

<b>ADR scheme</b>	
EU/EEA member state	<b>Germany</b>
Name in original language	Ombudsstelle für Sachwerte und Investmentvermögen e.V.
Name in English	Real Asset Investment Arbitration Board
<b>Contact details for consumers</b>	
Address	Postfach 64 02 22, 10048 Berlin
Phone number	0049 30 257 616 90
Fax number	0049 30 257 616 91
E-mail address	info@ombudsstelle.com
Website address	http://www.ombudsstelle.com
<b>How the ADR scheme works</b>	
Type of ADR scheme	<input type="checkbox"/> public <input type="checkbox"/> established by law <input checked="" type="checkbox"/> private <input checked="" type="checkbox"/> voluntary
Limits: - any limit on the amount of the complaint or award - any time limits in bringing the complaint to the scheme	There is no limit on the amount of complaints or award. There are no time limits in bringing the complaint to the scheme, except the statute of limitation under German law. The filing of the complaint to the scheme interrupts the limitation period.
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)?	..... <b>EUR</b>
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 checked="" type="checkbox"/> binding on both the financial institution and the consumer <input type="checkbox"/> other, please specify
Any necessary explanation about the decision	The decision is binding if the value of the claim is less than 10000 Euro and if the consumer expressly accepts the ruling; if the value claim is higher the decision is binding only if both parties expressly accept it
Average time for ADR scheme to resolve a complaint	Four months
<b>Language(s) in which the ADR scheme operates</b>	
Language(s) in which enquiries can be made	German and English
Language(s) in which a complaint can be made	German
Language(s) in which any decision can be issued	German
<b>Observations</b>	
Any additional useful information for consumers not already covered by the other sections of this form.	The consumer may still initiate legal proceedings under German law in regular courts after the arbitration process was finished, except if the consumer has explicitly accepted the decision.