

Report of The Independent Football Ombudsman 2024/2025



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Professor Derek Fraser

This report covers the period of 1/07/2024 to 30/06/2025 inclusively.



Approved by government under the Alternative Dispute Resolution for Consumer Disputes (Competent Authorities and Information) Regulations 2015

A message from Kevin Grix, Chief Ombudsman

I am delighted to introduce the Independent Football Ombudsman (IFO) Annual Report for 2024/25.

The IFO continues to play a crucial role in ensuring fair treatment for Supporters within the football landscape. This year's report contains a wealth of data and case studies which highlight the issues raised with us and the lessons that can be drawn from them. These insights are not only valuable in resolving individual complaints, but also in shaping better practice across the game.

A particular feature of 2024/25 has been the success of our Conciliatory approach. While our decisions are not binding, compliance on our case work has reached 100%. This remarkable outcome reflects the trust that both clubs and Supporters place in the IFO and underlines the value of constructive resolution over compulsion.

Football fans show extraordinary commitment - financially, emotionally and in the time they dedicate to following their teams. That commitment deserves a safety net when things go wrong. The IFO provides exactly that: a trusted and independent body which ensures that the voice of the Supporter is heard and that those under our jurisdiction are encouraged to act fairly and proportionately.

The football authorities have also demonstrated their confidence in the IFO by extending our jurisdiction. In the years ahead, we will handle complaints relating not only to the professional men's game, but also to women's football, areas of grassroots football and any issues arising under the new Code of Conduct for Gambling Related Agreements. This expansion is both a responsibility and a privilege. It reflects the trust placed in us to provide the same independent, fair and balanced service across more of the game.

I would like once again to thank the Premier League, the Football Association and the English Football League for their continued support of our work, as well as our colleagues at the Football Supporters' Association and Level Playing Field, who continue to provide their insight and assistance generously. I also thank the Clubs who have engaged with us in good faith and with professionalism throughout the year.

Finally, I pay tribute to my excellent colleagues Judith, Sarah and Tom, whose commitment and expertise enable the IFO to deliver its work to the high standard that Supporters deserve.



Kevin Grix
Chief Ombudsman

About us

We are an independent, not-for-profit organisation approved by the Chartered Trading Standards Institute and validated as a Complaint Handler Member of the Ombudsman Association.

What is the Independent Football Ombudsman (IFO)?

In July 2008, the IFO was created by the English Football Authorities (the Football Association, the Premier League and the English Football League) with the agreement of government.

The IFO acts as a check and balance and is the final stage within football's complaints procedure. It is the successor body to the Independent Football Commission (IFC), which operated from 2002 to 2008 as an integral part of football's self-regulatory system. In February 2016, the IFO was officially recognised as an approved Alternative Dispute Resolution (ADR) Body under the 2015 Consumer ADR Regulations.

What do we do?

The Independent Football Ombudsman (IFO) was established to consider and adjudicate complaints that could not be resolved by Football Clubs or the Football Authorities. Where a football body has fully addressed a complaint, the IFO may review whether the correct procedures were observed and whether the matter was handled fairly. In such circumstances, the IFO does not substitute its own judgment or provide an alternative ruling but instead undertakes an examination of process to ensure that the complaint was managed appropriately.

The IFO will only accept a complaint once the relevant provider of goods or services has been afforded the opportunity to resolve the matter. Its remit does not extend to incidents occurring on the field of play, refereeing decisions, grassroots football, or County Football Associations - except where procedural handling falls within scope. Otherwise, its coverage is limited to the 92 English League Clubs and to the competitions arranged under the umbrella of the three Football Authorities.

Since the publication of the previous Annual Review, the remit of the IFO has been extended to encompass the Womens Super League (WSL) and Womens Championship (WC). Additionally, the IFO has been vested with responsibility for the oversight and enforcement of the Code of Conduct relating to Gambling-Related Agreements in Football.

The IFO produces an Annual Report for submission to the Minister for Sport and the Football Authorities. This report is also made publicly available in the interests of transparency and accountability.

Who are we?

The IFO is comprised of a Chief Ombudsman and a Deputy Ombudsman, both of whom are classified as ADR Officials under The Alternative Dispute Resolution for Consumer Disputes (Competent Authorities and Information) Regulations 2015. They are assisted from time-to-time by the members of an Advisory Panel.

Our numbers



Complaints presented for consideration

341



Cases opened

168



Cases investigated and closed

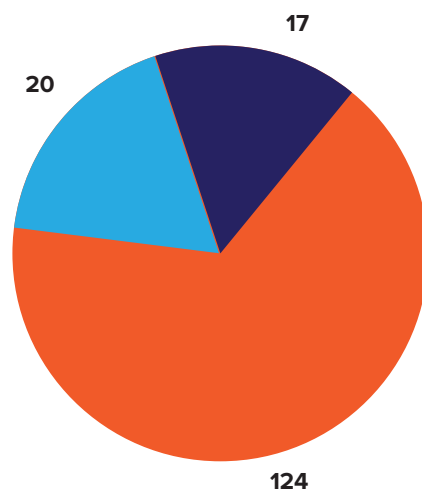
161

From 01 July 2024 to 30 June 2025, the IFO received 341 complaints from individuals with cases for consideration. Of these, 168 were accepted for full investigation, the other 173 were dismissed after preliminary assessment deemed them outside of the scope of the IFO. For the same period, the IFO received 740 enquiries of which 399 were concerning matters that are outside of the IFO's scope. Out of the cases opened for the reported period, two proceeded to Adjudication.

The most common out-of-scope topics involved grassroots football that did not relate to the way processes were managed, and referee performance/VAR. Other enquiries included player behaviour, on-field matters, Club governance and fixture changes.

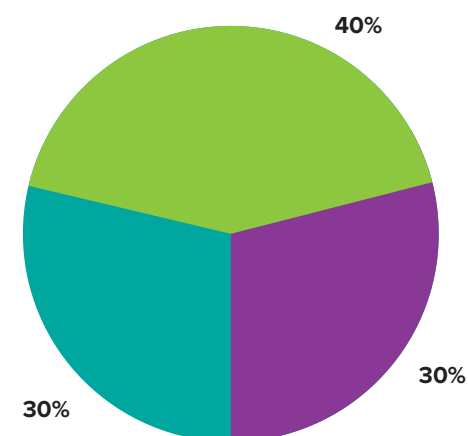
Cases that the IFO investigated and closed

- Premier League Clubs
- The Football Association
- English Football League Clubs



Case category

- Sanctions
- Ticketing / Membership
- Other



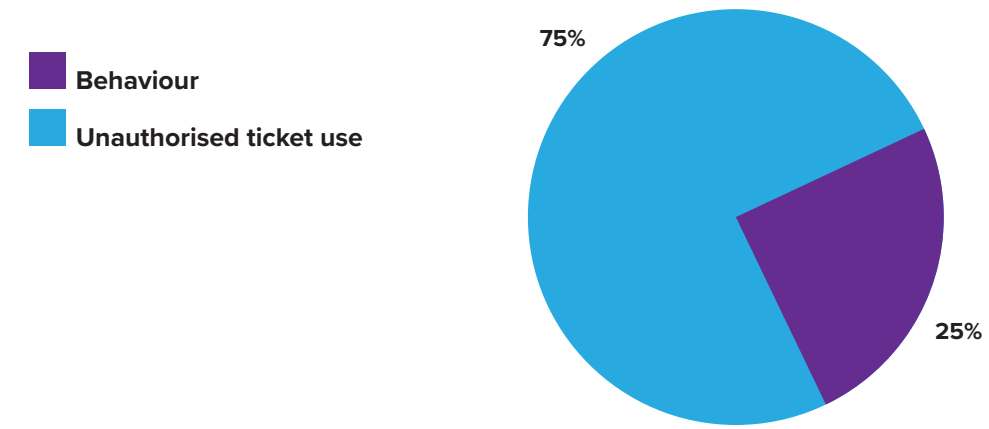
Other - Cases that fell under the 'other' category comprised of:

Hospitality issues - Cases about the provision of a hospitality service, or issue encountered within hospitality;

Matchday cases - Incidents in the crowd involving stewards, cases about stadium facilities, Club merchandise; or

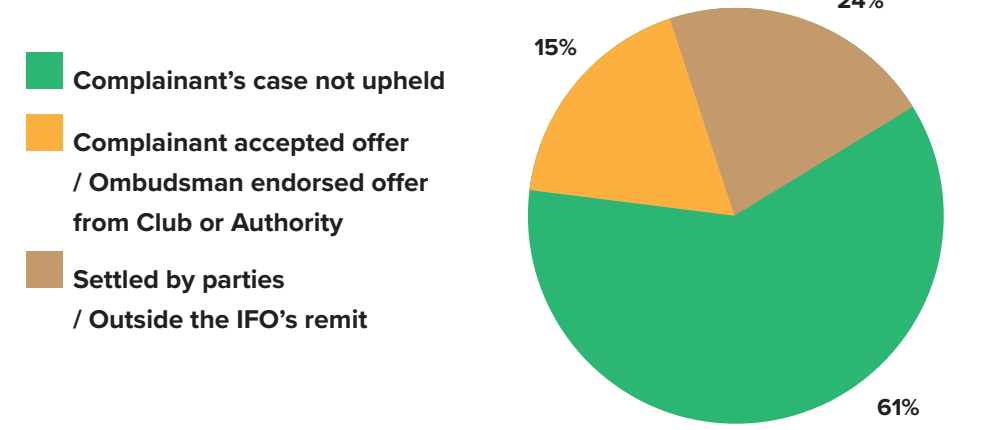
Grassroots Discipline Complaints - Complaints relating to the handling of the FA's process.

Sanctions

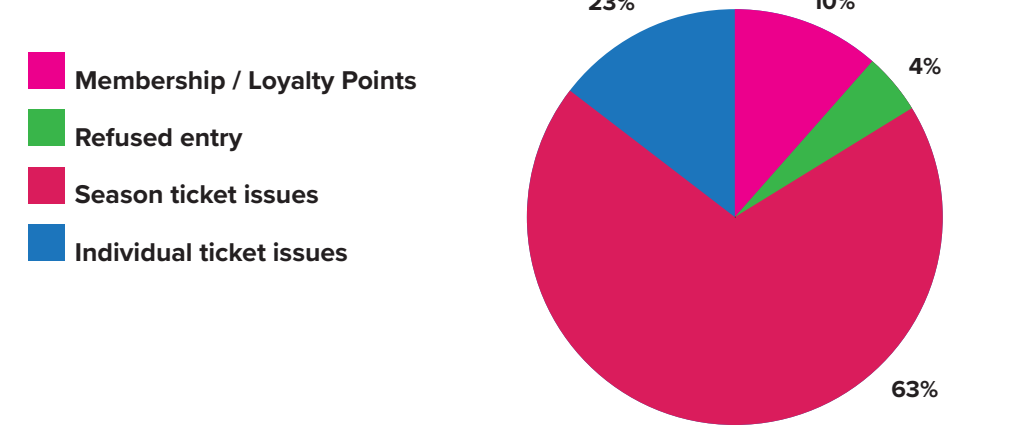


Most of the cases that fell within this category involved Supporters who received Club bans, preventing them from attending matches for a period due to behaviour or due to unauthorised ticket use. The IFO's function is to check that due process was followed, and, where necessary, check that the process is a reasonable one.

Case outcome



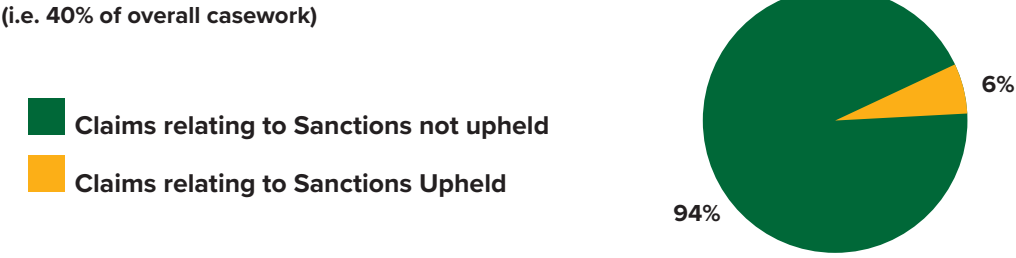
Ticketing/Membership



Cases that fell under this category predominantly concerned the application of policy regarding:

- Membership/loyalty points** - Membership policy, sale of membership, problems purchasing tickets with a membership;
- Season ticket issues** - Purchasing/renewal problems; or
- Individual ticket issues** - Purchasing, ticket refunds and retailing, suitability of tickets.

Appeals relating to sanctions



Cases relating to ticketing/membership



Investigations and Adjudications

A two and a half year Ban at Wrexham

The Complaint

A Supporter was banned by the Club following an alleged incident on 25 November 2023 involving refusal to follow safety instructions and assault of a steward. The ban, issued in a letter dated 08 December 2023, prohibited attendance at all home and away matches, stadium events, and priority bookings until May 2026.

The Supporter claims they were unaware of the ban until removed from the stadium on 16 December while attending as a carer for their son. They received the official notice by post on 19 December and argue that the Club should have notified them earlier by email.

The Supporter had already purchased tickets for two away fixtures and requested a refund, which the Club refused, stating the ban applied. The Supporter appealed the sanction, but the Club upheld it.

They deny assaulting a steward, dispute the fairness of the process, and argue that the Club did not follow proper sanctioning guidance or provide an impartial hearing. They sought an independent review, the lifting of the away match ban, and refunds for the two away tickets (£52 total).

The Club's Response

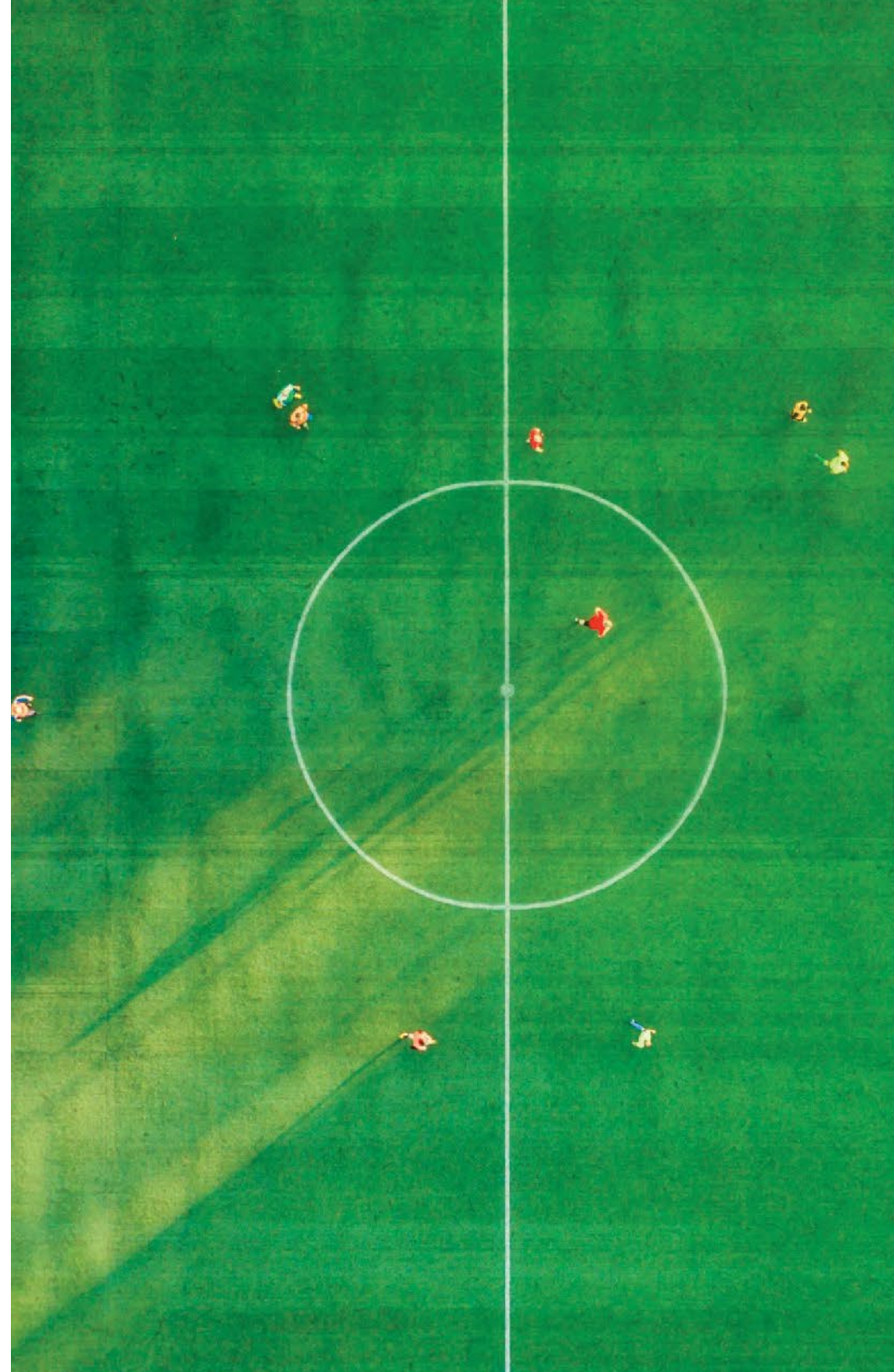
The IFO found that the Club's decision was based on CCTV evidence, steward statements, and incident records, which were broadly consistent with the Club's position. While recommending that the Club retain CCTV evidence for transparency in future cases, the IFO noted that the Supporter Charter clearly allows bans for anti-social behaviour. After reviewing all evidence, the IFO concluded that the Supporter breached Ground Regulations and that the Club followed the proper process. On balance, the IFO determined that the sanction was fair and within the Club's rights to impose.

The IFO's Findings

The IFO found no grounds to uphold the case in the Supporter's favour in respect of the application of the sanction for the reasons set out above.

Recommendations

The IFO recommended that the Club review and publish processes which are more objectively independent and transparent. The IFO encouraged the Club to re-evaluate the case in line with any revised process to consider a face-to-face meeting and the Supporters' mitigation, at the earliest opportunity.





A Three-year Ban at Brentford

The Complaint

The Claimant complained about the reduction of a third-party assailant's ban from three years to eight months, following an altercation involving the Claimant and their father at a match on 30 March 2024. They argued that the appeal was flawed because the Adjudicator was a Club director (and therefore not independent), the Club's policies were misapplied, and their father was denied the chance to provide input at the appeal.

As a resolution, the Claimant sought the reinstatement of the three-year ban, the Adjudicator's resignation if they continue in dual roles, and a written apology to their father.

The Club's Response

The Club explained that its Sanctions Panel initially classified the Assailant's actions as a "level 4" incident - violent behaviour, including assault - resulting in a three-year ban. On appeal, the case was passed to the Adjudicator, a solicitor and non-executive Club director, who reclassified the incident as "level 2" disorderly behaviour. The sanction was reduced to an eight-month ban (three months of which fell during the closed season) plus a two-year restriction on attending home matches against Manchester United. The Club maintained that the Acceptable Behaviour Policy was followed correctly throughout.

The IFO's Findings

The IFO found that the Club had broadly adhered to its Policy, and while the Claimant and their father were not invited to attend the appeal, there was no entitlement for them to do so. The IFO also noted that although the Adjudicator's dual role as a director was unusual, it represented a formal mechanism not widely found elsewhere and could be beneficial if developed into a panel system in future. The IFO concluded that the Club followed due process, the Claimant's views had been considered via written accounts, and the decision was reasonable.

Recommendations

The IFO acknowledged procedural shortcomings such as not informing the Claimant directly of the appeal outcome but found that the Club had adhered to its policies. While recognising the Claimant's dissatisfaction and calls for greater transparency, independence, and expertise in handling such cases, the IFO ultimately upheld the Club's process and made no recommendations.

Case studies & themes

After considering all the evidence, the IFO will respond in one of three ways, depending on the content and merits of the case.

- To inform the complainant that no further action is to be taken, either because the case has no merit or the provider has already responded reasonably.
- To send an extended letter summarising the complaint and the IFO investigation, together with any recommended action.
- To publish a full Adjudication where the nature of the complaint is complex and it merits a public airing of the concerns and issues raised. The Adjudication will be sent to the complainant and to the appropriate Football Authority or Club. Adjudication Reports are published in full on the IFO website (www.theifo.co.uk). A summary of the Adjudication will be included in the IFO's Annual Report and on the website of the relevant Authority.

A cross-section of cases that have been resolved without the requirement for an Adjudication can be found, below.

Large-scale ticket unauthorised ticket use

The Complaint

A Supporter received a lifetime ban from the Club for breaches of its terms and conditions. The Club found the Supporter to have forwarded tickets to accounts with fake information. The Supporter denied the allegation, stating that they had only sent tickets to friends and family.

The Claim

The Supporter was seeking reinstatement of account and match credits and a refund for the matches they were unable to attend.

The Response

The Club cited breaches of multiple terms and conditions, including misuse of tickets, supplying misleading information, use of automated software, and violations of ticket sale regulations.

What the IFO Did

- The IFO reviewed the evidence and found that the sanction and appeals process had been followed.
- The IFO felt that based on the balance of the evidence provided by both parties, the Club had not reached an unreasonable conclusion and was therefore entitled to issue the sanction.

Pitch Incursion and ticket compliance sanction

The Complaint

A Supporter received two sanctions from the Club: a one-year ban for a pitch incursion and a ten-match ban for an alleged breach of ticket compliance. The Supporter admitted to briefly entering the pitch to congratulate players and to transferring tickets for a match. They claimed they were unfairly targeted by a Club staff member, alleging discrimination.

The Claim

The Supporter sought the removal of both sanctions and raised concerns about discriminatory treatment.

The Response

In response to the IFO, the Club denied any unfair treatment or discrimination. It stated that both sanctions were applied following full investigations and in line with its published policies. The Club confirmed that the pitch incursion breached ground regulations and that the ticket transfer, regardless of sale, violated the Away Ticket Terms and Conditions.

What the IFO Did

- The IFO reviewed the Supporter's admissions, CCTV footage, and correspondence, finding that sanction and appeal panels were held for both incidents, and that due process was followed throughout.
- The IFO noted that allegations of discrimination fall outside its remit.

Season ticket waiting list

The Complaint

A Supporter raised concerns about their removal from the season ticket waiting list. They believed this had occurred unfairly and sought reinstatement of their original position.

The Claim

The Supporter requested to be reinstated to their previous position on the season ticket waiting list under their original membership number.

The Response

In response to the IFO the Club explained that in 2022, all members were contacted to confirm whether they wished to remain on the waiting list. Those who did not respond were removed, including the Supporter. As a gesture of goodwill, the Club agreed to reinstate the Supporter's previous position on the waiting list.

What the IFO Did

- The IFO reviewed the case and found the Club's response to be proportionate and reasonable.

Club Membership Ban

The Complaint

A Supporter's Disability Access Membership was banned after their ticket was transferred outside of the Club's approved process. The Supporter acknowledged passing their login details to an individual who sold the ticket on a third-party website, but felt the sanction was excessive given the circumstances.

The Claim

The Supporter sought reinstatement of their Disability Access Membership and clarification on the renewal process.

The Response

In response to the IFO, the Club confirmed that the ticket transfer breached its terms and conditions. However, taking into account the Supporter's explanation, the Club offered leniency: the membership would remain suspended until the end of the season, with the option to renew for the 2025/26 season subject to seat checks and ticket collection with ID. The Club stated that renewal is not automatic and must be arranged by contacting the Disability Access team after the final fixture.

What the IFO Did

- The IFO reviewed the case and considered the Club's offer to be reasonable in light of the breach and the Supporter's circumstances. The IFO advised the Supporter to contact the Club directly regarding the renewal process.

Steward interaction

The Complaint

A Supporter reported an aggressive interaction with a steward during a match. They felt the steward's behaviour was inappropriate and sought acknowledgment and action from the Club.

The Claim

The Supporter sought an apology and assurance that steps would be taken to improve steward conduct.

The Response

In response to the IFO, the Club confirmed that the complaint was acknowledged promptly and investigated. As a result, official action was taken and further steward training was implemented. The Club also committed to additional training on neurodiversity and customer service during pre-season and confirmed that a formal apology would be issued before the new season begins.

What the IFO Did

- The IFO reviewed the Club's response and was satisfied that the complaint was investigated and appropriate action taken.

Season ticket renewal

The Complaint

A Supporter's season ticket did not renew despite being subscribed to auto-renewal, and the funds were not taken from their account. They later found renewal emails in their junk folder and confirmed that sufficient funds were available in their account. The Supporter questioned why the Club did not use alternative methods to contact them and requested clarification and redress.

The Claim

The Supporter sought reinstatement of their season ticket or further assistance in securing a new one, given the circumstances surrounding the failed renewal.

The Response

In response to the IFO, the Club confirmed that renewal emails were sent, with multiple reminders before the deadline. The Club stated it does not receive reasons from banking systems for failed payments and explained that once the deadline passed, reinstatement was not possible. As a goodwill gesture, the Club placed the Supporter in a more favourable position on the season ticket waiting list and later offered to move them up to 100th in the queue.

What the IFO Did

- The IFO reviewed the email activity and correspondence. It found that the Club had taken reasonable steps to notify the Supporter ahead of the renewal deadline and that the initial email had been opened. The IFO concluded that the Club had acted in line with its policies and could not be compelled to take further action.



Away ticket transfer

The Complaint

A Supporter received a sanction from the Club after transferring an away match ticket to a friend during a period of rail disruption. The friend was stopped by police and had the ticket confiscated, though they ultimately attended the match. The Supporter was later informed that their loyalty points would be removed due to the ticket transfer.

The Claim

The Supporter sought reinstatement of the loyalty points removed by the Club. They also requested recognition that the sanction was disproportionate and that a warning should have been issued instead.

The Response

In response to the IFO, the Club stated that the removal of loyalty points was in line with its policy on unauthorised ticket transfers.

The Club acknowledged an administrative error that delayed the implementation of the sanction but clarified that it does not issue warnings for ticket transfers. The Club noted that a new ticket transfer policy had since been introduced, but the incident occurred before its implementation and would not have qualified under the new rules.

What the IFO Did

- The IFO confirmed that the ticket transfer was not permitted under Club policy at the time and that the incident predated the introduction of the new transfer policy.
- The IFO acknowledged the administrative delay, which temporarily allowed the Supporter to purchase away tickets despite the sanction, but found that this did not invalidate the decision.
- The IFO did not uphold the complaint or recommend reinstatement of the loyalty points.

Away fans in Home end

The Complaint

A Supporter attended a football match with their sister and nephew. After purchasing tickets for the home section, they enquired with stewards about moving to the away stand, as they were away supporters. They were ejected from the stadium. The Supporter described the interaction with stewards as mocking and excessive.

The Claim

The Supporter sought an apology, a refund for the match tickets, compensation for the distress caused, and a review of stewarding practices.

The Response

In response to the IFO, the Club stated that the Supporter, as an away fan in the home section, had breached ticket terms and ground regulations. The Club reviewed CCTV footage and found no evidence to support the Supporter's account of unreasonable steward conduct. It cited ticket terms and ground regulations as justification for the ejection. The Club also noted that match tickets are non-refundable unless exceptional circumstances are met, which did not apply in this case.

What the IFO Did

- The IFO reviewed the Supporter's account and the stadium CCTV footage. Based on the visual evidence, the IFO could not conclude that the stewards acted unreasonably.
- The IFO confirmed that the Supporter's ejection was consistent with the Club's terms and ground regulations.



Season ticket flexible financing

The Complaint

A Supporter was unable to renew their season ticket despite receiving emails from the Club stating that flexible financing options would be available. Believing they had selected the finance option, the Supporter later discovered that their renewal had not been processed due to non-payment. They raised concerns about unclear communications and changes to the Club's minimum attendance policy.

The Claim

The Supporter sought reinstatement of their season ticket for the 2024/25 season, ideally via the finance option they believed they had selected. They also requested redress for what they described as misleading communications.

The Response

In response to the IFO, the Club stated that the Supporter did not meet the minimum attendance requirement until 15 May 2024, just before the renewal deadline of 17 May. Flexible finance options were only available to those who met the criteria before the finance deadline. The Supporter did not complete the finance application or make payment before the deadline and did not contact the Club until June, by which time season tickets had sold out. The Club maintained that the correct process had been followed.

What the IFO Did

- The IFO reviewed the emails and video guide provided by the Supporter, as well as the Club's communications and policies. It found that the Club had clearly communicated the minimum attendance requirement and payment deadline, and that the "reserve and pay later" option did not imply eligibility for finance.
- The IFO concluded that the Supporter had not completed the renewal process and that the Club's actions were reasonable.
- The IFO recommended that the Club improve the clarity of its communications around season ticket renewals.
- The Club expressed a willingness to assist the Supporter with a season ticket for the 2025/26 season, subject to availability, if contacted in April or May 2025.



Season ticket transfer

The Complaint

A Supporter was unable to renew a junior season ticket at the same rate after attempting to transfer it from their granddaughter, who was turning 18, to their grandson, aged 12. They explained that they had previously transferred the ticket between grandchildren without issue and felt the Club's refusal to maintain the junior rate was unfair.

The Claim

The Supporter sought to transfer the season ticket to their grandson while retaining the junior rate, or alternatively, to be offered a practical solution that would allow him to sit nearby using a concessionary ticket.

The Response

In response to the IFO, the Club explained that the ticket followed the age category of the current holder, who had moved into the under-21 bracket. As per policy, tickets cannot be downgraded during a transfer. The Club confirmed that the renewal formed a new contract under current terms and conditions. While acknowledging the Supporter's frustration, the Club stated that its policies had been applied consistently and offered alternative options, including joining the priority list or purchasing concessionary tickets on a match-by-match basis.

What the IFO Did

- The IFO reviewed the Club's policies and correspondence. It found that the Club had acted in line with its advertised terms and conditions, and that the refusal to downgrade the ticket was consistent with its stated rules.
- The IFO did not uphold the complaint but noted that the Club had committed to reviewing its approach to concessions with its Fan Advisory Board. No further action was recommended.
- The IFO communicated the offer to the Supporter.
- The Club later agreed to make an exception and offered the Supporter the chance to renew.



Recent trends

The issue of unauthorised ticket use is increasingly prevalent in English football. The IFO has seen growing numbers of disputes around breaches of ticketing terms and conditions, ranging from incorrectly transferred match tickets to large scale unauthorised ticket use networks. Clubs have responded to this growing concern with more stringent regulations, with some Clubs deeming 'the sale or transfer of a ticket to any person' a serious breach of terms and conditions. The IFO's approach to these cases has been to ensure that investigations and sanctions processes have been consistent and fair.

We have also seen a rise in complaints relating to season ticket renewal, seemingly stemming from a combination of greater demand and increasingly tech-reliant renewal processes. More and more Supporters report difficulties registering ahead of deadlines, meeting conditions for renewal and keeping abreast of changes to Club policy. The IFO has made recommendations that Clubs communicate their processes, new or existing, to Supporters with clarity using multiple channels.



Supporter testimonials

"Thank you for dealing with my case so efficiently.
I've now been contacted by the Club and they've offered a new shirt and refund- just as you described!"

"I wanted to compliment the IFO on having such an easy-to-use, accessible, and responsive service
- plus, it's incredibly effective!"

"Just wanted to say thank you for your support with my case.
I know these things take time, and I really appreciate the thorough investigation."

"Obviously disappointed with the Club's reply, but I accept that the devil is in the detail.
The small print you enclosed confirms the Club was justified in its reclassification of seating areas."

"Thank you so much for taking the time and energy on my behalf. I wish you all the very best!"

"I don't think I'd have reached a resolution without the input of the IFO and yourself.
Thank you for your help I've really appreciated it."

"I thank you for taking the time to review my case and would like to place on record the excellent service
that has been provided by the IFO."

"Thank you so much for your help, I am very grateful, it was incredibly quick and effective
especially since the IFO was my last resort to solve this issue."



Profiles



Kevin Grix LL.B, MCIArb, Barrister

Chief Ombudsman

Kevin was appointed on 01 January 2022 and is responsible for directing the activities of the Independent Football Ombudsman (“IFO”). Prior to his appointment, Kevin sat on the IFO’s Advisory Board between 2015 and 2021 where he advised his predecessor on casework and dispute resolution procedures.

Prior to his career as an Ombudsman, Kevin spent eight years working in football market operations for a leading online sports trading platform. He was responsible for overseeing the management of thousands of football markets, trading and settlement.

Kevin read Law at university for three years and graduated with honours, prior to studying to be a barrister in London at the Inns of Court School of Law. He was called to the Bar by the Honourable Society of the Inner Temple, after successfully passing his Bar exams and is also professionally qualified by the Chartered Institute of Arbitrators. Kevin has a dual mandate, serving also as the Chief Executive and Chief Ombudsman at the Dispute Resolution Ombudsman, which operates high profile Alternative Dispute Resolution schemes in sectors including rail, retail, construction and licensing.

Kevin is on the Board of Directors at the Ombudsman Association; a professional body that advises government and helps to oversee the ombudsman and complaint handling landscape in the UK, Ireland, British Overseas Territories and British Crown Dependencies. He is also a non-executive director and trustee at a Citizens Advice Bureau.

Kevin has a keen interest in consumer affairs and has appeared several times on television, radio and in the press, providing expert opinion on a range of issues that affect consumers. He has a specialist understanding of consumer law and has written and presented a series of accredited courses and seminars in this field. He is the co-author of Volume 28 of Atkin’s Court Forms and Precedents on Ombudsman schemes in England and Wales. Published by LexisNexis in 2020, it forms part of the UK’s only encyclopaedia of civil litigation forms, precedents and procedure and is a leading authority on the process that should be followed by complainants.



Judith Turner LL.B, MCIArb, Solicitor

Deputy Chief Ombudsman

Judith read Law at King’s College London for three years before graduating with honours in 1998, qualifying as a solicitor in 2001.

Judith is the Deputy Chief Ombudsman for a national Ombudsman scheme that operates in high profile sectors including rail, retail and home improvement. Specialising in Alternative Dispute Resolution (ADR) and consumer law, Judith leads on compliance with The Alternative Dispute Resolution for Consumer Disputes Regulations 2015 within her own organisation and helps to advise other bodies, including the IFO, as to their application, exemplifying and advising on best practice in this area.

Judith has written and presented a wide variety of accredited training courses on consumer law and Compliance and is a regular speaker on these matters, appearing in trade and mainstream press and radio providing insight into many areas that affect consumer dispute resolution. Judith is the current Chair of the Ombudsman Association Policy Network and serves as a member of the Civil Justice Council’s ADR Liaison Panel. She has written extensively on ADR and consumer issues and is the co-author of the Ombudsman content for Atkins Court Forms. She is a lifelong football fan, supporting Barnsley FC.

Support staff



Xavier Teague LL.B, ACIArb

Case Handler

Xavier joined the IFO in 2025, having previously worked in a commercial litigation firm as a paralegal. Xavier read History at UCL for three years, before studying a master's degree in law at the University of Law.

Xavier is a keen football fan, having played from an early age, and he is a passionate Everton supporter.



Sarah Simmonds

Supporter and Club Liaison

Sarah joined the Independent Football Ombudsman in 2022 as Head of Contact. Sarah has worked for various Ombudsman schemes since January 2018, gaining a BTEC level 5 in investigation & complaints handling and City & Guilds in consumer law and customer service. Sarah has been involved in football from an early age as her dad managed teams at grassroots level and brother played at county level. Sarah is a lifelong Arsenal Supporter.

Advisory panel

The IFO Advisory Panel comprises members with a broad range of experience, on which the IFO can draw in particular cases. Expertise may include legal and financial issues; governance and compliance; stadium operations; communications; supporter relations and community initiatives; and complaint handling within ADR procedures.

ALAN WATSON CBE
GRAHAM COURTNEY
PHIL GOLDSTONE
TOM WOODHOUSE

ELA MISTRY-JACKSON
GILLIAN FLEMING
MARK JAMES

Terms of reference

Preamble

The Independent Football Ombudsman (the IFO) is appointed by the Football Association (FA), the English Football League (EFL) and the Premier League (PL) [hereafter, the football authorities], in consultation with the Department for Culture, Media and Sport (DCMS). The IFO provides independent external scrutiny of complaints within a transparent, accountable and effective system of self-regulation by the football authorities. This includes a commitment to the Customer Charter or other relevant Club policies and review PL, EFL and FA processes where necessary.

The IFO will only accept a complaint once the relevant provider of goods or services has been afforded the opportunity to resolve the matter. Its remit does not extend to incidents occurring on the field of play, refereeing decisions, grassroots football, or County Football Associations - except where procedural handling falls within scope in accordance with the FA's Complaints Handling process - <https://www.calameo.com/esports-media/read/001230235d9eb481aa0ac>.

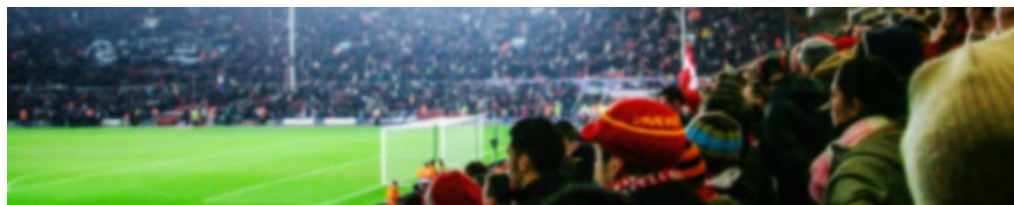
Otherwise, it's coverage is limited to the 92 English League Clubs and to the competitions arranged under the umbrella of the three Football Authorities.

The remit of the IFO also includes the Women's Super League (WSL) and Women's Super League 2 (WSL2). Additionally, the IFO has been vested with responsibility for hearing complaints arising out of the Code of Conduct relating to Gambling-Related Agreements in Football.

The Independent Football Ombudsman's Terms of Reference

- (i) The IFO acts as a check and balance within football's complaints procedures and its Adjudications will be published. These Adjudications shall be final and the football authorities expect that normally IFO recommendations will be implemented. If, in exceptional cases, there is a failure to agree, the football bodies concerned will publish their reasons and their proposed alternative resolution of the issue.

The IFO's role is not to interpret the rules and regulations of the football authorities and it cannot change the outcome of disputes, overturn decisions made or provide alternative interpretation of the rules. Instead the IFO's function is to check that due process is followed, and, where necessary, check that the process is a reasonable one – for example, the timeliness of response and whether it has been viewed by appropriate levels within the football authorities.



- (ii) The IFO will have regard to best practice in commercial matters within professional football, particularly with regard to customer service. The IFO will be consulted and will advise on:-
Codes of Best Practice relating to Supporters and customers in general, and customer charters or other relevant policies issued by each of the football authorities, and by individual Clubs;
the football authorities' operation of the complaints resolution hierarchy based on the Codes of Best Practice, with the Independent Football Ombudsman as the final step in that hierarchy checking that due process was followed; and the football authorities' procedures for review and monitoring of commercial and customer matters.

In this, the IFO is to have particular regard to:-

- Ticketing policies
 - Accessibility of matches
 - Merchandise; and
 - Supporter and other stakeholder involvement.
- (iii) Where complaints resolution indicates wider action is appropriate, to recommend changes to Codes of Best Practice and Customer Charters or other relevant policies, to request review of the rules and regulations of the football authorities relating to commercial and customer-related matters and to request research or other investigation into policy relating to those matters.
 - (iv) The IFO will be consulted by the football authorities on significant changes to regulation or practice in the areas of Supporter and customer relations.
 - (v) The IFO is tasked with meeting Supporter organisations on an annual basis and with reporting the outcome to the authorities. The IFO will produce an annual report to be submitted to the football authorities and to the DCMS. The published IFO annual report will identify broader issues arising from its investigations and Adjudications which should be addressed by the authorities. The work of the IFO will be reported in Club, League and FA annual reports as applicable and any public policy implications will be reported to the DCMS by the football authorities at the existing established and regular meetings between football and the Department.

The Constitution of the IFO

The office of the IFO will consist of the Ombudsman and a Deputy. An Advisory Panel will be appointed by the IFO so that, according to the requirement for particular expertise, a Panel member can sit with the IFO and/or Deputy IFO to advise on complaint Adjudication or on issues arising from complaint investigations.

Appointments

The Ombudsman and Deputy will be appointed by the Football Authorities in consultation with government.

Professor Derek Fraser (1940–2025)

The Independent Football Ombudsman is deeply saddened to mark the passing of Professor Derek Fraser, a distinguished historian, academic leader and long-serving advocate for fairness and integrity in football governance.

Professor Fraser served as Chairman of the Independent Football Commission from its establishment in August 2001 until its closure in June 2008, guiding the organisation with wisdom and integrity throughout its existence. Following this, he became the Chief Ombudsman of the Independent Football Ombudsman, a role he held with distinction from 2008 until his retirement in 2022.

A lifelong football supporter, Derek's love for the game began in the late 1940s and he remained a devoted follower of his hometown club, Birmingham City and Leeds United with whom he had a strong connection.

Among his fondest memories was being at Wembley Stadium to witness England's historic World Cup victory in 1966 - an experience he treasured for the rest of his life. Beyond football, Professor Fraser was best known for his seminal work as a historian of the British Welfare State.

He was Emeritus Professor of History at the University of Teesside, where he also served as Vice-Chancellor and Chief Executive between 1992 and 2003. His contributions to academia and public service left a lasting mark on both the educational and sporting worlds.



Professor Fraser will be remembered for his intellect, integrity, and unwavering commitment to fairness - qualities that defined both his scholarship and his service to football. He leaves behind an enduring legacy of leadership and respect.



**THE INDEPENDENT
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