

ADR scheme	
EU/EEA member state	GREECE
Name in original language	Ελληνικός Χρηματοοικονομικός Μεσολαβητής - Αστική Μη Κερδοσκοπική Εταιρεία Εναλλακτικής Επίλυσης Διαφορών (ΕΧΜ-ΕΕΕΔ)
Name in English	Hellenic Financial Ombudsman – Nonprofit Alternative Dispute Resolution Organisation (HFO – ADRO)
Contact details for consumers	
Address	1 Massalias Street, EL-10680 Athens
Phone number	+30 210 33 76 700
Fax number	+30 210 32 38 821
E-mail address	info@hobis.gr
Website address	www.hobis.gr
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 type="checkbox"/> voluntary
Limits	H.O.B.I.S. does not deal with complaints when more than three months have passed since the event of the complaint took place, unless proved that the complainant could not, with reasonable diligence, have become aware of it until a later time. In any case, the H.O.B.I.S. does not deal with complaints referred to it where more than a year has passed since the event occurred. Limit for SMEs with an annual turnover up to EUR 1 000 000.
Are there prior formalities to be complied with?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no Complaints should be referred to the H.O.B.I.S. within one (1) month at the latest as of the Customer Service Department's response or the expiry of the ten (10) working days' deadline without a response.
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	2 months
Language(s) in which the ADR scheme operates	
Language(s) in which a complaint can be made	Greek, English
Language(s) in which any decision can be issued	Greek, English
Observations	
Any additional useful information not already covered by the other sections of this form	