| ADR scheme  |   |                             |               |  |  |  |  |  |
|---|---|-----------------------------|---------------|--|--|--|--|--|
| EU/EEA member state or else                         | Slovakia  |                             |               |  |  |  |  |  |
| Name in original language                           | Slovenská banková asociácia (SBA)                     |                             |               |  |  |  |  |  |
| Name in English                                     | Slovak banking association (SBA)                      |                             |               |  |  |  |  |  |
| Contact details for FIN-NET                         | tact details for FIN-NET members                      |                             |               |  |  |  |  |  |
| Contact person                                      | Sylvia Ďatelinková                                    |                             |               |  |  |  |  |  |
| Telephone number                                    | +4212/57 205 309                                      |                             |               |  |  |  |  |  |
| E-mail address                                      | institutars@sbaonline.sk                              |                             |               |  |  |  |  |  |
| Website address                                     | www.institutars.sk                                    |                             |               |  |  |  |  |  |
| Contact details for consum                          |   |                             |               |  |  |  |  |  |
| Address   | Mýtna 48, 811 07 Bratislava                           |                             |               |  |  |  |  |  |
| Phone number  | +4212/57 205 309                                      |                             |               |  |  |  |  |  |
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| E-mail address                                      | institutars@sbaonline.sk                              |                             |               |  |  |  |  |  |
| Website address                                     | www.institutars.sk                                    |                             |               |  |  |  |  |  |
|   |   |                             |               |  |  |  |  |  |
| Figure is lightly the account of                    | ers (tick the box when applicable)                    | / mana4                     |               |  |  |  |  |  |
| Financial institutions covered                      | Banks: all  | ✓ most □ some ✓ most □ some |               |  |  |  |  |  |
|   | Mortgage banks:□ all<br>Mortgage intermediaries:□ all | ✓ most □ some □ most □ some | □ none ✓ none |  |  |  |  |  |
|   | Credit unions: all                                    | □ most □ some               | ✓ none        |  |  |  |  |  |
|   | Insurance companies:                                  | □ most □ some               | ✓ none        |  |  |  |  |  |
|   | Insurance intermediaries:□ all                        | □ most □ some               | √ none        |  |  |  |  |  |
|   | Investment providers:□ all                            | □ most □ some               | ✓ none        |  |  |  |  |  |
|   | Investment intermediaries:□ all                       | □ most □ some               | ✓ none        |  |  |  |  |  |
|   | Pension providers: □ all                              | □ most □ some               | ✓ none        |  |  |  |  |  |
|   | Pension intermediaries:□ all                          | □ most □ some               | ✓ none        |  |  |  |  |  |
|   | Securities intermediaries:□ all                       | □ most □ some               | ✓ none        |  |  |  |  |  |
|   | Depositaries: □ all                                   | □ most □ some               | ✓ none        |  |  |  |  |  |
|   | Payment services providers, :.□ all                   | ✓ most □ some               | □ none        |  |  |  |  |  |
|   | Others, please specify                                |                             |               |  |  |  |  |  |
|   | Others, please specify                                |                             |               |  |  |  |  |  |
| Financial products covered                          |   | ✓ most □ some               |               |  |  |  |  |  |
| Timemoral products severed                          | Deposits: all   | ✓ most □ some               | □ none        |  |  |  |  |  |
|   | Credit and loans: □ all                               | ✓ most □ some               |               |  |  |  |  |  |
|   | Mortgages: □ all                                      | √ most □ some               | □ none        |  |  |  |  |  |
|   | Life insurance: □ all                                 | □ most □ some               | ✓ none        |  |  |  |  |  |
|   | Non-life insurance: □ all                             | □ most □ some               | ✓ none        |  |  |  |  |  |
|   | Investments:□ all                                     | ✓ most □ some               |               |  |  |  |  |  |
|   | Pensions: all   | □ most □ some               | ✓ none        |  |  |  |  |  |
|   | Securities: all                                       | □ most ✓ some               | □ none        |  |  |  |  |  |
|   | Others (e.g. intermediaries), please                  | specify                     |               |  |  |  |  |  |
| How the ADR scheme work                             | 7e  |                             |               |  |  |  |  |  |
| Type of ADR scheme                                  | □ public  | ✓ established by            | aw.           |  |  |  |  |  |
| Type of ADK scheme                                  | ✓ private   | □ voluntary                 | avv           |  |  |  |  |  |
| Who runs the scheme                                 | SBA   | □ voluntary                 |               |  |  |  |  |  |
| Who fand the deficine                               | OBA   |                             |               |  |  |  |  |  |
| Who funds the scheme                                | SBA   |                             |               |  |  |  |  |  |
|   |   |                             |               |  |  |  |  |  |
| Limits:   |   |                             |               |  |  |  |  |  |
| - any limit on the amount of the                    | <ul> <li>Without limits</li> </ul>                    |                             |               |  |  |  |  |  |
| complaint or award                                  |   |                             |               |  |  |  |  |  |
| <ul> <li>any time limits in bringing the</li> </ul> | <ul> <li>Can be limit 1 year</li> </ul>               |                             |               |  |  |  |  |  |

| 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. | - With   | nout limits     |                                  |             |       |  |
|--|--|-----------------|----------------------------------|-------------|-------|--|
| Are there prior formalities to be complied with?   |  |                 |                                  |             | □ 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)?  |  |                 |                                  | EUF         | र     |  |
| Does the ADR scheme answer enquiries about its work?   |  |                 |                                  | √ yes       | □ no. |  |
| Does the ADR scheme try to help the parties reach a negotiated   |  |                 |                                  | ✓ yes       | □ no  |  |
| settlement?  Does the ADR scheme issue a deal  | cision unholding or rejecting the  |                 |                                  | ✓ yes       | □ no  |  |
| Does the ADR scheme issue a decision upholding or rejecting the complaint?   |  |                 |                                  | • yes       |       |  |
| If the ADR scheme issues a   | ☐ recommend  | ation, not bind | lina on                          | either part | ·V    |  |
| decision, what is its effect?  | ☐ binding on the financial institution but not the consumer  |                 |                                  |             |       |  |
|  | ✓ binding on both the financial institution and the consumer  ☐ other, please specify  |                 |                                  |             |       |  |
| Any necessary explanation about  |  |                 |                                  |             |       |  |
| the decision   |  |                 |                                  |             |       |  |
| Whether the scheme has been  | The scheme has been listed in accordance with Art. 20(2) of the  |                 |                                  |             |       |  |
| listed in accordance with Art.   | ADR Directive 2013/11/EU.  |                 |                                  |             |       |  |
| 20(2) of the ADR Directive   |  |                 |                                  |             |       |  |
| 2013/11/EU.  | and the angularity of the second seco |                 |                                  |             |       |  |
| Average time for ADR scheme to r   |  |                 | 45 da                            |             | ale.  |  |
|  |  |                 | v.institutars.sk<br>rak language |             |       |  |
| which languages it is available  | which languages it is available Slova  |                 |                                  | k laliguage | 5     |  |
| Language(s) in which the A   | ADR scheme   | operates        |                                  |             |       |  |
| Language(s) in which enquiries ca  | Language(s) in which enquiries can be made   |                 | Slovak, English, Czech           |             |       |  |
| Language(s) in which a complaint can be made   |  | Slovak, English |                                  |             |       |  |
|  |  | Slovak, English |                                  |             |       |  |
| Observations   |  |                 |                                  |             |       |  |
| Any additional useful  | We offer personal consultations and we provide advice by e-mail  |                 |                                  |             |       |  |
| information for consumers not  | and telephone.   |                 |                                  |             |       |  |
| already covered by the other   | Education and raising awareness of financial matters.  |                 |                                  |             |       |  |
| sections of this form.   | Increasing public awareness of banking topics.   |                 |                                  |             |       |  |
|  |  |                 |                                  |             |       |  |
|  |  |                 |                                  |             |       |  |
|  |  |                 |                                  |             |       |  |
|  |  |                 |                                  |             |       |  |
|  |  |                 |                                  |             |       |  |