

<b>ADR scheme</b>	
EU/EEA member state	<b>BELGIUM</b>
Name in original language	Ombudsfín
Name in English	Ombudsfín
<b>Contact details for consumers</b>	
Address	North Gate II, Boulevard Roi Albert II, 8 - 1000 Brussels
Phone number	+32 2 545 77 70
Fax number	+32 2 545 77 79
E-mail address	ombudsman@ombudsfín.be
Website address	<a href="http://www.ombudsfín.be">www.ombudsfín.be</a>
<b>How the ADR scheme works</b>	
Type of ADR scheme	<input type="checkbox"/> public <span style="margin-left: 200px;"><input type="checkbox"/> established by law</span> <input checked="" type="checkbox"/> private <span style="margin-left: 180px;"><input type="checkbox"/> voluntary</span>
Limits	
Are there prior formalities to be complied with?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no The claim must have been handled by the financial institution without positive result.
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 checked="" type="checkbox"/> binding on the financial institution but not the consumer (only for basic banking account) <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 months
<b>Language(s) in which the ADR scheme operates</b>	
Language(s) in which a complaint can be made	French, Dutch, English, German
Language(s) in which any decision can be issued	French, Dutch, English, German
<b>Observations</b>	
Any additional useful information not already covered by the other sections of this form	