

ADR scheme	
EU/EEA member state	GERMANY
Name in original language	Ombudsmann der deutschen genossenschaftlichen Bankengruppe c/o Kundenbeschwerdestelle beim Bundesverband der Deutschen Volksbanken und Raiffeisenbanken (BVR)
Name in English	Ombudsman of German Cooperative Banks c/o National Association of German Cooperative Banks
Contact details for consumers	
Address	Schellingstraße 4, DE-10785 Berlin
Phone number	+49 30 202 11639
Fax number	+49 30 202 11908
E-mail address	kundenbeschwerdestelle@bvr.de
Website address	www.bvr.de
How the ADR scheme works	
Type of ADR scheme	<input type="checkbox"/> public <input type="checkbox"/> established by law <input checked="" type="checkbox"/> private <input checked="" type="checkbox"/> voluntary
Limits	
Are there prior formalities to be complied with?	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
Does the consumer have to pay a fee?	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
If the consumer has to pay a fee, how much is it (in euro)?	
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 checked="" type="checkbox"/> yes <input 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 checked="" type="checkbox"/> recommendation, not binding on either party <input 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	If the recommendation is not accepted by the parties, court proceedings can be instituted.
Average time for ADR scheme to resolve a complaint	3 months
Language(s) in which the ADR scheme operates	
Language(s) in which a complaint can be made	German, English
Language(s) in which any decision can be issued	German
Observations	
Any additional useful information not already covered by the other sections of this form	