

# Consultation document on developing a harmonised methodology for classifying and reporting consumer complaints across the European Union

## Meta Informations

Creation date

16-07-2008

Last update date

User name

null

Case Number

988391937381119808

Invitation Ref.

Status

N

## Questionnaire

Do you collect consumer complaints?

Yes

Do you collect consumer enquiries?

Yes

Do you classify complaints and enquiries separately?

Yes

How do you define complaints?

we only deal with banking complaints. We define them as a dispute between a customer and a financial institution supervised by Banco de España related to the possible infringement of norms of discipline or good banking practices and conduct.

How do you define enquiries?

we only deal with bankig enquiries. We define them as generic advise related to the rights of the customers of a financial institution related to their rights according to the norms of transparency and good banking practices

Other definitions. Please specify here.

Who is eligible to send you a complaint? Consumer  
Business

For which sectors do you collect data?

Please send a copy of the classification structure you use (e.g. a table indicating the different sectors) to [SANCO-consumercomplaints@ec.europa.eu](mailto:SANCO-consumercomplaints@ec.europa.eu)

We only collect data of banking complaints. Data is published in our annual report, you can look for instance the data of year 2006 at [http://www.bde.es/informes/be/merecla/2006/2.INFORMACION\\_ESTADISTICA.pdf](http://www.bde.es/informes/be/merecla/2006/2.INFORMACION_ESTADISTICA.pdf)

Which is your preferred policy option on the issue of harmonising consumer complaints classification systems?

Introduce an obligatory system

Please explain.

In some countries ADRs bodies have restrictions to the publicity of data due to confidentiality obligation. The only way to lift that barrier would be an European Directive

Do you agree that only the classification of complaints addressed to third parties (e.g. public agencies, ministries, self-regulatory bodies, consumer NGOs, trade associations, ADR bodies, others) should be harmonised and not those made to sellers/retailers?

Yes

### Please give your view on whether a new classification system should include data on the following variables.

Number of complaints

Yes

Number of enquiries

Yes

Sectors

Yes

Nature/type of complaint (e.g. faulty goods, late delivery, overcharging, incorrect labelling, etc.)

Yes

Mediums of transaction (e.g. face to face, internet, telephone sales, etc.)

Yes

Associated monetary value

Yes

Type of infringement and relevant legislation (e.g. horizontal legislation such as Unfair Commercial Practices or sector specific legislation such as Package Travel)

Yes

Should the system use COICOP?	Yes
How often should participating parties report aggregate collected complaints to the Commission?	Monthly
Would you be prepared to change your existing classification methodology to be in line with a voluntary harmonised methodology?	Do not know
What would be the cost implications of changing your methodology?	Do not know

Do you use an IT tool to classify complaints?	Yes
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Please provide more information on the system: is it a specialised software or a single spreadsheet, etc.  
specialised software

Comments

## Personal data

Name of organisation  
Banco de España - Complaints Service

Country of establishment of the Organisation  
Spain

Address  
Alcalá, 48; 28.014 Madrid

Website address (if available)  
www.bde.es

Name contact person  
Rafael Abad

Telephone number contact person  
34-913387053

E-mail contact person  
rafael.abad@bde.es

Stakeholder group  
Other

Please specify  
Central bank and financial supervisor

Size of the organisation	200+
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