

ADR scheme	
EU/EEA member state	NORWAY
Name in original language	Finansklagenemnda
Name in English	Norwegian Financial Services Complaints Board
Contact details for consumers	
Address	P.O.Box 53 Skøyen, NO-0212 Oslo
Phone number	+47 23272952 / +47 23131977
Fax number	+47 23131979
E-mail address	hew@finkn.no, edj@finkn.no
Website address	www.finkn.no
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 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	10 months
Language(s) in which the ADR scheme operates	
Language(s) in which a complaint can be made	Norwegian, English
Language(s) in which any decision can be issued	Norwegian
Observations	
Any additional useful information not already covered by the other sections of this form	