

ADR scheme	
EU/EEA member state	SWEDEN
Name in original language	Allmänna reklamationsnämnden
Name in English	National Board for Consumer Complaints
Contact details for consumers	
Address	Teknologgatan 8 C, P.O.Box 174, SE-101 23 Stockholm
Phone number	+46 8 508 86000 (switchboard)
Fax number	+46 8 508 86001
E-mail address	arn@arn.se
Website address	http://www.arn.se
How the ADR scheme works	
Type of ADR scheme	<input checked="" type="checkbox"/> public <input type="checkbox"/> established by law <input type="checkbox"/> private <input type="checkbox"/> voluntary
Limits	<p>An application must be filed with the Board within six months as of the day when the business concerned rejected, wholly or partially, the consumer's claim. The Board will not try a dispute concerning the right to take out or maintain insurance cover for a particular risk. Nor does the Board try disputes concerning issues of causation under road traffic insurance policies.</p> <p>In order for a claim to be qualified for a procedure before the Board, the value of the redress sought must be no less than SEK 2 000 (this is a threshold, not an upper limit).</p>
Are there prior formalities to be complied with?	<input checked="" type="checkbox"/> yes <input 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 type="checkbox"/> yes <input checked="" 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	<p>Since the decision is merely a recommendation, it cannot be enforced, neither by any action of the Board, nor by any other authority in Sweden. If a party will pursue its case in a court of law, it will have to do so by its own motion, i.e. the case will not be referred by the Board.</p>
Average time for ADR scheme to resolve a complaint	6 months
Language(s) in which the ADR scheme operates	
Language(s) in which a complaint can be made	Swedish, Danish, Norwegian and, in principle, English
Language(s) in which any decision can be issued	Swedish

Observations

Any additional useful information not already covered by the other sections of this form

1. Decision making: Disputes are adjudicated either at a session of the Board or at the Secretariat. In the former case the Board is comprised of a Chairperson and four sector representatives, two of whom represent consumer interests and the other two the business sector concerned. The sector representatives are not representing the parties to the individual dispute. They, like the chairperson, must act impartially at all times. The sector representatives participate by virtue of their knowledge and experience in the sector concerned. The cases to be dealt with at a session are presented to the Board by a case administrator. When a dispute is of a straightforward nature (for instance when clear precedents exist) or where the business/defendant has failed to provide an answer, the dispute will be settled by a decision without a session of the Board.
2. The procedure is purely written. Hence, the Board cannot hear the parties to the dispute orally nor hear witnesses. Witness statements (affidavits) are allowed.
3. The Board tries the disputes on the basis of the statements and evidence provided by the parties. It does not gather evidence sua sponte.
4. The Board only tries disputes between consumers and businesses at the request of a consumer.