

ADR scheme		
EU/EEA member state	DENMARK	
Name in original language	Det finansielle ankenævn	
Name in English	The Danish Financial Complaint Board	
Contact details for consumers		
Address	Store Kongensgade 62, 2., DK-1264 Copenhagen K.	
Phone number	+45 35 43 63 33	
Fax number		
E-mail address	sek@fanke.dk	
Website address	www.fanke.dk	
How the ADR scheme works		
Type of ADR scheme	<input type="checkbox"/> public <input checked="" type="checkbox"/> private <input type="checkbox"/> established by law <input type="checkbox"/> voluntary	
Limits		
Are there prior formalities to be complied with?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no	
Does the consumer have to pay a fee?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no	
If the consumer has to pay a fee, how much is it (in euro)?	EUR 27	
Does the ADR scheme answer enquiries about its work?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no	
Does the ADR scheme try to help the parties reach a negotiated settlement?	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	
Does the ADR scheme issue a decision upholding or rejecting the complaint?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no	
If the ADR scheme issues a decision, what is its effect?	<input type="checkbox"/> recommendation, not binding on either party <input checked="" type="checkbox"/> binding on the financial institution but not the consumer <input type="checkbox"/> binding on both the financial institution and the consumer	
Any necessary explanation about the decision	The decision is binding on the financial institution unless the financial institution, within 30 days after the decision is served, informs the Complaint Board it will not comply with the decision.	
Average time for ADR scheme to resolve a complaint	6 months	
Language(s) in which the ADR scheme operates		
Language(s) in which a complaint can be made	Danish, English, Swedish, Norwegian	
Language(s) in which any decision can be issued	Danish (translation to English is provided)	
Observations		
Any additional useful information not already covered by the other sections of this form	The consumer is required to have made an effort to settle the dispute with the financial institution before submitting a complaint to the Complaint Board. The consumer has to fill in a special complaint form defined by the secretariat of the Complaint Board.	