

---

# STATES OF JERSEY



## OFFICE OF THE FINANCIAL SERVICES OMBUDSMAN: INTENDED RE- APPOINTMENT OF CHAIR

---

**Presented to the States on 10th December 2025  
by the Minister for Sustainable Economic Development**

---

**STATES GREFFE**

## REPORT

### Summary

The Office of the Financial Services Ombudsman (OFSO) provides an independent dispute resolution service for unresolved complaints involving financial services.

In accordance with Article 2 of Schedule 1 of the Financial Services Ombudsman (Jersey) Law 2014 (the “Law”), the Minister for Sustainable Economic Development (the “Minister”) may re-appoint a serving Chairman

Under the same article of that Law, the Minister is required to notify the States of the intended appointment at least 2 weeks before the appointment is made.

In accordance with these provisions, the Minister directed that the States be notified of the intended re-appointment of Mr Antony Townsend as Chair of OSFO for a further term of three years, to commence on 31st of January 2026 and to expire of 30th January 2029.

### Background

The Channel Islands Ombudsman (CIFO) comprises the OFSO in Jersey and in the Bailiwick of Guernsey. They operate as CIFO under an arrangement entered into by the Minister with the States of Guernsey under Article 6(1) of the Law.

CIFO’s operation is overseen by the OFSO boards, appointed jointly by the Minister and the Guernsey Committee for Economic Development. CIFO acts as one entity, effectively with a single combined Board empowered through legislation in both Jersey and Guernsey.

Appointments of the OFSO Chair may be made by re-appointment of serving Chair, previously seeking the views of the Appointments Commission established by Article 17 of the Employment of States of Jersey Employees (Jersey) Law 2005 on the appointment and prior notification to the States of the intended appointment at least 2 weeks before the appointment is made.

Pursuant to paragraph (1) of Schedule of the Law, the Minister has received a letter from OFSO’s Principal Ombudsman proposing for the re-appointment of the existing Chair. The nominated candidate to be appointed effective from 31 January 2026 is Mr Antony Townsend.

Members will recall that, following a competitive recruitment process, which was overseen by the Jersey Appointments Commission (the “Commission”), Mr Townsend was first appointed as Chair of OSFO in 2023 for a period of 3 years, commencing on 31 January of that year.

OFSO has provided the necessary authority for criminal checks to be undertaken by CIFO for this existing Chair even though if there are not additional requirements under the Law.

The Minister has approved the re-appointment of Antony Townsend as Chair of OFSO with a 3-year term to commence 31st January 2026 and expire 30th January 2029. The re-appointment has been put forward (and ultimately approved) to the Appointments Commission, for their views, as required by the Law.

### **Recommendation of Mr Antony Townsend**

Members will recall Mr Townsend's current roles include Chair of the Determinations Panel of the UK Pension Regulator (TPR), and Chair of Entrust (the regulator of the Landfill Communities Fund in England and Northern Ireland). Mr Townsend previously served as the UK's Financial Regulators Complaints Commissioner, as a Director of the Ombudsman Association, Chair of the UK and Ireland Regulatory Board of the Royal Institute of Chartered Surveyors, and Chair of the Regulation Board of the Association of Chartered Certified Accountants, Deputy Chair of the UK Professional Standards Authority for Health and Social Care. Mr Townsend is also a former Chief Executive of the Solicitors Regulation Authority and General Dental Council in the UK. In the first part of his career, he was a policy civil servant in the UK Home Office working primarily on criminal justice issues.

### **Balance of the Board**

Naturally, there will be no change to the balance of the Board of OSFO as a result of Ms Townsend's intended re-appointment. The current Board consists of four members as follows:

- one Jersey resident (Ms. Jennifer Cargneie);
- one Guernsey resident (Mr. Rob Giraud who currently also acts as vice-chair);  
and
- two off-Island residents one of them who acts as Chair.

### **Resource implications**

There are no financial or staffing implications for the States of Jersey arising from the appointment.