**ADR scheme**

**EU/EEA member state** | Bulgaria  
---|---  
**Name in original language** | Национална асоциация за извънсъдебни спогодби-НАИС  
**Name in English** | National Association for Out-of-Court Settlements- NAIS  

**Contact details for consumers**

| Address                  | Sofia 1527, 26 Vrabcha str.  
|--------------------------|-------------------------------  
| Phone number             | +359 2 989 01 06               
| E-mail address           | office@nais.bg                
| Website address          | nais.bg                        

**How the ADR scheme works**

| Type of ADR scheme | ☐ public  
|-------------------|--------  
| ☒ private         | ☐ established by law  
| ☐ voluntary       |  

| Limits |  
|--------|---  
| Are there prior formalities to be complied with? | ☒ yes  
| ☐ no  
| Does the consumer have to pay a fee? | ☐ yes  
| ☒ no  
| If the consumer has to pay a fee, how much is it (in euro)? | EUR  
| Does the ADR scheme answer enquiries about its work? | ☒ yes  
| ☐ no  
| Does the ADR scheme try to help the parties reach a negotiated settlement? | ☒ yes  
| ☐ no  
| Does the ADR scheme issue a decision upholding or rejecting the complaint? | ☐ yes  
| ☒ no  

| If the ADR scheme issues a decision, what is its effect? | ☐ recommendation, not binding on either party  
|----------------------------------------------------------|-----------------------------------------------  
| ☒ binding on the financial institution but not the consumer  
| ☐ binding on both the financial institution and the consumer |  

| Any necessary explanation about the decision | Our ADR procedure is based on mediation so the decision is agreed by the two parties and its execution depends on them.  
|-----------------------------------------------|--------------------------------------------------------------------------------  

| Average time for ADR scheme to resolve a complaint | 40-60 days  

**Language(s) in which the ADR scheme operates**

| Language(s) in which a complaint can be made | Bulgarian, English  
|---------------------------------------------|---------------------  
| Language(s) in which any decision can be issued | Bulgarian, English  

**Observations**

**Any additional useful information not already covered by the other sections of this form**

The participation of the parties in the procedure is voluntary. We recommend that the parties first negotiate between themselves and if not able to reach to an agreement, to request a mediator to assist them. The procedure is paid by the trader. The whole process is handled online, in a web based platform, developed by NAIS. The negotiations are held through chat.