

FR	Association Française des Sociétés Financière (ASF)		Monsieur le Médiateur de l'ASF 75854 Paris Cedex 17			www.asf-france.fr	The ASF's ombudsman is competent to receive complaints by clients of institutions (professionals of the financial sector) who choose to delegate the mediation to the ASF. The list of these institutions is published by the Comité de la médiation bancaire, which depends on the Banque de France (http://www.banque-france.fr/fileadmin/user_upload/banque_de_france/La_Banque_de_France/mediateurs.pdf)	Non-binding decisions	No	http://www.asf-france.com/mediation/Mode_emploi_mediateur/Mediateur-ASF-mode-emploi-3.pdf	
	Fédération Bancaire Française (FBF)		FEDERATION BANCAIRE FRANCAISE Boîte postale n° 151 75422 PARIS CEDEX 09			www.fbf.fr	The FBF's ombudsman is competent to receive complaints by clients of institutions (banks only) who choose to delegate the mediation to the FBF. The list of these banks is published by the Comité de la médiation bancaire, which depends on the Banque de France (http://www.banque-france.fr/fileadmin/user_upload/banque_de_france/La_Banque_de_France/mediateurs.pdf)	Non-binding decisions	No	http://fbf.fr/fr/files/87TH37/Mini-Guide-3.pdf	
	Autorité des marchés financiers (AMF)	epargne-info@amf-france.org	Médiateur de l'AMF Autorité des marchés financiers 17 place de la Bourse 75082 PARIS CEDEX 02				www.amf-france.org	The AMF's ombudsman is competent to receive complaints by clients concerning financial products or investment firms (subject to its supervision)	Non-binding decisions	No	http://www.amf-france.org/affiche_page.asp?urldoc=mediateur.htm&lang=fr&id_Tab=0#service
	ABE-Infoservice	info-client@acp.banque-france.fr	ABE Info service 61 rue Taitbout 75436 Paris cedex 09	+33 811 901 801			www.abe-infoservice.fr	ABE-infoservice is an internet website which provides information to clients concerning in particular the banking products and services	Non-binding decisions	No	www.abe-infoservice.fr
GR	General Secretariat of Consumer Affairs	info@efpolis.gr	Kaniggos Square GR 101 81 Athens		+30 210 382 9640 +30 210 330 2708	www.efpolis.gr	Regarding consumer protection with horizontal mandate, the competent authority is the Ministry of Development- General Secretariat of Consumer Affairs (Law 2251/1994, as valid). The General Secretariat for Consumer addresses any problems (unfair terms, unfair commercial practices, misleading advertisements etc) consumers face during their transactions with businesses and enterprises of the private and public sector and with local authorities.	Binding Decision	No	www.efpolis.gr ; www.ekpizo.gr ; www.synigoroskatanaloti.gr	
	Hellenic Consumers' Ombudsman	grammateia@synigoroskatanaloti.gr	144 Alexandras Avenue GR 114 71 Athens	+30 210 646 0862 +30 210 646 0814 +30 210 646 0612 +30 210 646 0734 +30 210 646 0458	+30 210 646 0414	www.synigoroskatanaloti.gr	The Consumer Ombudsman is an independent authority and is supervised by the Ministry of Development. It is responsible for the out of court resolution of disputes between suppliers and consumers or consumer groups. Consumers may submit their complaints against suppliers concerning issues they think endanger their health or safety or constitute an infringement of their economic interests.	Not Binding decision	No		
	The Bank of Greece/ Supervision of Credit and Related Financial Institutions Department	http://www.bankofgreece.gr/Pages/el/Contactus/form.aspx	21 E. Venizelos Avenue GR 102 50 Athens	+30 210 320 1111 +30 210 320 5069 +30 210 320 5056 +30 210 320 5171	+30 210 320 5400		www.bankofgreece.gr	The Bank of Greece considers consumers' complaints concerning transparency of transactions arising from the provision of banking services and of services by credit companies, leasing and factoring companies (Governors Act 2501/2002 as valid). This Act lays down institutions' disclosure requirements to retail customers with respect to terms and conditions governing their transactions (minimum information, mode and timing of information). In case of non-compliance with the provisions, the Bank of Greece imposes sanctions to the supervised institutions but neither interferes in private disputes between consumers and institutions nor requires institutions to compensate consumers.	Binding Decision	No	
	The Bank of Greece/Department of Private Insurance Supervision	http://www.bankofgreece.gr/Pages/el/Contactus/form.aspx	3, Amerikis Str., GR 102 50 Athens	Supervision of Insurance Intermediaries & Transaction Transparency Section: +30 210 3205229	+30 210 320 5437 +30 210 320 5438		www.bankofgreece.gr	Since the end of 2010 the Bank of Greece has been appointed as the competent for the supervision of Private Insurance authority, and, in this respect, is in charge, inter alia, to monitor the compliance of insurance undertakings and insurance intermediaries with the conduct of business obligations as stipulated in insurance law when providing their services to their clients. In this respect, the Bank of Greece examines consumers' complaints against Insurance Undertakings and/or Insurance Intermediaries regarding the infringement of insurance legislation and imposes sanctions in case violation is detected/established. It should be noted that the Bank of Greece does not interfere in private disputes between insured and insurance undertakings and/or insurance intermediaries.	Binding Decision	No	
	Hellenic Ombudsman for Banking-Investment Services	contact@bank-invest-omb.gr	1 Massalias Str, GR 106 80 Athens	+30 210 337 6700	+30 210 323 8821		www.bank-invest-omb.gr	The Hellenic Ombudsman for Banking-Investment Services (H.O.B.I.S.) is a private, non-profit entity established by banks, brokerage firms, mutual fund management companies and portfolio investment companies. The HOBIS considers disputes arising from the provision of banking services (such as deposits, loans and cards) and of investment services (such as shares, mutual funds and bonds) by banks and investment service providers (i.e. brokerage firms, mutual fund management companies and portfolio investment companies) which are established in Greece and are participants in or associates of the H.O.B.I.S. scheme. Also it considers cross-border disputes, in the H.O.B.I.S.'s capacity as a member of FIN-NET (the Cross-Border Out-of-Court Complaints Network for Financial Services).	Not Binding decision	No	
	Hellenic Capital Market Commission	www.hcmc.gr/pages/category.asp?catID=200	1 Kolokotroni & Stadiou Str, GR 105 62 Athens	+30 210 337 7100			www.hcmc.gr	The Capital Market Commission is responsible for overseeing the implementation of the legislation on capital markets. In this context, it monitors the compliance of investment firms to the conduct of business obligations when providing investment services to clients. The CMC is investigating complaints by investors, which may relate to infringements of legislation on capital markets and impose sanctions where violations are detected.	Binding Decision	No	

HU	Hungarian Financial Supervisory Authority	ugyfelszolgalat@pszaf.hu	1013 Budapest, Krisztina krt. 39. Postal address: 1535 Budapest, 114 Pf. 777	+36 40 203 776		https://www.pszaf.hu/en/customer_service/complaints/process_of_complaints_management	The complaint has to be submitted firstly to the financial service provider. Without this step the HFSA must refuse the complaint. The procedures conducted by the HFSA are not meant to provide legal remedy for individual consumer grievances.	Within the framework of its consumer procedure and in its competency as a supervisory authority the HFSA has no possibility to rule by way of policy on legal disputes resulting from individual contractual relationships, or to directly force a supervised institution to take some individual measure or to provide compensation for damages. This is possible only in a process of civil litigation or in process of the Financial Arbitration Board (The Financial Arbitration Board is a professionally independent body operated by the HFSA.)	No	https://www.pszaf.hu/en/customer_service/complaints/comphand_process
IE	Financial Services Ombudsman	enquiries@financialombudsman.ie	3rd Floor, Lincoln House, Lincoln Place, Dublin 2	1890 88 20 90 01 6620899	01 6620890	www.financialombudsman.ie	http://www.financialombudsman.ie/making-a-complaint/	The Finding of the Financial Services Ombudsman is legally binding on both parties, subject only to appeal by either party to the High Court.	No	www.nca.ie http://www.citizensinformation.ie/en/consumer_affairs/financial_services/financial_products/financial_regulator.html
IT	Bank of Italy	bancaditalia@pec.bancaditalia.it	Via Nazionale n. 91, 00184 Roma				The Bank of Italy is not responsible for complaints regarding investment and insurance services	Not binding decision	No	http://www.bancaditalia.it/vigilanza/relazioni-int-clienti/esposti;internal&action=_setlanguage.action?LANGUAGE=en
LT	Bank of Lithuania	info@lb.lt	Totorių str. 4, LT-01121 Vilnius	+370 52 680 029	+370 5 262 8124	http://www.lb.lt/consumer_protection	On 2 January 2012, the Bank of Lithuania started the extrajudicial investigation of complaints and resolution of disputes between consumers and financial institutions.	Non-binding decisions	No	http://vytat.lt/index.php?225846438
	State Consumer Rights Protection Authority	info@vtat.lt	Vilniaus g. 25, 01402 Vilnius	+370 526 267 51	+370 5 279 14 66	http://vytat.lt/index.php?2652620215	State Consumer Rights Protection Authority coordinates state institutions' activities on protection of consumers.	Non-binding decisions	No	
LU	Commission de Surveillance du Secteur Financier(CSSF)	direction@cssf.lu	110, route d'Arlon L-2991 Luxembourg	+352 262511	+352 26251601	www.cssf.lu	The CSSF is competent to receive complaints by clients of institutions (banks, investment firms, other professionals of the financial sector, undertakings for collective investment (UCIs) etc.) subject to its supervision and to act as an intermediary in order to seek an amicable settlement to these complaints. For disputes regarding the insurance sector, the competent authority is not the CSSF but the Commissariat aux Assurances. However the CSSF does not intervene: -If a court or another out-of-court settlement body is already involved; -In complaints relating to commercial and pricing practices of professionals (charges and commissions), except where prior information to the client is lacking. Please note that the unsatisfied client shall first submit the complaint to the institution itself. The intervention of the CSSF is subject to the conditions that the complaint was first dealt with by the institution concerned and that everything was done in order to find an appropriate solution to the problem. For the purpose of ensuring efficiency, we require that the manager of the institution specifically appointed to deal with complaints has taken a decision concerning the complaint. This approach allows objectifying the handling of the complaint at the institution's level and facilitating the settlement with the client. If, after a month as from the dispatch of the complaint to this manager, the client has not received a position which he accepts or even an acknowledgement of receipt, he may contact us in order to deal with his complaint.	The mission of the CSSF consists in assisting the parties concerned in order to amicably settle the conflict opposing them. However, the CSSF's opinion is not binding. Its powers are neither those of a judge or arbitrator passing a mandatory judgement nor those of an "ombudsman" in charge of defending the citizens' rights against public authorities.	No	www.cssf.lu www.cecluxembourg.lu www.ulc.lu
LV	Consumer Rights Protection Centre	ptac@ptac.gov.lv	K. Valdemara street 157, Riga, Latvia, LV-1013	+371 65452554	+371 67388634	www.ptac.gov.lv	Rendering of assistance to consumers in solving of conflicts with manufacturers, vendors and providers of services	Binding decision	No	www.ptac.gov.lv/page/264 www.klientuskola.lv/ www.dolceta.eu/latvija/ www.ecclatvia.lv/ www.fktk.lv/en/commission/about_us/ 2011-10-19_consumer_complaints_hand/
	Ombudsman of the Association of Latvian Commercial Banks	Aivars.Graudins@bankasoc.lv	Perses street 9/11, Riga, LV-1011	+371 67284562 +371 67284561	+371 67828170	www.bankasoc.lv/en/ombud	Handling of complaints about the activities of Latvia-registered credit institution concerning clearance remittances or transactions involving electronic means of payment, if the amount of transaction does not exceed 50 000 EUR.	Not binding decision	Yes	
MT	Consumer Complaints manager within the Malta Financial Services Authority (MFSA)	consumerinfo@mfsa.com.mt	Notabile Road, Attard BKR 3000 Malta	+356 80074924 +356 21441155	+356 21441189	mymoneybox.mfsa.com.mt	All complaints relating to financial services transactions are accepted. The Complaints Manager also assists in providing consumer education on financial services. We may also assist on issues relating to financial scams or fraudulent practices.	Not binding	No	www.mymoneybox.mfsa.com.mt
NL	Kifid Het Financiële Klachteninstituut		Postbus 93257, 2509 AG Den Haag	+31 703338999		www.kifid.nl	Kifid is an initiative of trade organisations in financial services and the dutch Consumentenbond. Kifid is an independent complaints institute and her services are defrayed by the connected financial service providers through a foundation. The board of Kifid and financial service providers do not have any influence on the treatment or outcome of the complaint. The Ombudsman, the Geschillencommissie and the Commissie van Beroep act independent and unbiased.	not binding	No	

NO	Finansklagenemnda - Norwegian Financial Services Complaints Board	firmapost@finansklagenemnda.no	P.O.Box 53 Skøyen 0212 Oslo Norway	+47 23131960	+47 23131970	www.finansklagenemnda.no	No restrictions on complaints from consumers	Not binding	No	http://www.finanstilsynet.no/no/Venstremeny/Forbrukeinformasjon/
PL	Komisja Nadzoru Finansowego (Polish Financial Supervision Authority)	dok@knf.gov.pl	Plac Powstańców Warszawy 1 00-950 Warszawa	+48 22 262 40 54	+48 22 262 40 74	www.knf.gov.pl	Complaints about the operation of the supervised entities	No competence in handling complaints. Received signals are used by the PFSA in supervisory activities.	No	www.knf.gov.pl
PT	Banco de Portugal/ Departamento de Supervisão Comportamental/Área de Consultoria Jurídica e Reclamações	Bank customers can file an online complaint through the following link - http://clientebancario.bportugal.pt/pt-PT/Reclamacoes/Paginas/FormularioRenovareclamacao.aspx	Banco de Portugal Apartado 2240 1106-001 Lisboa	+351 213 130 000	+351 213 128 115	http://clientebancario.bportugal.pt/pt-PT/Reclamacoes/Paginas/default.aspx	Banco de Portugal analyses complaints that are filed against its supervised entities (credit institutions, financial companies and payment institutions) and that are related to these entities' banking products, services and activity. Intervention by Banco de Portugal does not cover the resolution of strictly contractual issues between credit institutions and their customers. The resolution of such litigations, whenever no agreement is reached, requires the intervention of judicial or arbitral powers. Nevertheless, from these complaints the Banco de Portugal learns about the commercial practices of credit institutions and, as a supervisory authority, has the power to demand remedy of non-compliance as well as to apply fines and penalties.	Binding	No	http://clientebancario.bportugal.pt/pt-PT/Paginas/inicio.aspx
SE										
SK	National Bank of Slovakia	info@nbs.sk , dohlad@nbs.sk	Imricha Karvaša 1,813 25 Bratislava	+421 578 73361 +421 578 73301	+421 578 71176	www.nbs.sk	handling of complaints from clients of financial institutions that are subject to supervision by National bank of Slovakia such as banks, insurance companies, securities dealers, payment institutions, asset management companies, pension asset management companies, pension funds, supplementary pension insurance companies, supplementary pension companies, electronic money institutions, foreign collective investment undertakings etc.	Not binding, the subject to supervision shall not be resolution of disputes arising from contractual relations between supervised companies and their clients, the deciding of which fall under the jurisdiction of courts or other authorities according to separate regulations.	No	
SI	Slovene Consumers' Association (known as ZPS in Slovenia)	zps@zps.si	Frankopanska 5, 1000 Ljubljana, Slovenia	+386 1 474 06 00	+386 1 433 33 71	http://www.zps.si/0-nas/english/3.html?itemid=697	No restrictions	Not binding, only providing advice about consumers' rights and assistance in resolving disputes (in some cases represent its members in judicial proceedings, however only when it comes to large numbers of consumers having suffered damages or in those cases when creating case-law is of great significance for resolving similar disputes which occur repeatedly or may cause consumers suffering significant damages).	No, in some cases membership fee	
SI	Bank of Slovenia	http://www.bsi.si/en/contact.asp	Slovenska 35, 1000 Ljubljana, Slovenia	+386 1 471 90 00	+386 1 251 55 16	http://www.bsi.si/en/	Bank of Slovenia has no power in resolving disputes between consumers or legal entities and banks, but verifies whether banks operate in line with the risk management rules and other rules laid down by the Banking Act and regulations issued on the basis thereof as well as with other acts governing the performance of financial services provided by the bank and regulations issued on the basis thereof.	Not binding	No	
SI	Settlement Council at The Bank Association of Slovenia	info@zbs-giz.si	Šubičeva 2, 1000 Ljubljana, Slovenia	+386 (0)1 24 29 700	+386 (0)1 24 29 713	http://www.zbs-giz.si/en/	If the parties are natural persons the Settlement Council decides on disputes between a client and a bank (member of the Bank Association of Slovenia) concerning breaches of contractual relationships, non-compliance with a bank's general operating conditions or good banking business practices If the parties are legal persons it is competent only in the case that a dispute concerns the payment transactions or investment services.	Not binding	No	
SI	Ministry of Economic Development and Technology - Consumer protection sector	svetovanje.mg@gov.si	Kotnikova 5, 1000 Ljubljana, Slovenia	+386 1 400 33 11	+386 1 433 10 31	http://www.mgort.gov.si/en/	No restrictions	Not binding, only providing advice about consumers' rights and assignation of the case to the competent authority	No	
UK	Financial Ombudsman Service	complaint.info@financial-ombudsman.org.uk	South Quay Plaza 183 Marsh Wall London E14 9SR	800 023 4567 0300 123 9 123 +44 20 7964 0500	+44 20 7964 1001	http://www.financial-ombudsman.org.uk/	banking insurance mortgages credit cards and store cards loans and credit pensions savings and investments hire purchase and pawnbroking money transfer financial advice stocks, shares, unit trusts and bonds.			http://www.fsa.gov.uk/consumerinformation/if_things_go_wrong