## ADR scheme

**EU/EEA member state**: FINLAND  
**Name in original language**: Kuluttajiritalautakunta  
**Name in English**: Consumer Disputes Board

### Contact details for consumers
- **Address**: Hämeentie 3 B, Box 306, FI-00530 Helsinki  
- **Phone number**: +358 10 366 5200  
- **Fax number**: +358 10 366 5249  
- **E-mail address**: kuluttajavl@om.fi  
- **Website address**: www.kuluttajavalituslautakunta.fi

### How the ADR scheme works

<table>
<thead>
<tr>
<th>Type of ADR scheme</th>
<th>public</th>
<th>established by law</th>
</tr>
</thead>
<tbody>
<tr>
<td>private</td>
<td></td>
<td>voluntary</td>
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</tbody>
</table>

#### Limits
- Are there prior formalities to be complied with?  
  - ☐ yes  
  - ☒ 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)?  
- Does the ADR scheme answer enquiries about its work?  
  - ☒ yes  
  - ☐ no
- Does the ADR scheme try to help the parties reach a negotiated settlement?  
  - ☒ yes  
  - ☐ no
- Does the ADR scheme issue a decision upholding or rejecting the complaint?  
  - ☒ yes  
  - ☐ no

#### If the ADR scheme issues a decision, what is its effect?
- ☒ recommendation, not binding on either party
- ☐ binding on the financial institution but not the consumer
- ☐ binding on both the financial institution and the consumer

#### Any necessary explanation about the decision
- The ADR scheme recommendation does not prevent a complainant to go to court.

### Language(s) in which the ADR scheme operates
- **Language(s) in which a complaint can be made**: Finnish, Swedish, English  
- **Language(s) in which any decision can be issued**: Finnish, Swedish

### Observations
Any additional useful information not already covered by the other sections of this form