

ADR scheme	
EU/EEA member state	<b>GERMANY</b>
Name in original language	Verband der Privaten Bausparkassen e. V. Schlichtungsstelle Bausparen
Name in English	Association of Private Bausparkassen Arbitration Board
Contact details for consumers	
Address	Postfach 30 30 79, DE-10730 Berlin
Phone number	+49 30 590 091 500 and +49 30 590 091 550
Fax number	+49 30 590 091 501
E-mail address	<a href="mailto:info@schlichtungsstelle-bausparen.de">info@schlichtungsstelle-bausparen.de</a>
Website address	<a href="http://www.schlichtungsstelle-bausparen.de/">http://www.schlichtungsstelle-bausparen.de/</a> EN info: <a href="http://www.schlichtungsstelle-bausparen.de/en/home/">http://www.schlichtungsstelle-bausparen.de/en/home/</a>
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	
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 arbitration proposal which is made on the basis of the legal provisions taking into account considerations of equity will contain a statement of reasons and will be sent directly to the parties. Both parties have the option to accept the arbitration proposal within six weeks.
Average time for ADR scheme to resolve a complaint	3 to 6 months
Language(s) in which the ADR scheme operates	
Language(s) in which a complaint can be made	German and, if required, also in English
Language(s) in which any decision can be issued	German and, if required, also in English
Observations	
Any additional useful information not already covered by the other sections of this form	<p>The rules of procedure and more information about the scheme can be found on the arbitration board's website:</p> <p>In German: <a href="http://www.schlichtungsstelle-bausparen.de/ueberblick/">http://www.schlichtungsstelle-bausparen.de/ueberblick/</a></p> <p>In English: <a href="http://www.schlichtungsstelle-bausparen.de/en/home/">http://www.schlichtungsstelle-bausparen.de/en/home/</a></p>