

# Financial Services Consumer Panel

## Vacancies for Panel Members

An exciting opportunity has arisen for high performing individuals with expertise in financial services and consumer policy to join the Financial Services Consumer Panel (the Panel).

The Panel is established under statute and is independent of the Financial Conduct Authority (FCA). It represents the interests of consumers of financial services (including small business consumers) to the FCA. Its vision is for financial services markets to work well for consumers. Its role is to ensure that the consumer interest is considered as part of the FCA's policy development and implementation.

### The role of the Panel

Panel members offer constructive advice and challenge to help the FCA to deliver its strategic and operational objectives throughout the policy cycle. They engage with the FCA at all levels, including the Chair, CEO and Executive Committee, to help shape the regulator's policies, rules and responses to live issues that impact financial services consumers. The Panel is supported by a Secretariat based within the FCA.

Membership of the Panel is made by individual appointment. Panel members do not represent any one organisation or business.

Further details about the Panel's work and its current membership can be found on the Panel's website.

## The roles

The FCA is looking to appoint three new members to replace outgoing Panel members.

Successful individuals will likely have significant experience or expertise in the following areas:

- Digital assets, including crypto assets
- Retail banking
- Investments

The roles require an affinity with the interests and concerns of consumers from across all socio-economic and demographic backgrounds and small businesses, and the ability to analyse new initiatives and policy across the breadth of the FCA's activities from the consumer perspective.

Successful candidates will be able to demonstrate expertise or experience in one or more of the areas noted above.

In addition, they should be able to demonstrate:

- A strong interest in, or track record of representing the interests of consumers from across society, especially those with vulnerable characteristics
- Demonstrable experience of policy development in financial services, with a track record of providing advice or constructive challenge to senior officials
- A sound understanding of the FCA's role and objectives and the impact of FCA policy and regulation on financial services and, by extension, on consumers, and the ability to quickly grasp a wide range of complex financial issues.
- Self-motivated and able to independently manage and prioritise their workload and time effectively
- Strong analytical and drafting skills and the ability to engage, collaborate and communicate effectively with FCA and other stakeholders at all levels, including at Board and Executive Committee level
- A commitment to diversity and inclusion and to reflecting the diversity of consumers' lives.
- The ability to act in an independent advisory capacity and to respect the confidential nature of discussions.

We would also welcome candidates from the devolved nations with an understanding of how these devolved powers impact policies, public services and consumers.

Members are expected to attend twice-monthly formal Panel meetings (normally held on the first and third Wednesdays of each month, except in August) and other ad hoc meetings to discuss specific issues. Meetings include in-person meetings at the FCA's offices in Stratford and on-line. Members should maintain expertise in a particular subject area, develop relevant networks and be accountable for leading on consultation responses and discussions on issues relating to that area, representing the Panel within the FCA and contributing to projects and the Panel's forward agenda.

Appointments are made by the FCA Board, usually for a term of three years. Successful candidates should expect to commit to no fewer than 35 days per annum and will be eligible for a fee of £15,000 per annum<sup>1</sup>.

## Additional Information

All applicants are required to demonstrate that they do not have other interests likely to conflict with their responsibilities as an appointment by the FCA. Any potential conflict of interest should be declared as early as possible in the selection process. As such, these positions are not suitable for those who are currently employed in FCA regulated firms, the financial regulatory family<sup>2</sup> or consumer lobbying organisations.

All Panel members are expected to read and comply with the Panels' Conflict of Interests Policy and declare to the Panel Secretariat any interests/relationships that may give rise to any actual or potential conflicts of interest. With this in mind, candidates are reminded of the Seven Principles of Public Life: selflessness, objectivity, integrity, accountability, openness, honesty and leadership (more information can be found [here](#)).

## The FCA Values & Diversity

The FCA's ambition is to create a diverse and inclusive workplace that reflects the society we serve, helping us to be a better regulator. We serve the public and our decisions directly affect the wellbeing of people, businesses and the UK economy. So, our values matter. They represent the culture we aspire to every day, guiding our judgements, building trust and helping us to be 'At our best'.

As a forward-facing organisation which is continually working to drive improvements for everyone who uses financial services, the FCA is looking for people who share our openness and determination. In addition to gender diversity, the FCA's commitment to diversity and inclusion has a broader range which includes disability, ethnicity, LGBT and gender identity through to mental health and social mobility issues. Further details on the FCA's diversity and inclusion targets can be found [here](#).

The Panel is equally keen to achieve a more diverse and inclusive membership.

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<sup>1</sup> The FCA's ability to remunerate statutory panel members is constrained by clause 44 of the FSMB; however, we expect regulations under section 1MA of FSMA (as inserted by clause 44 of the Bill) to permit us to pay Consumer Panel Members the annual fee.

<sup>2</sup>The Financial Ombudsman Service, the Financial Conduct Authority (FCA), the Financial Services Compensation Scheme (FSCS), The Pensions Regulator (TPR) and the Money and Pensions Service (MaPS).

## How to apply

To apply for one of the vacancies please forward a CV and a covering letter which sets out the vacancy/vacancies you are applying for, your interest in the role and encapsulates the aspects of your experience relevant to the required criteria, to [Enquiries@fs-cp.org.uk](mailto:Enquiries@fs-cp.org.uk).

The closing date for applications is 23<sup>rd</sup> September 2025.

Following receipt of your application you will receive an email inviting you to complete a Diversity Monitoring Form. This will assist the FCA in monitoring selection decisions to assess whether equality of opportunity is being achieved. Any information collated from the Diversity Monitoring Forms will not be used as part of the selection process and will be treated as strictly confidential.

We expect to commence interviews for shortlisted candidates in October 2025, with appointments commencing from November 2025 onwards.

If you would like to discuss any of the roles further, please contact the Panel Secretariat at [Enquiries@fs-cp.org.uk](mailto:Enquiries@fs-cp.org.uk).

The FCA processes your personal data in line with UK GDPR, DPA 2018 and the Equality Act 2010. For further information, please read our [privacy notice](#) available [here](#).