

ADR scheme	
EU/EEA member state	POLAND
Name in original language	Sąd Polubowny przy Komisji Nadzoru Finansowego
Name in English	Arbitration Court at the Polish Financial Supervision Authority
Contact details for consumers	
Address	Plac Powstańców Warszawy 1, PL-00-950 Warsaw
Phone number	+48 22 2624054
Fax number	+48 22 2624074
E-mail address	sad.polubowny@knf.gov.pl
Website address	https://www.knf.gov.pl/dla_konsumenta/sad_polubowny
How the ADR scheme works	
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	Minimum amount of a complaint is EUR 120. No time limits in bringing the complaint to the scheme. Filing a complaint to the Arbitration Court will stop the time running for bringing the complaint to the court in the matter of Polish law.
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 checked="" type="checkbox"/> yes <input type="checkbox"/> no
If the consumer has to pay a fee, how much is it (in euro)?	Arbitration: EUR 60 (entrance fee) and costs of the procedure stated by the Court in final decision (mostly only when case is lost by consumer). Mediation: EUR 60 (no other fees).
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 type="checkbox"/> yes <input checked="" type="checkbox"/> no
If the ADR scheme issues a decision, what is its effect?	<input type="checkbox"/> recommendation, not binding on either party <input type="checkbox"/> binding on the financial institution but not the consumer <input checked="" 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	Arbitration: 3 months Mediation: 1 month
Language(s) in which the ADR scheme operates	
Language(s) in which a complaint can be made	Polish
Language(s) in which any decision can be issued	Polish
Observations	
Any additional useful information not already covered by the other sections of this form	