

ADR scheme	
EU/EEA member state	POLAND
Name in original language	Rzecznik Finansowy
Name in English	Financial Ombudsman
Contact details for consumers	
Address	Aleje Jerozolimskie 87, PL-02-001 Warsaw
Phone number	+48 22 3337326 / 3337327
Fax number	+48 22 3337329
E-mail address	biuro@rf.gov.pl
Website address	www.rf.gov.pl
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	No value limit of claims submitted to the Financial Ombudsman
Are there prior formalities to be complied with?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no consumer has to send prior reclamation to the entrepreneur, the reclamation can be set up in any form and contest of the reclamation should imply that the consumer is unsatisfied with decision made by financial institution
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 type="checkbox"/> binding on the financial institution but not the consumer <input type="checkbox"/> binding on both the financial institution and the consumer Only a decision of the Arbitration Court is binding on both parties (insurer and consumer).
Any necessary explanation about the decision	
Average time for ADR scheme to resolve a complaint	3–6 months
Language(s) in which the ADR scheme operates	
Language(s) in which a complaint can be made	Polish, English
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	The Polish Financial Ombudsman provides two ways of disputing resolution: 1. An obligatory complaint procedure – Claimant may file complaint to the Financial Ombudsman whenever he or she feels unsatisfied with the decision of an financial institution. When Ombudsman receives a complaint, the complaint is analyzed by an expert. If an expert finds the complaint reasonable, a letter is sent to the insurance company asking to provide its position. Financial institution is obliged, according to the provisions of law, to respond within 30 days. If the position

	<p>of an entrepreneur is unjustified or illegal, expert continues the procedure and states the laws and regulations that should be enforced and also the recommended actions that should be undertaken by the financial institution. Entrepreneur is not obliged to comply with the recommendation of the Financial Ombudsman. If the institution does not comply with the recommendation, a legal opinion is sent to the complainant that may be an evidence in a court proceeding (traditional court). There are no measures that encourage the financial institution to comply with recommendation of the Financial Ombudsman;</p> <p>2. From January 2016, Financial Ombudsman will become an ADR Scheme. The procedure can be started by consumer's motion. Motion will be charged about 12 € (it's Polish 50 PLN). The prior formality is that the consumer has to make complaint to the entrepreneur before sending a motion to start ADR proceeding. Financial institution has obligation to take part in the proceeding. The case shall be considered and analysed by independent and impartial professional. Professional is also entitled to analyse and call evidences from both parties. The aim of this procedure is to make a reasonable and satisfactory settlement between consumer and financial company. If settlement can't be achieved, Financial Ombudsman will make an obligatory opinion about the case. The opinion contains information about legal aspects of the dispute and facts.</p>
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