

Ombudsman Scheme

If a disagreement between a customer and their bank cannot be resolved, it may be time to call in the ombudsmen and women. Independent persons – retired senior judges and ministry officials – conduct out-of-court, unbureaucratic dispute resolution proceedings to help customers who have a difference of opinion with a private bank. They establish contact between the two sides, deliberate, come up with solutions and thus help to restore dented confidence.

When the ombudsmen and women began their work in 1992, it was in response to efforts at European and national level to dispense with the need for time-consuming and costly judicial proceedings. The Association of German Banks and its members – the German private banks – pioneered what was then still a new yet efficient form of dispute resolution with the aim of meeting changing consumer expectations. It was the first system of its kind in the German financial industry and since its inception it has gained a high profile and reputation. It has become an indispensable element of a proactive consumer policy of the private banks which puts customers at its heart and delivers tangible benefits.

A major advantage for the customer is that the scheme is free of charge. Any private customer of one of the Association's member banks can take advantage of this service simply by writing to the Customer Complaints Office:

Ombudsmann der privaten Banken
Geschäftsstelle
Postfach 04 03 07
10062 Berlin
Tel.: +49 30 1663-3166
Fax: +49 30 1663-3169
ombudsmann@bdb.de

Please note:

The ombudsmen and women cannot help customers who are simply seeking legal advice. Nor will they take on a case if it has already been dealt with or is being dealt

with by a court of law. The same applies if it would be necessary to hear witnesses to clarify the facts.

Consumer Protection for Europe: FIN-NET

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