

ADR scheme	
EU/EEA member state	LITHUANIA
Name in original language	Valstybinė vartotojų teisių apsaugos tarnyba
Name in English	State Consumer Rights Protection Authority
Contact details for consumers	
Address	Vilnius str. 25, LT-Vilnius
Phone number	+370 5 262 6751
Fax number	+370 5 279 1466
E-mail address	tarnyba@nvtat.lt
Website address	www.vartotojoteises.lt
How the ADR scheme works	
Type of ADR scheme	<input checked="" type="checkbox"/> public <input checked="" type="checkbox"/> established by law <input type="checkbox"/> private <input type="checkbox"/> voluntary
Limits	<p>Firstly the consumer must apply to the financial services provider and try to resolve a problem via an amicable settlement. If the consumer does not receive a reply or is not satisfied with the reply of a financial services provider, he/she has a right to apply to the State consumer rights protection authority no later than within six months from the day the consumer found out about the violation of the law, but no later than within three years from the day violation of law was made.</p>
Are there prior formalities to be complied with?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no There is a provision that the financial services provider shall be obliged to investigate written consumer complaints on breach of requirements of the Law on Payments. The financial services provider must reply to the consumer in writing within 30 days of the receipt of the request. If this provision is fulfilled the consumer has a right to apply to the State consumer rights protection authority.
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 type="checkbox"/> yes <input checked="" 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	<p>According to the Law on Payments, in the case when the consumer complaints due to the financial services resolutions adopted by the State consumer rights protection authority regarding the indemnification of the damage shall be compulsory to the financial services provider. Financial services provider has a right to appeal to the court in 30 days from the day of adopting the resolution, but this does not intercept obligations set in the resolution if the court does not decide otherwise.</p> <p>According to the Law on Consumer Rights Protection in the cases of financial services supplied by means of communications the decision of the State consumer rights protection authority concern services are obliged to supplier, if the supplier does not appeal to the court from the day of the decision within one month.</p>
Average time for ADR scheme to resolve a complaint	<p>1 month in a case of consumer credit, mortgage; 1 month in a case of financial services supplied by means of communication and from the date of filing the complaint; 4 months in a case of payments and from the date of filing the complaint</p>
Language(s) in which the ADR scheme operates	
Language(s) in which a complaint can be made	Lithuanian
Language(s) in which any decision can be issued	Lithuanian
Observations	
Any additional useful information not already covered by the other sections of this form	<p><u>Nature of the decision:</u></p> <ul style="list-style-type: none"> ▪ to satisfy consumer request ▪ to satisfy consumer requests partly ▪ to reject consumer complaint ▪ to return the complaint for additional investigation <p>In the case of failure to solve the dispute in the peaceful manner, the State consumer rights protection authority exercises the dispute (request) substantially and adapts one of the decision which is executed as a resolution:</p> <ul style="list-style-type: none"> ▪ to satisfy consumer request and oblige financial services provider to suspend from actions which does not comply with the law, restore previous conditions and compensate damage ▪ to satisfy consumer requests partly and oblige financial services provider to suspend from actions which does not comply with the law, restore previous conditions and compensate damage ▪ to reject consumer complaint <p>If an agreement cannot be reached between the financial services provider and the consumer, the consumer shall have the right to apply to the court in the manner prescribed by the law of the Republic of Lithuania.</p> <p>The State consumer rights protection authority has the right to suggest to the consumer and seller or supplier to achieve peaceful decision. If the agreement is achieved, the consumer and seller or supplier shall formalize and sign it in a written form and submit to the State consumer rights protection authority.</p> <p>Investigation of disputes is held in the manner of written or oral process.</p> <p>Investigation of the dispute is held to according to the principals of immediacy, impartiality.</p> <p>Under the Law on Payments State consumer rights protection authority has a right to fine a financial services provider for the breach of Law on Payments.</p>