

ADR scheme	
EU/EEA member state	N/A - Switzerland
Name in original language	Financial Services Ombudsman (FINSOM)
Name in English	Financial Services Ombudsman (FINSOM)
Contact details for consumers	
Address	Rue maison de commune 66, CH-1920 Martigny
Phone number	+41 27 552 04 24
Fax number	-
E-mail address	info@finsom.ch
Website address	www.finsom.ch
How the ADR scheme works	
Type of ADR scheme	☒ public ☐ private ☒ established by law ☐ voluntary
Limits	
Are there prior formalities to be complied with?	☒ yes ☐ no
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
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
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	If an agreement is not reached or there appears to be no prospect of such, the ombudsman may give the parties his own factual and legal assessment of the dispute based on the information available and include it in the notification of conclusion of proceedings
Average time for ADR scheme to resolve a complaint	max. 90 days
Language(s) in which the ADR scheme operates	
Language(s) in which a complaint can be made	English, French, German, Italian
Language(s) in which any decision can be issued	N/A
Observations	
Any additional useful information not already covered by the other sections of this form	