

complaint to the scheme -any time limits in bringing the complaint to the court and whether the filing of the complaint to a body responsible for the out-of-court settlement of consumer disputes will stop the time running.	- Without limits
Are there prior formalities to be complied with?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no
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)?EUR
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 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 <input type="checkbox"/> other, please specify
Any necessary explanation about the decision	
Whether the scheme has been listed in accordance with Art. 20(2) of the ADR Directive 2013/11/EU.	The scheme has been listed in accordance with Art. 20(2) of the ADR Directive 2013/11/EU.
Average time for ADR scheme to resolve a complaint	45 days
The location of the scheme's Annual Activity Report and in which languages it is available	www.institutars.sk Slovak language
Language(s) in which the ADR scheme operates	
Language(s) in which enquiries can be made	Slovak, English, Czech
Language(s) in which a complaint can be made	Slovak, English
Language(s) in which any decision can be issued	Slovak, English
Observations	
Any additional useful information for consumers not already covered by the other sections of this form.	We offer personal consultations and we provide advice by e-mail and telephone. Education and raising awareness of financial matters. Increasing public awareness of banking topics.