


















Out-of court Complaint Body and Redress Body article 12 of Regulation (EU) N° 260/2012

The information provided for in this table is based on the notifications received from Member States (as of 23 July 2013).

Member State	Name of the organisation	Web address
	Belgium	<i>no notification so far</i>
	Bulgaria	Conciliation Commission on Payment Disputes under the Commission for Consumer Protection www.kzp.bg
	Czech Republic	Financial Arbitrator of the Czech Republic www.finarbitr.cz
	Denmark	Company Appeals Board http://www.erhvervsankenaevnet.dk/
	Germany	- Schlichtungsstelle bei der Deutschen Bundesbank (alternative dispute resolution body of Deutsche Bundesbank) www.bundesbank.de - private Schlichtungsstellen bei Kreditinstituten (private alternative dispute resolution bodies of credit institutions) http://www.bankenverband.de http://www.dsgv.de/de http://www.voeb.de http://www.bvr.de
	Estonia	Estonian Consumer Protection Board (Consumer Complaint Committee) www.tka.riik.ee/1210 Financial Supervision Authority (FSA) www.fi.ee
	Ireland	Financial Services Ombudsman www.financialombudsman.ie
	Greece	<i>no notification so far</i>
	Spain	Servicio de reclamaciones del Banco de España www.bde.es La Comisión Nacional del Mercado de Valores http://www.cnmv.es La Dirección General de Seguros y Fondos de Pensiones http://www.dgsfp.mineco.es/
	France	Comité de la médiation bancaire http://www.banque-france.fr/fileadmin/user_upload/banque_de_france/La_Banque_de_France/sai_sine-mediateurs.pdf
	Croatia	Croatian National Bank http://www.hnb.hr/ Conciliation Centre of Croatian Chamber of Economy <i>[Out-of-court redress procedures only applicable to consumers]</i> http://www2.hgk.hr/en/about_cce.asp
	Italy	Arbitro Bancario e Finanziario http://www.arbitrobancariofinanziario.it/
	Cyprus	Central Bank of Cyprus www.centralbank.gov.cy Authority for the Supervision and Development of Cooperative Societies www.cssda.gov.cy
		Consumer Rights Protection Centre www.ptac.lv

	Latvia	Association of Commercial Banks of Latvia Ombudsman	www.bankasoc.lv/en/ombud/
		Financial and Capital Market Commission	www.fktk.lv
	Lithuania	Bank of Lithuania	http://www.lb.lt/
	Luxembourg	Commission de Surveillance du Secteur Financier	www.cssf.lu

	Hungary	Financial Arbitration Board	http://www.pszaf.hu/pbt
	Malta	<i>no notification so far</i>	
	Netherlands	Klachteninstituut Financiële Dienstverlening (KiFiD)	www.kifid.nl
	Austria	Gemeinsame Schlichtungsstelle der Österreichischen Kreditwirtschaft	http://www.bankenschlichtung.at/
	Poland	Polish Financial Supervision Authority	www.knf.gov.pl
	Portugal	<i>no notification so far</i>	
	Romania	<i>no notification so far</i>	
	Slovenia	The Bank Association of Slovenia	www.zbs-giz.si
	Slovakia	The Arbitration Court of the Slovak Banking Association	http://www.nbs.sk/en/payment-systems/other-information/permanent-
	Finland	Consumer Dispute Board	www.kuluttajariita.fi
	Sweden	<i>no notification so far</i>	
	United Kingdom	The Financial Ombudsman Service	www.financial-ombudsman.org.uk
EEA country		Name of the organisation	Web address
	Iceland	<i>no notification so far</i>	
	Liechtenstein	<i>no notification so far</i>	
	Norway	<i>no notification so far</i>	