David Thomas practised as a lawyer for 28 years, and was then as a financial ombudsman for 14 years - including a term as Chief Ombudsman of the UK Financial Ombudsman Service. He was a founder member of FIN-NET (the European Union network of financial ombudsmen) and is a member of the committee of INFO (the worldwide network of financial ombudsmen). He advises internationally on financial consumer protection. He has advised or given seminars in more than 30 countries worldwide - including for the World Bank, the European Commission and the US Agency for International Development.