







National out-of-court complaint and redress bodies for the purposes of Regulation (EC) No 924/2009 on cross-border payments in the Community

According to Article 11 of the Regulation (EC) No 924/2009, Member States shall establish adequate and effective out-of-court complaint and redress procedures for the settlement of disputes between payment service users and their payment service providers. Member States shall notify the Commission of these out-of-court complaint and redress bodies by 29 April 2010. As soon as this information becomes available, the Commission will publish it here. The following information on these bodies has been officially notified by the Member States.

Out-of-court redress bodies in the field of financial services (Alternative Dispute Resolution schemes)

Member State	Name of the authority	Contact details
	Belgium	Service de Médiation Banques-Crédit-Placements www.ombfin.be
	Bulgaria	Conciliation Committee for Payments Disputes (CCPD) at the Consumer Protection Committee www.kzp.bg
	Czech Republic	Czech Financial Arbitrator www.finarbitr.cz
	Denmark	Pengeinstitutankenævnet – The Danish Banking Complaint Board www.pengeinstitutankenaevnet.dk
	Germany	Please note that the address of the relevant out-of-court redress body depends on the affiliation of your bank. In case of doubt, please refer to: Deutsche Bundesbank, Schlichtungsstelle www.bundesbank.de
		Bundesverband deutscher Banken – Ombudsman scheme for private banks www.bankenombudsmann.de
		Bundesverband Öffentlicher Banken Deutschlands – Ombudsman scheme for public banks www.voeb.de
		Bundesverband der Deutschen Volksbanken und Raiffeisenbanken (BVR) – Cooperative Banks Ombudsman, Federal Association of German Credit and Agricultural Credit Cooperatives www.bvr.de
		Deutscher Sparkassen- und Giroverband (DSGV) – Ombudsman scheme for savings banks www.dsgv.de
		Sparkassenverband Baden-Württemberg – Scheme for savings banks of Baden-Württemberg region www.sv-bw.de
		Rheinischer Sparkassen- und Giroverband – scheme for savings banks of Nordrhein-Westfalen region www.rsgv.de
	Estonia	Consumer Complaints Committee at the Estonian Consumer Protection Board www.tka.riik.ee
	Ireland	Financial Services Ombudsman www.financialombudsman.ie
	Greece	Consumer Ombudsman (Sinigoros tou Katanaloti) + 57 committees for out-of-court amicable settlement of disputes www.synigoroskatanaloti.gr
		Banking and Investment Services Ombudsman www.bank-invest-omb.gr/en/mt ey.html

	Spain	Banco de España, Servicio de Reclamaciones	www.bde.es
	France	Ministère de l'Economie, des Finances et de l'Industrie – Direction Générale de la concurrence, de la consommation et de la répression des fraudes (DGCCRF)	www.dgccrf.bercy.gouv.fr
	Italy	Arbitro Bancario e Finanziario	www.arbitrobancariofinanziario.it
	Cyprus	For payment services provided by a bank, payment institution and non-cooperative e-money institution: Central Bank of Cyprus	www.centralbank.gov.cy
		For payment services provided by a cooperative credit institution and cooperative e-money institution: Authority for the Supervision and Development of Cooperative Societies	www.cssda.gov.cy
	Latvia	Financial and Capital Market Commission	www.fktk.lv
		Consumers Rights Protection Centre of Latvia	www.ptac.gov.lv
		Latvijas Komercbanku asociācija – Ombudsman's Office at the Association of Latvian Commercial Banks	www.bankasoc.lv
	Lithuania	Lietuvos Bankas (Central Bank of the Republic of Lithuania)	www.lb.lt
		State Consumer Rights Protection Authority	www.vvtat.lt
	Luxembourg	Commission de Surveillance du Secteur Financier (CSSF)	www.cssf.lu
	Hungary	Budapesti Békéltető Testület	www.ofe.hu/inet/ofe/hu/menu/bekeltetes.html
	Malta	Malta Financial Services Authority – amicable settlement of disputes	www.mfsa.com.mt
		Financial Services Tribunal – judicial settlement of disputes	www.mfst.gov.mt
	Netherlands	Klachteninstituut Financiële Dienstverlening (KiFiD)	www.kifid.nl
	Austria	Gemeinsame Schlichtungsstelle der Österreichischen Kreditwirtschaft	www.bankenschlichtung.at
	Poland	Komisja Nadzoru Finansowego (KNF)	www.knf.gov.pl
	Portugal	Centro de Arbitragem de Conflitos de Consumo de Lisboa	www.centroarbitragemlisboa.pt
	Romania	National Bank of Romania	www.bnro.ro
	Slovenia	Settlement Council at the Bank Association of Slovenia	www.zbs-giz.si
	Slovakia	Stály Rozhodcovský súd, Slovenská banková asociácia – Permanent Court of Arbitration at the Slovak Bank Association	www.sbaonline.sk/sk/projekty/staly-rozhodcovsky-sud
	Finland	Kuluttajariitalautakunta – Consumer Dispute Board	www.kuluttajavirasto.fi
	Sweden	Allmänna reklamationsnämnden – National Board for Consumer Complaints	www.arn.se

	United Kingdom	The Financial Ombudsman Service	www.financial-ombudsman.org.uk
EEA country			Name of the organisation
Web address			
	Iceland		
	Liechtenstein		
	Norway		
If you cannot find the necessary information in this list, please send an enquiry to markt-h3@ec.europa.eu .			