

ADR scheme	
EU/EEA member state	MALTA
Name in original language	'Manager' Għall-Ilmenti tal-Konsumatur, l-Awtorità għas-Servizzi Finanzjarji ta' Malta
Name in English	Consumer Complaints Manager, Malta Financial Services Authority (MFSA)
Contact details for consumers	
Address	Notabile Road, Attard BKR3000, Malta
Phone number	+356 214 411 55 8007 4924 freephone for local calls
Fax number	+356 214 411 89
E-mail address	consumerinfo@mfsa.com.mt
Website address	http://mymoneybox.mfsa.com.mt
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	The service offered by the MFSA's Consumer Complaints Manager is available to private consumers only. The MFSA is not able to give advice about financial or legal matters.
Are there prior formalities to be complied with?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no The complainant should always try to resolve his/her complaint with his/her financial institution prior to referring his case to the MFSA's Consumer Complaints Manager.
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 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	
Average time for ADR scheme to resolve a complaint	Depends on the merits of the case, usually 2–3 months but at times it can take longer.
Language(s) in which the ADR scheme operates	
Language(s) in which a complaint can be made	Maltese, English (Italian and French to a limited extent)
Language(s) in which any decision can be issued	Maltese, English
Observations	
Any additional useful information not already covered by the other sections of this form	A leaflet is available from http://mymoneybox.mfsa.com.mt to assist consumers if they wish to make a complaint against a financial institution. It contains important information about the role of the Consumer Complaints Manager and the extent to which consumers may be assisted by the MFSA if they are not satisfied with their financial institution's response to their claims. Complainants are encouraged to use a complaint form available from http://mymoneybox.mfsa.com.mt to help them formulate their complaint to MFSA and provide the required information.