

ADR scheme	
EU/EEA member state	LUXEMBOURG
Name in original language	Commission de Surveillance du Secteur Financier (CSSF)
Name in English	
Contact details for consumers	
Address	283, route d'Arlon, LU-2991 Luxembourg
Phone number	+352 26251 2904
Fax number	+352 26251 2601
E-mail address	direction@cssf.lu
Website address	www.cssf.lu
How the ADR scheme works	
Type of ADR scheme	<input checked="" type="checkbox"/> public <input checked="" type="checkbox"/> established by law <input type="checkbox"/> private <input type="checkbox"/> voluntary
Limits	
Are there prior formalities to be complied with?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no The customer must have exhausted all the means of recourse against the professional.
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	The CSSF does not act as a judge or an arbitrator passing a mandatory judgement.
Average time for ADR scheme to resolve a complaint	90 days
Language(s) in which the ADR scheme operates	
Language(s) in which a complaint can be made	French, German, English
Language(s) in which any decision can be issued	French, German, English
Observations	
Any additional useful information not already covered by the other sections of this form	