

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	<input type="checkbox"/> public <input checked="" type="checkbox"/> established by law <input checked="" type="checkbox"/> private <input checked="" type="checkbox"/> 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?	<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)?	EUR
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 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 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	
Any additional useful information not already covered by the other sections of this form	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 .