

ADR scheme	
EU/EEA member state	FINLAND
Name in original language	Vakuutuslautakunta c/o Vakuutus- ja rahoitusneuvonta
Name in English	Finnish Insurance Complaints Board c/o Finnish Financial Ombudsman Bureau
Contact details for consumers	
Address	Porkkalankatu 1, FI-00180 Helsinki
Phone number	+358 9 6850120
Fax number	+358 9 68501220
E-mail address	info@fine.fi
Website address	www.fine.fi
How the ADR scheme works	
Type of ADR scheme	<input type="checkbox"/> public <input type="checkbox"/> established by law <input checked="" type="checkbox"/> private <input checked="" type="checkbox"/> voluntary
Limits	Covers private pensions, not social security.
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	
Average time for ADR scheme to resolve a complaint	6 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, English
Observations	
Any additional useful information not already covered by the other sections of this form	If the service provider does not follow the decision, the customer can take the case to the court and, depending on the general significance of the case, receive legal assistance of the Consumer Agency / Consumer Ombudsman who in that case is also responsible for the costs of the court proceedings.