

<b>ADR scheme</b>	
EU/EEA member state	<b>FINLAND</b>
Name in original language	Sijoituslautakunta c/o Vakuutus- ja rahoitusneuvonta
Name in English	Investment Complaints Board c/o Finnish Financial Ombudsman Bureau
<b>Contact details for consumers</b>	
Address	Porkkalankatu 1, FI-00180 Helsinki
Phone number	+358 9 6850120
Fax number	+358 9 68501220
E-mail address	info@fine.fi
Website address	<a href="http://www.fine.fi">www.fine.fi</a>
<b>How the ADR scheme works</b>	
Type of ADR scheme	<input type="checkbox"/> public <span style="float: right;"><input type="checkbox"/> established by law</span> <input checked="" type="checkbox"/> private <span style="float: right;"><input checked="" type="checkbox"/> voluntary</span>
Limits	The Board deals with all securities cases, except issuer's cases in stock exchange.
Are there prior formalities to be complied with?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no Customers have to individualise their compensation for damage in complaints.
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	
Average time for ADR scheme to resolve a complaint	6 months
<b>Language(s) in which the ADR scheme operates</b>	
Language(s) in which a complaint can be made	Finnish, Swedish, English
Language(s) in which any decision can be issued	Finnish, Swedish, English
<b>Observations</b>	
Any additional useful information not already covered by the other sections of this form	If the service provider does not follow the decision, the customer can take the case to the court and, depending on the general significance of the case, receive legal assistance of the Consumer Agency / Consumer Ombudsman who in that case is also responsible for the costs of the court proceedings.