

ADR scheme	
EU/EEA member state	<b>BELGIUM</b>
Name in original language	Service de Médiation Banques – Crédit – Placements / Bemiddelingsdienst Banken – Krediet – Beleggingen
Name in English	Mediation Service Banks – Credit – Investments
Contact details for consumers	
Address	Rue Belliard 15–17, BE-1040 Brussels
Phone number	+32 2 545 7770
Fax number	
E-mail address	francoise.sweerts@ombfin.be
Website address	<a href="http://www.ombfin.be">www.ombfin.be</a>
How the ADR scheme works	
Type of ADR scheme	<input type="checkbox"/> public <input type="checkbox"/> established by law <input checked="" type="checkbox"/> private <input type="checkbox"/> voluntary
Limits	
Are there prior formalities to be complied with?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no The claim must have been handled by the financial institution without positive result.
Does the consumer have to pay a fee?	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
If the consumer has to pay a fee, how much is it (in euro)?	
Does the ADR scheme answer enquiries about its work?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no
Does the ADR scheme try to help the parties reach a negotiated settlement?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no
Does the ADR scheme issue a decision upholding or rejecting the complaint?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no
If the ADR scheme issues a decision, what is its effect?	<input checked="" type="checkbox"/> recommendation, not binding on either party <input checked="" type="checkbox"/> binding on the financial institution but not the consumer (only for basic banking account) <input type="checkbox"/> binding on both the financial institution and the consumer
Any necessary explanation about the decision	
Average time for ADR scheme to resolve a complaint	3 months
Language(s) in which the ADR scheme operates	
Language(s) in which a complaint can be made	French, Dutch, English, German
Language(s) in which any decision can be issued	French, Dutch, English, German
Observations	
Any additional useful information not already covered by the other sections of this form	