

ADR scheme	
EU/EEA member state	ITALY
Name in original language	Arbitro Bancario Finanziario (ABF)
Name in English	ABF – Banking and Financial Ombudsman
Contact details for consumers	
Address	Via Venti Settembre, 97/E – 00187, Roma
Phone number	+39 06 479 29235
E-mail address	SERVIZIO.TUC.ARBITRO_BANCARIO_FINANZIARIO@bancaditalia.it
Website address	www.arbitrobancariofinanziario.it
How the ADR scheme works	
Type of ADR scheme	☒ public ☒ established by law ☐ private ☐ voluntary
Limits	If the claimant's request concerns the payment of a sum of money, regardless of the cause, the competence of the ABF is limited to no more than EUR 200 000. The Ombudsman rules on disputes concerning banking and financial transactions and services (e.g. current accounts, mortgages, personal loans), payment services (e.g. credit cards) and on postal savings certificates, arising in the six years prior to the submission of the complaint.
Are there prior formalities to be complied with?	☒ yes ☐ no In order to appeal to the ABF, the customer must have already gone through the intermediary's own complaint procedure.
Does the consumer have to pay a fee?	☒ yes ☐ no
If the consumer has to pay a fee, how much is it (in euro)?	EUR 20 If the deciding body finds for the appeal, even in part, the intermediary must repay the claimant for the contribution.
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 If according to the ABF case law the complaint would be upheld but only partially, the Chair of the Territorial Panel may propose an early resolution of the dispute to the parties on an agreed basis.
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	An intermediary who does not comply with the decision or does not cooperate with the procedure is considered non-compliant. Notice of its non-compliance is published on the website of the intermediary for six months and also on the ABF's website for five years. Furthermore, the Banca d'Italia examines and assesses the outcomes of the appeals for aspects that may be relevant to banking and financial supervision.
Average time for ADR scheme to resolve a complaint	A period of 90 days from the date of completion of the complaint file is provided for communicating the result of the dispute, which can also involve sending the outcome of the dispute alone; in this case, there is a deadline of 30 days for sending the decision, including the reasoning. The term of 90 days may be extended for a total period not exceeding 90 days overall if your dispute is particularly complex.
Language(s) in which the ADR scheme operates	
Language(s) in which enquiries and/or a complaint can be made	Italian
Language(s) in which any decision can be issued	Italian
Observations	
Any additional useful information not already covered by the other sections of this form	Complaints may be filed online using the ABF Web Portal; further information on how to file a complaint is available on the ABF website, also in English. The Banca d'Italia publishes an annual report on the activity of the ABF; an abridged version of the annual report is also available in English.