

The background of the slide is the European Union flag, featuring a blue field with twelve five-pointed gold stars arranged in a circle. The flag is shown with a slight wavy texture, suggesting it is a fabric.

**Alternative dispute resolution
involving consumers of financial
services in the European Union**



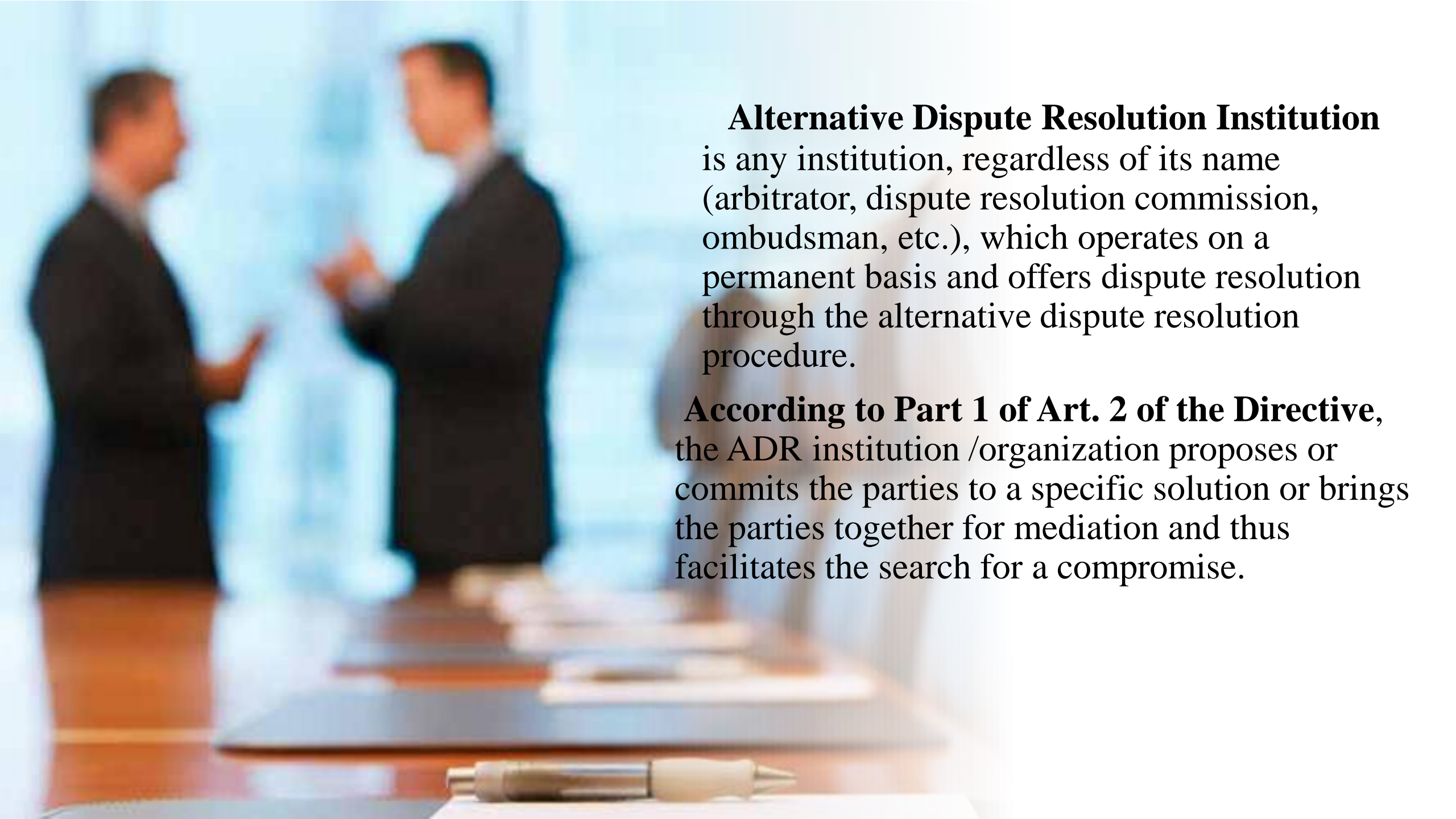
Acts of EU legislation governing the pre-trial settlement of consumer disputes in the EU are:

- *Directive 2013/11 / EU of the European Parliament and of the Council of 21 May 2013 on alternative dispute resolution involving consumers and*
- *Regulation (EU) No 524/2013 of the European Parliament and of the Council of 21 May 2013 on the online settlement of disputes in the consumer sphere.*

The background features a dark blue gradient with silhouettes of business professionals in a modern office. On the left, a man and a woman are standing and talking. In the center, a man stands with his back to the camera, gesturing towards the right. On the right, another man and woman are standing and talking. The scene is lit with soft, warm light, suggesting an indoor office environment.

Directive 2013/11 / EU and Regulation 524/2013 / EU are binding on Member States.

According to Art. 1 Directives EU Member States must ensure that consumers have the opportunity to complain on a voluntary basis about acts or omissions of sellers to institutions / organizations that provide independent, impartial, transparent, efficient, prompt and fair alternative dispute resolution.



Alternative Dispute Resolution Institution is any institution, regardless of its name (arbitrator, dispute resolution commission, ombudsman, etc.), which operates on a permanent basis and offers dispute resolution through the alternative dispute resolution procedure.

According to Part 1 of Art. 2 of the Directive, the ADR institution /organization proposes or commits the parties to a specific solution or brings the parties together for mediation and thus facilitates the search for a compromise.



In accordance with Part 2 of Art. 5 Directives Member States must ensure that ADR institutions:

- Provided support and constant updating of the site, which provides the parties with easy access to information on the alternative dispute resolution procedure and which allows consumers to file a complaint and the necessary documents online;
- Provide information to the parties upon request on the procedure for alternative dispute resolution on durable media;
- If possible, give the consumer the opportunity to file a complaint offline;
- Give the parties the opportunity to exchange information via electronic means or, if possible, by mail;
- considered both domestic and cross-border disputes;
- when considering disputes, took the necessary measures to process personal information in accordance with the requirements of European legislation.



The Regulation aims to contribute to the proper functioning of the EU internal market by introducing a high level of consumer protection by introducing a European platform for online dispute resolution. (**Online Dispute Resolution Platform**).

Dispute resolution bodies

The dispute resolution bodies listed on this site all offer out-of-court settlement procedures. They have all been approved for quality standards relating to fairness, efficiency and accessibility.

Each dispute resolution body has its own rules and procedures. They're usually quicker and cheaper than going to court.

Which country is the trader based in?

All countries

Print complete list as PDF

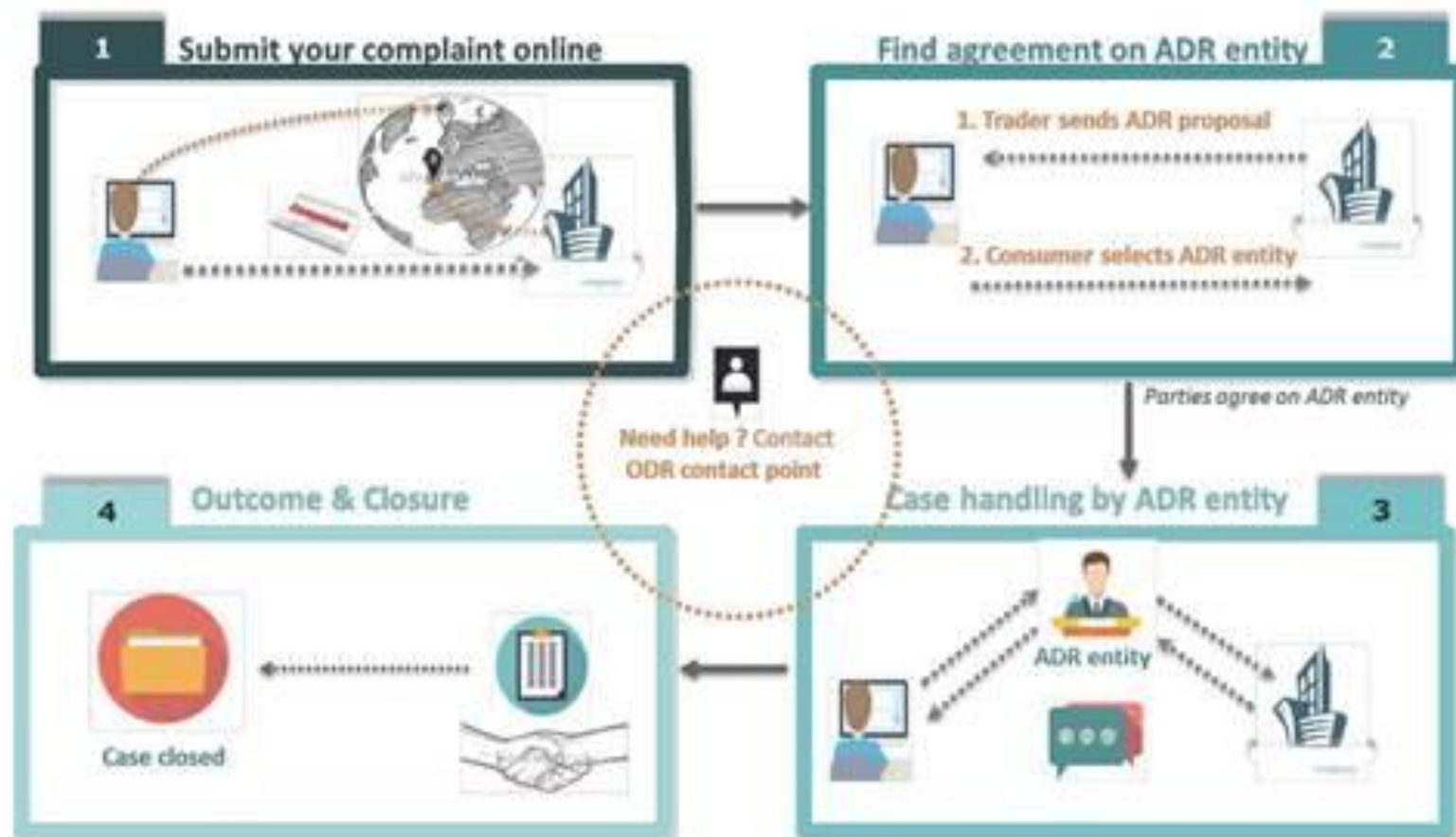
What is my complaint about?

Select one

Search

Name	Country	
Agentur für Passagier- und Fahrgastrechte (apf) <i>Agency for Passenger Rights (apf)</i>	 Austria	More information
Energie-Control Austria	 Austria	More information
Gemeinsame Schlichtungsstelle der Österreichischen Kreditwirtschaft <i>Joint Conciliation Board of the Austrian Banking Industry</i>	 Austria	More information
Internet Ombudsstelle <i>Internet Ombudsman</i>	 Austria	More information
Ombudsstelle Fertighaus <i>Ombudsman for prefabricated buildings</i>	 Austria	More information
Postschlichtungsstelle bei der Rundfunk- und Telekom Regulierungs-GmbH <i>Postal mediation service at the Regulatory Authority for Broadcasting and Telecommunications</i>	 Austria	More information
Rundfunk & Telekom Regulierungs-GmbH <i>Regulatory Authority for Broadcasting and Telecommunications</i>	 Austria	More information
Schlichtung für Verbrauchergeschäfte	 Austria	More information

How does the platform work



The background of the image is the flag of the European Union, featuring a blue field with twelve five-pointed gold stars arranged in a circle. The flag is shown with a slight wave, giving it a three-dimensional appearance.

Thank for your attention!