE Market Rules.

Each organisation plays a distinct role in providing financial customers with access to independent dispute resolution within its area of responsibility.

A Simpler, Stronger Financial Ombud System

The Ombud Council will continue working with the ombud schemes and relevant stakeholders to build on the findings of the consumer awareness baseline study, track progress and address the gaps identified. Through continued collaboration, evidence-based interventions and collective commitment, the shared ambition is a simpler, stronger financial ombud system that is accessible, effective and trusted by financial customers.

Ombud Council

Ensuring an accessible and trusted financial sector ombud system

www.ombudcouncil.org.za