

ADR scheme	
EU/EEA member state	GERMANY
Name in original language	Verband der Privaten Bausparkassen e. V. – Kundenbeschwerdestelle
Name in English	Association of Private Bausparkassen – Customer Complaints System
Contact details for consumers	
Address	Postfach 30 30 79, DE-10730 Berlin
Phone number	+49 30 590 091 500
Fax number	+49 30 590 091 501
E-mail address	bausparkassen@vdpb.de
Website address	www.bausparkassen.de → Verbraucherschutz → Ombudsverfahren
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 checked="" type="checkbox"/> voluntary
Limits	
Are there prior formalities to be complied with?	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
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 type="checkbox"/> recommendation, not binding on either party <input checked="" type="checkbox"/> binding on the financial institution but not the consumer <input type="checkbox"/> binding on both the financial institution and the consumer
Any necessary explanation about the decision	The decision is binding on the bausparkasse, provided that the amount in dispute does not exceed the amount of EUR 5 000.
Average time for ADR scheme to resolve a complaint	3–6 months
Language(s) in which the ADR scheme operates	
Language(s) in which a complaint can be made	German and, if required, also in English and French.
Language(s) in which any decision can be issued	German and, if necessary, translated in English or French.
Observations	
Any additional useful information not already covered by the other sections of this form	