

<b>ADR scheme</b>	
EU/EEA member state	<b>SPAIN</b>
Name in original language	Servicio de Reclamaciones de la Dirección General de Seguros y Fondos de Pensiones (DGSFP)
Name in English	Complaints Service Directorate-General of Insurance and Pension Funds(DGSFP)
<b>Contact details for consumers</b>	
Address	Paseo de la Castellana, 44 ES-28046 Madrid
Phone number	+34 902 19 11 11 (Information office)
Fax number	+34 91 339 7288
E-mail address	<a href="mailto:reclamaciones.seguros@mineco.es">reclamaciones.seguros@mineco.es</a>
Website address	<a href="http://www.dgsfp.mineco.es/reclamaciones/index.asp">http://www.dgsfp.mineco.es/reclamaciones/index.asp</a>
<b>How the ADR scheme works</b>	
Type of ADR scheme	<input checked="" type="checkbox"/> public <input checked="" type="checkbox"/> established by law <input type="checkbox"/> private <input type="checkbox"/> voluntary
Limits	Complaints Service does not handle complaints relating to matters falling within the system of Justice, evaluate any possible damages or order the payment of any amount, accept complaints that are subject to legal proceedings or court litigation.
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)?	
Does the ADR scheme answer enquiries about its work?	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
Does the ADR scheme try to help the parties reach a negotiated settlement?	<input type="checkbox"/> yes <input checked="" 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 Complaints Services decisions are non-binding. However, if according to the Supervision Act punishable behaviours are observed, the Complaints Service shall inform to the supervisory department for the purposes of a possible sanction.
Average time for ADR scheme to resolve a complaint	4 months
<b>Language(s) in which the ADR scheme operates</b>	
Language(s) in which a complaint can be made	Spanish
Language(s) in which any decision can be issued	Spanish
<b>Observations</b>	
Any additional useful information not already covered by the other sections of this form	There are preconditions that the complainant should fulfill before introducing his complaint at the Complaints Service. First, he must present the complaint at the company. Each financial institution must have a complaints Department (or Customer Attention Service), in order to handle customers complaints, that must be solved within two months. If the answer of the company solves the complaint, the procedure ends. Only if the Department or Customer Attention Service does not solve a complaint within two months, or the consumer does not agree with its decision, the same complaint can be presented at Complaint Service of Directorate General of Insurance and Pension Funds (DGSFP).