

ADR scheme	
EU/EEA member state	<b>FINLAND</b>
Name in original language	Kuluttajariitalautakunta
Name in English	Consumer Disputes Board
Contact details for consumers	
Address	Hämeentie 3 B, Box 306, FI-00530 Helsinki
Phone number	+358 10 366 5200
Fax number	+358 10 366 5249
E-mail address	<a href="mailto:kuluttajavl@om.fi">kuluttajavl@om.fi</a>
Website address	<a href="http://www.kuluttajavalituslautakunta.fi">www.kuluttajavalituslautakunta.fi</a>
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 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 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	The ADR scheme recommendation does not prevent a complainant to go to court.
Average time for ADR scheme to resolve a complaint	10 months
Language(s) in which the ADR scheme operates	
Language(s) in which a complaint can be made	Finnish, Swedish, English
Language(s) in which any decision can be issued	Finnish, Swedish
Observations	
Any additional useful information not already covered by the other sections of this form	