

ADR scheme	
EU/EEA member state	SPAIN
Name in original language	Departamento de Conducta de Mercado y Reclamaciones (Banco de España)
Name in English	Market Conduct and Claims Department (Banco de España)
Contact details for consumers	
Address	C/ Alcalá Nº 48
Phone number	+34 901 545 400 - +34 91 338 88 30
Fax number	
E-mail address	conducta.mercado@bde.es
Website address	http://www.bde.es/webbde/es/secciones/servicio/reclama/reclama.html
How the ADR scheme works	
Type of ADR scheme	<input checked="" type="checkbox"/> public <input type="checkbox"/> private <input checked="" type="checkbox"/> established by law <input type="checkbox"/> voluntary
Limits	
Are there prior formalities to be complied with?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no Proof that the claim has been presented previously to the service provider.
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	
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	Spanish, English
Language(s) in which any decision can be issued	Spanish
Observations	
Any additional useful information not already covered by the other sections of this form	