

ADR scheme	
EU/EEA member state	ITALY
Name in original language	Conciliatore Bancario Finanziario
Name in English	Banking Ombudsman
Contact details for consumers	
Address	Via delle Botteghe Oscure, 54, IT-00186 Roma
Phone number	+39 06 674 821
Fax number	+39 06 674 8251
E-mail address	segreteria@conciliatorebancario.it
Website address	www.conciliatorebancario.it
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	Value limit: EUR 100 000 Time limit: No longer than 2 years since the date of the occurrence.
Are there prior formalities to be complied with?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no Clients have first to attempt resolving the dispute through the bank's claims office.
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 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 type="checkbox"/> recommendation, not binding on either party <input checked="" 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	3–4 months
Language(s) in which the ADR scheme operates	
Language(s) in which a complaint can be made	Italian, French, English, Spanish
Language(s) in which any decision can be issued	Italian
Observations	
Any additional useful information not already covered by the other sections of this form	Since 15 October 2009, competence is restricted to finance operations (investment, placement, etc.).