

<b>ADR scheme</b>	
EU/EEA member state	<b>IRELAND</b>
Name in original language	Financial Services and Pensions Ombudsman An tOmbudsman Seirbhísí Airgeadais agus Pinsean
Name in English	Financial Services and Pensions Ombudsman
<b>Contact details for consumers</b>	
Address	Lincoln House, Lincoln Place, Dublin 2
Phone number	+353 1 567 7000
Fax number	+353 1 567 7001
E-mail address	<a href="mailto:info@fspo.ie">info@fspo.ie</a>
Website address	<a href="http://www.fspo.ie">www.fspo.ie</a>
<b>How the ADR scheme works</b>	
Type of ADR scheme	<input type="checkbox"/> public <input checked="" type="checkbox"/> established by law <input type="checkbox"/> private <input type="checkbox"/> voluntary
Limits	No limit to the amount of rectification directed. Up to €500,000 compensation may be directed for financial services (no compensation for pension complaints) and up to €52,000 for annuities.
Are there prior formalities to be complied with?	<input checked="" type="checkbox"/> yes <input 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)?	<b>EUR</b>
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 checked="" type="checkbox"/> binding on both the financial institution and the consumer
Any necessary explanation about the decision	Decision can be appealed to the Irish High Court.
Average time for ADR scheme to resolve a complaint	9-18 months
<b>Language(s) in which the ADR scheme operates</b>	
Language(s) in which a complaint can be made	English, Irish, where the complainant makes a complaint in another language, a translation service is available
Language(s) in which any decision can be issued	English, Irish
<b>Observations</b>	
Any additional useful information not already covered by the other sections of this form	You can submit a complaint to the FSPO if you are a consumer, which means: <ul style="list-style-type: none"> <li>• A private individual - e.g. a personal policy holder/account holder of financial services.</li> <li>• Limited companies, Sole Traders, Trust Clubs, Charities, Partnerships with turnovers of less than EUR 3 million.</li> </ul>