

<b>ADR scheme</b>	
EU/EEA member state	<b>AUSTRIA</b>
Name in original language	Gemeinsame Schlichtungsstelle der Österreichischen Kreditwirtschaft
Name in English	Joint Conciliation Board of the Austrian Banking Industry
<b>Contact details for consumers</b>	
Address	Wiedner Hauptstraße 63, AT-1045 Wien
Phone number	+43 1 505 4298
Fax number	+43 1 505 4474
E-mail address	office@bankenschlichtung.at
Website address	<a href="http://www.bankenschlichtung.at">www.bankenschlichtung.at</a>
<b>How the ADR scheme works</b>	
Type of ADR scheme	<input type="checkbox"/> public <span style="margin-left: 150px;"><input type="checkbox"/> established by law</span> <input type="checkbox"/> private <span style="margin-left: 150px;"><input checked="" type="checkbox"/> voluntary</span>
Limits	
Are there prior formalities to be complied with?	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
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 type="checkbox"/> recommendation, not binding on either party <input checked="" 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	2–3 months
<b>Language(s) in which the ADR scheme operates</b>	
Language(s) in which enquiries and/or a complaint can be made	German, English
Language(s) in which any decision can be issued	German
<b>Observations</b>	
Any additional useful information not already covered by the other sections of this form	