

Out-of-court Complaint Bodies (Article 83)

(pending formal adoption and/or notification)

Member State	Name of the organisation	Web address
	Belgium Service de Médiation Banques-Crédit-Placements	www.ombfin.be
	Bulgaria Conciliation Commission on Payment Disputes under the Commission for Consumer Protection	www.kzp.bg
	Czech Republic Financial Arbitrator	www.finarbitr.cz
	Denmark Consumer Complaints Board and Danish Complaint Board of Banking Services	www.forbrug.dk/fs/hvem/fkn
		www.pengeinstitutankenaevnet.dk
	Germany Schlichtungsstelle bei der Deutschen Bundesbank	www.bundesbank.de
	Estonia Estonian Consumer Protection Board (Consumer Complaint Committee)	www.tka.riik.ee/1210
	Ireland Financial Services Ombudsman	www.financialombudsman.ie
		www.synigoroskatanaloti.gr
	Greece Hellenic Consumer Ombudsman and Hellenic Ombudsman for Banking-Investment Services	www.bank-invest-omb.gr/en/mtey.html
	Spain Servicio de reclamaciones del Banco de España	www.bde.es
	France Comité de la médiation bancaire	www.banque-france.fr/fr/instit/services/protection_consommateur/mediation_bancaire.htm
	Croatia Croatian National Bank	www.hnb.hr
	Italy Banca d'Italia	www.bancaditalia.it
	Cyprus	For payment services provided by a bank, payment institution or non cooperative e-money institution: Central Bank of Cyprus www.centralbank.gov.cy
		For payment services provided by a cooperative credit institution or cooperative e-money institution: Authority For the Supervision and Development of cooperative Societies www.cssda.gov.cy
	Latvia Association of Commercial Banks of Latvia Ombudsman	www.bankasoc.lv/skirejtiesa/ombudspar_ombudu/index2.php
	Lithuania State Consumer Rights Protection Authority	www.nvtat.lt
	Luxembourg Commission de Surveillance du Secteur Financier (CSSF)	www.cssf.lu
	Hungary Békéltető testületek	www.ofe.hu/inet/ofe/hu/menu/bekeltetes.html
	Malta	Consumer Complaints Manager Malta Financial Services Authority www.mfsa.com.mt/Consumer/
		Consumers Claims Tribunal N/A
		Malta Arbitration Centre www.mac.com.mt/

	Netherlands	KiFiD	www.kifid.nl
	Austria	Joint Conciliation Board of the Austrian Banking Industry	www.bankenschlichtung.at
	Poland	Courts of arbitration	
	Portugal	Bodies registered in the ADRP register or authorised to act as arbitrator For cross-border disputes: Centro de Arbitragem de Conflitos de Consumo de Lisboa (Lisbon Arbitration Center for Consumer Conflicts)	www.centroarbitragemlisboa.pt
	Romania	National Bank of Romania	www.bnr.ro
	Slovenia	Settlement Council at The Bank Association of Slovenia for administrative out-of-court dispute settlement between banks and clients (Poravnalni svet pri Združenju bank Slovenije za zunajsodno reševanje sporov med stranko in banko)	www.zbs-giz.si
	Slovakia	Stály rozhodcovský súd (Permanent Court of Arbitration)	www.sbaonline.sk/sk/projekty/staly-rozhodcovsky-sud/
	Finland	Consumer Disputes Board	www.kuluttajariita.fi
	Sweden	Swedish National Board for Consumer Complaints – Allmänna Reklamationsnämnden	www.arn.se
	United Kingdom	Financial Ombudsman Service	www.financial-ombudsman.org.uk
EEA country		Name of the organisation	Web address
	Iceland		
	Liechtenstein	Arbitration Board	
	Norway		