













## 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
	<b>Belgium</b>	Service de Médiation Banques-Crédit-Placements <a href="http://www.ombfin.be">www.ombfin.be</a>
	<b>Bulgaria</b>	Conciliation Committee for Payments Disputes (CCPD) at the Consumer Protection Committee <a href="http://www.kzp.bg">www.kzp.bg</a>
	<b>Czech Republic</b>	Czech Financial Arbitrator <a href="http://www.finarbitr.cz">www.finarbitr.cz</a>
	<b>Denmark</b>	Pengeinstitutankenævnet – The Danish Banking Complaint Board <a href="http://www.pengeinstitutankenaevnet.dk">www.pengeinstitutankenaevnet.dk</a>
	<b>Germany</b>	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 <a href="http://www.bundesbank.de">www.bundesbank.de</a>
		Bundesverband deutscher Banken – Ombudsman scheme for private banks <a href="http://www.bankenombudsmann.de">www.bankenombudsmann.de</a>
		Bundesverband Öffentlicher Banken Deutschlands – Ombudsman scheme for public banks <a href="http://www.voeb.de">www.voeb.de</a>
		Bundesverband der Deutschen Volksbanken und Raiffeisenbanken (BVR) – Cooperative Banks Ombudsman, Federal Association of German Credit and Agricultural Credit Cooperatives <a href="http://www.bvr.de">www.bvr.de</a>
		Deutscher Sparkassen- und Giroverband (DSGV) – Ombudsman scheme for savings banks <a href="http://www.dsgv.de">www.dsgv.de</a>
		Sparkassenverband Baden-Württemberg – Scheme for savings banks of Baden-Württemberg region <a href="http://www.sv-bw.de">www.sv-bw.de</a>
		Rheinischer Sparkassen- und Giroverband – scheme for savings banks of Nordrhein-Westfalen region <a href="http://www.rsgv.de">www.rsgv.de</a>
	<b>Estonia</b>	Consumer Complaints Committee at the Estonian Consumer Protection Board <a href="http://www.tka.riik.ee">www.tka.riik.ee</a>
	<b>Ireland</b>	Financial Services Ombudsman <a href="http://www.financialombudsman.ie">www.financialombudsman.ie</a>
	<b>Greece</b>	Consumer Ombudsman (Sinigoros tou Katanaloti) + 57 committees for out-of-court amicable settlement of disputes <a href="http://www.synigoroskatanaloti.gr">www.synigoroskatanaloti.gr</a>
		Banking and Investment Services Ombudsman <a href="http://www.bank-invest-omb.gr/en/mt ey.html">www.bank-invest-omb.gr/en/mt ey.html</a>

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

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