## ADR scheme

**EU/EEA member state**

GERMANY

**Name in original language**

Ombudsmann der privaten Banken

**Name in English**

Ombudsman Scheme of the Private Commercial Banks

### Contact details for consumers

**Address**

Bundesverband deutscher Banken, Ombudsmann der privaten Banken, Geschäftsstelle Postfach 04 03 07, DE-10062 Berlin

**Phone number**

+49 30 166 331 66

**Fax number**

+49 30 166 331 69

**E-mail address**

schlichtung@bdb.de

**Website address**

www.bankenombudsmann.de

### How the ADR scheme works

**Type of ADR scheme**

- ☒ public
- ☐ established by law
- ☒ private
- ☐ voluntary

**Limits**

The Ombudsman cannot, for example, take action if the matter in dispute is already being dealt with by another extra-judicial conciliation body or by a court of law or if the customer's claim is already barred under the Statute of Limitations. No Ombudsman proceedings are possible either if witnesses would have to be heard in order to establish the facts of the case.

**Are there prior formalities to be complied with?**

☐ yes ☒ no

**Does the consumer have to pay a fee?**

☐ yes ☒ no

**If the consumer has to pay a fee, how much is it (in euro)?**

EUR

**Does the ADR scheme answer enquiries about its work?**

☒ yes ☐ no

**Does the ADR scheme try to help the parties reach a negotiated settlement?**

☒ yes ☐ no

**Does the ADR scheme issue a decision upholding or rejecting the complaint?**

☒ yes ☐ no

**If the ADR scheme issues a decision, what is its effect?**

- ☒ recommendation, not binding on either party
- ☒ binding on the financial institution but not the consumer
- ☒ binding on both the financial institution and the consumer

**Any necessary explanation about the decision**

The Ombudsman's decision is binding on the bank, but not on the complainant, where the amount involved in the dispute does not exceed EUR 10 000. If the complainant does not accept the Ombudsman's decision, he can – even after the decision has been announced – pursue the matter further before a court of law. The bank can only do likewise if the amount involved in the dispute is more than EUR 10 000.

**Average time for ADR scheme to resolve a complaint**

3–5 months

### Language(s) in which the ADR scheme operates

**Language(s) in which a complaint can be made**

German or any other language agreed on by the customer and bank.

**Language(s) in which any decision can be issued**

German or any other language agreed on by the customer and bank.

### Observations

For disputes concerning the scope of the provisions on payment services (sections 675c to 676c of the German Civil Code), the Ombudsman's services are available not only to private individuals but also to companies and professionals. The Ombudsman proceedings and admission requirements are set out in details in the "Rules of Procedure for the settlement of customer complaints in the German private banking sector", a copy of which is available on request. The Rules of Procedure can also be downloaded from the Ombudsman's website at [www.bankenombudsmann.de](http://www.bankenombudsmann.de).