

ADR scheme	
EU/EEA member state	<b>GERMANY</b>
Name in original language	Deutscher Sparkassen- und Giroverband (DSGV)
Name in English	German Savings Banks Association – Consumer Complaints Office
Contact details for consumers	
Address	Postfach 11 01 80, DE-10831 Berlin
Phone number	+49 30 20225 5375
Fax number	+49 30 20225 251515
E-mail address	jana.haehnel@dsgv.de
Website address	<a href="http://www.dsgv.de">www.dsgv.de</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 checked="" type="checkbox"/> voluntary
Limits	Time limit.
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 checked="" type="checkbox"/> recommendation, not binding on either party <input checked="" type="checkbox"/> binding on the financial institution but not the consumer up to the amount of EUR 5 000 <input type="checkbox"/> binding on both the financial institution and the consumer Explanation: It depends on the special code of procedure.
Any necessary explanation about the decision	
Average time for ADR scheme to resolve a complaint	3 weeks–2 months
Language(s) in which the ADR scheme operates	
Language(s) in which a complaint can be made	German, but if required, also English.
Language(s) in which any decision can be issued	German
Observations	
Any additional useful information not already covered by the other sections of this form	