

**ANNEX IV - List of competent bodies for receipt of complaints and out-of-court settlement of complaints**

<b>MS</b>		<b>Receipt of complaints</b>	<b>Out-of-court settlement</b>
<b>AT</b>	Finanzmarktaufsichtsbehörde (FMA) – Austrian Financial Market Authority, Otto-Wagner-Platz 5 A-1090 Wien/Vienna AUSTRIA Tel.:+ (43) 1 24 959 5108 <a href="http://www.fma.gv.at/en/consumers/complaint-management.html">http://www.fma.gv.at/en/consumers/complaint-management.html</a>	y	y
	Federal Ministry of Science, Research and Economy (BMWFV) Stubenring 1, 1010 Vienna AUSTRIA Tel.: +(43) 1 71 100-0 <a href="http://www.bmwfv.gv.at">www.bmwfv.gv.at</a>	y	y
<b>BE</b>	Service Ombudsman Assurances / Ombudsdienst Verzekeringen de Meeûsplantsoen 35 1000 Brussels <a href="http://www.ombudsman.as">http://www.ombudsman.as</a>	y	y
<b>BG</b>	1. Financial Supervision Commission 33, Shar Planina, Str. 1303, Sofia Republic of Bulgaria  Tel: + 359 2 94 04 999 Fax: +359 2 829 43 24  e-mail: <a href="mailto:bg_fsc@fsc.bg">bg_fsc@fsc.bg</a> <a href="http://www.fsc.bg">www.fsc.bg</a>	y	
	2. Commission on Consumer Protection 4A, Slaveikov, Sq. 1000, Sofia Republic of Bulgaria  Tel: + 359 2 987 74 45 Fax: + 359 2 988 42 18  e-mail: <a href="mailto:info@kzp.bg">info@kzp.bg</a> <a href="http://www.kzp.bg">www.kzp.bg</a>		y

MS		Receipt of complaints	Out-of-court settlement
<b>CY</b>	Insurance Companies Control Service P.O. Box 23364 1682 Nicosia CYPRUS Tel.: +(357) 22 602980 Fax: +(3579 22 302938 e-mail: <a href="mailto:insurance@mof.gov.cy">insurance@mof.gov.cy</a> <a href="http://www.mof.gov.cy">www.mof.gov.cy</a>	y	n
<b>CZ</b>	Czech National Bank Na příkopě 28 CZ-115 03 Praha 1 Czech Republic Tel.: +(420) 224 411 111 Fax: +(420) 224 412 404 or +(420) 224 413 708 <a href="http://www.cnb.cz">www.cnb.cz</a>	y	n
<b>DE</b>	Versicherungsombudsmann e. V. Postfach 08 06 32 10006 Berlin GERMANY e-mail: <a href="mailto:beschwerde@versicherungsombudsmann.de">beschwerde@versicherungsombudsmann.de</a>	y	y
	Ombudsmann Private Kranken- und Pflegeversicherung Kronenstraße 13 10117 Berlin GERMANY <a href="mailto:ombudsmann@pkv.de">ombudsmann@pkv.de</a> Fax: +(49) 30 20 45 89 31		y
<b>DK</b>	Finanstilsynet (The Danish Financial Supervisory Authority) Aarhusgade 110 DK – 2100 Copenhagen DENMARK  Tel.: +(45) 33 55 82 82 Fax: +(45) 33 55 82 00 E-mail: <a href="mailto:finanstilsynet@ftnet.dk">finanstilsynet@ftnet.dk</a> <a href="http://www.DFSA.dk">www.DFSA.dk</a>	y	n
<b>EE</b>	Financial Supervisory Authority Sakala Street 4 15030 Tallinn ESTONIA  Tel.: +(372) 668 05 00 Fax: +(372) 668 05 01 <a href="http://www.fi.ee">www.fi.ee</a> <a href="mailto:info@fi.ee">info@fi.ee</a>	y	n

MS		Receipt of complaints	Out-of-court settlement
	Consumer Complaint Committee Kiriku 4 15071 Tallinn ESTONIA Tel.: +(372) 6 201 700 Fax: +(372) 6 201 701 e-mail: <a href="mailto:info@consumer.ee">info@consumer.ee</a> URL: <a href="http://www.tka.riik.ee">www.tka.riik.ee</a>	y	n
EL	1. Bank of Greece Department of Private Insurance Supervision 21, E. Venizelos Avenue 102 50 Athens GREECE Tel: +30 210 3205222 Fax: +30 210 3205438 <a href="http://www.bankofgreece.gr">www.bankofgreece.gr</a> <a href="mailto:dep.insurancesupervision@bankofgreece.gr">dep.insurancesupervision@bankofgreece.gr</a>	Y	N
	2. Hellenic Consumers' Ombudsman (Independent Authority) 144, Alexandras Avenue 11471 Athens GREECE Tel.: +(30) 210 64 60 862 Fax: +(30) 210 64 60 414 <a href="http://www.synigoroskatanaloti.gr">www.synigoroskatanaloti.gr</a> <a href="mailto:grammateia@synigoroskatanaloti.gr">grammateia@synigoroskatanaloti.gr</a>	Y	Y
ES	Direccion General de Seguros y Fondos de Pensiones (Ministerio de Economia y Competitividad) Servicio de Reclamaciones de la Dirección General de Seguros y Fondos de Pensiones Paseo de la Castellana, 44 28046 - MADRID SPAIN Tel.: +(34) 902 19 70 00 Fax: +(34) 91 339 71 13 <a href="http://www.dgsfp.mineco.es/reclamaciones/index.asp">http://www.dgsfp.mineco.es/reclamaciones/index.asp</a>	Y	Y
FI	<u>Tied agents:</u>  Vakuutuslautakunta (The Finnish Insurance Complaints Board) Porkkalankatu 1 FIN-00180 Helsinki FINLAND Tel.: +(358) 9 6850 120 Fax: +(358) 9 68501220 <a href="http://www.fine.fi">www.fine.fi</a>	y	y

MS		Receipt of complaints	Out-of-court settlement
	<p><u>Tied agents and independent brokers (Consumers only, not unit-linked insurance):</u></p> <p>Consumer Disputes Board P.O.Box 306 FIN-00531 Helsinki FINLAND Tel.: +(358) 29 566 5200 e-mail: <a href="mailto:kril@oikeus.fi">kril@oikeus.fi</a> <a href="http://www.kuluttajariita.fi">www.kuluttajariita.fi</a></p>	y	y
FR	<p>Autorité de Contrôle Prudentiel et de Résolution (ACPR) Service Informations et Réclamations 61 rue TAITBOUT 75436 PARIS CEDEX 09FRANCE Tel.: +33 1 49 95 49 95 e-mail: <a href="mailto:info-clientele@acpr.banque-france.fr">info-clientele@acpr.banque-france.fr</a></p>	y	n
	<p>Chambre Syndicale des Courtiers d'Assurance Médiateur du CSCA 91 rue Saint Lazare 75009 Paris</p> <p>(Only for brokers who are members of the CSCA)</p>	y	y
HR	<p>Hrvatska agencija za nadzor financijskih usluga (Croatian Financial Services Supervisory Agency) Miramarska cesta 24b 10000 ZAGREB CROATIA</p> <p>Tel.: +(385)1 6173 493 Fax: +(385) 1 6173 490 e-mail: <a href="mailto:potrosaci@hanfa.hr">potrosaci@hanfa.hr</a> <a href="http://www.hanfa.hr">www.hanfa.hr</a></p>	y	n
HU	<p>Magyar Nemzeti Bank (Hungarian National Bank) 1534 Budapest BKKP Pf. 777 telephone:06-1-4899-100 e-mail: <a href="mailto:ugyfelszolgalat@mnb.hu">ugyfelszolgalat@mnb.hu</a> <a href="http://www.mnb.hu">www.mnb.hu</a></p>	y	n
	<p>Financial Arbitration Board 1525 Budapest BKKP Pf. 172; telephone: 06-1-4899-100; e-mail: <a href="mailto:pbt@mnb.hu">pbt@mnb.hu</a></p>	n	y

MS		Receipt of complaints	Out-of-court settlement
IE	Financial Services Ombudsman 31 Upper Merrion Street Dublin 2. IRELAND Tel.: +(353) 1 66 20 899 e-mail: <a href="mailto:enquiries@financialombudsman.ie">enquiries@financialombudsman.ie</a> <a href="http://www.financialombudsman.ie">www.financialombudsman.ie</a>	y	y
IS	Financial Supervisory Authority (FME) (Fjármálaeftirlitid) Katrínartún 2 105 Reykjavík ICELAND Tel.: +(354) 5203700 Fax: +(354) 5203727 e-mail: <a href="mailto:fme@fme.is">fme@fme.is</a> <a href="http://www.fme.is">www.fme.is</a>	y	n
	Insurance Complaints Committee (Úrskurdarnefnd í Vátryggingamálum) Fjármálaeftirlitid Katrínartún 2 105 Reykjavík Iceland Tel.: +(354) 520 3888 Fax: +(354) 5203727 e-mail: <a href="mailto:urskvatr@fme.is">urskvatr@fme.is</a> <a href="http://www.fme.is">www.fme.is</a>		y
	The Consumer Agency Borgartún 21 105 Reykjavík Iceland Tel.: +(354) 5101100 Fax: +(354) 5101101 e-mail: <a href="mailto:postur@neytendastofa.is">postur@neytendastofa.is</a> <a href="http://www.neytendastofa.is">www.neytendastofa.is</a>	y	y
IT	Istituto per la Vigilanza sulle Assicurazioni (IVASS) Servizio Vigilanza Intermediari Assicurativi Via del Quirinale, 21 00187 Rome ITALY Tel.: +(39) 06 421331 Fax: +(39) 06 42133548 e-mail: <a href="mailto:intermediari.see@ivass.it">intermediari.see@ivass.it</a> <a href="http://www.ivass.it">www.ivass.it</a>	y	n

MS		Receipt of complaints	Out-of-court settlement
LI	Financial Market Authority (FMA) Landstrasse 109 P.O. Box 279 LI - 9490 VADUZ PRINCIPALITY OF LIECHTENSTEIN Tel.: +(423) 236 73 77 Fax: +(423) 236 72 38 e-mail: <a href="mailto:vve@fma-li.li">vve@fma-li.li</a> <a href="http://www.fma-li.li">www.fma-li.li</a>	y	n
LT	Bank of Lithuania Supervision Service Žirmūnų g. 151, LT- 09128 VILNIUS LITHUANIA  Tel.: +(370) 5 268 05 01 Fax: +(370) 5 261 56 65 e-mail: <a href="mailto:pt@lb.lt">pt@lb.lt</a> <a href="http://www.lb.lt">www.lb.lt</a>	y	y
	State Consumer Rights Protection Authority Vilniaus g. 25, LT-01119 Vilnius LITHUANIA Tel.: +(370) 5 262 67 51 Fax: +(370) 5 279 14 66 e-mail: <a href="mailto:taryba@vvtat.lt">taryba@vvtat.lt</a> <a href="http://www.vvtat.lt">www.vvtat.lt</a>	y	
	The Chamber of Insurance Brokers (An Association) Vytenio g. 6 LT-03113 Vilnius LITHUANIA Tel.: +(370) 5 233 69 96 Fax: +(370) 5 233 69 96 e-mail: <a href="mailto:administracija@dbr.lt">administracija@dbr.lt</a> <a href="http://www.dbr.lt">www.dbr.lt</a>	y	
LU	Commissariat aux Assurances 7, boulevard Joseph II L-1840 Luxembourg LUXEMBOURG Tel.: +(352) 22 69 111 Fax: +(352) 22 69 10 e-mail: <a href="mailto:commassu@commassu.lu">commassu@commassu.lu</a>	y	n
	Insurance Mediator c/o ACA B.P. 448 L-2014 Luxembourg Tel: +(352) 442144-1 Fax: +(352) 440289 e-mail: <a href="mailto:aca@aca.lu">aca@aca.lu</a> <a href="http://www.aca.lu">www.aca.lu</a>	Y	n

MS		Receipt of complaints	Out-of-court settlement
LV	Financial and Capital Market Commission Kungu iela 1 Riga, LV-1050 LATVIA Tel.: +(371) 6777 4800 Fax: +(371) 6722 5755 e-mail: <a href="mailto:fktk@fktk.lv">fktk@fktk.lv</a> <a href="http://www.fktk.lv">www.fktk.lv</a>	y	n
	Consumer Rights Protection Centre Brivibas iela 55, Riga, LV 1010 LATVIA Tel.: +(371) 65452554 Fax: +(371) 67338024 e-mail: <a href="mailto:ptac@ptac.gov.lv">ptac@ptac.gov.lv</a> <a href="http://www.ptac.gov.lv">www.ptac.gov.lv</a>	Y	Y
MT	Office of the Arbiter for Financial Services (consumers and micro enterprises) First Floor St Calcedonius Square Floriana FRN 1530 Malta  Email: <a href="mailto:complaint.info@financialarbiter.org.mt">complaint.info@financialarbiter.org.mt</a>  Telephone: Freephone (local calls): 80072366 or telephone (+356) 21249245  <a href="http://www.arbitrufinansjarju.org.mt">www.arbitrufinansjarju.org.mt</a> / <a href="http://www.financialarbiter.org.mt">www.financialarbiter.org.mt</a>	y	y
	<b>Consumer Claims Tribunal</b> (claims up to € 3,494) 47A South Street Valletta Tel.: +(356) 21227070 <a href="http://www.mccaa.org.mt/en/consumer-claims-tribunal">http://www.mccaa.org.mt/en/consumer-claims-tribunal</a>	y	y
	<b>Small Claims Tribunal</b> (claims up to € 3,494)  Courts of Justice Republic Street Valletta Tel.: +(356) 25902260 Email: <a href="mailto:eforms-courts.mhas@gov.mt">eforms-courts.mhas@gov.mt</a>  Courts of Justice Cathedral Square, Victoria Gozo Tel.: +(356) 21556412 Email: <a href="mailto:eforms-courts.mgoz@gov.mt">eforms-courts.mgoz@gov.mt</a>	y	y
	<b>Malta Arbitration Centre</b>	y	y

MS		Receipt of complaints	Out-of-court settlement
	<p>Palazzo Laparelli, 33, South Street, Valletta, VLT 1100 Tel.: +(356) 21222557, 21244497 Fax: +(356) 21230672 e-mail: <a href="mailto:malta.arbitration@mac.com.mt">malta.arbitration@mac.com.mt</a> <a href="http://www.mac.org.mt/en/Pages/Welcome-MAC.aspx">http://www.mac.org.mt/en/Pages/Welcome-MAC.aspx</a></p>		
NL	<p>Klachteninstituut Verzekeringen PO box 93560 2509 AN The Hague The Netherlands Tel.: +(31) 70 333 8 999 Fax: +(31) 70 333 8 900 <a href="http://www.kifid.nl">www.kifid.nl</a> <a href="mailto:info@kifid.nl">info@kifid.nl</a></p>	Y	Y
NO	<p>Norwegian Financial Services Complaints Board</p> <p>(Deals with disputes between financial Institutions (such as insurance undertakings, including their tied agents)and their customers)</p> <p>Finansklagenemnda Postboks 53 Skøyen 0212 Oslo Tel: +47 23 13 19 60 e-mail: <a href="mailto:firmapost@finkn.no">firmapost@finkn.no</a></p> <p>Complaints Board for insurance and reinsurance Brokering activities (Deals with disputes between principals and insurance and reinsurance brokers)</p> <p>Klagenemnda for forsikrings- og gjenforsikrings- og meglingsvirksomhet Sekretariatet v/Finanstilsynet Postboks 1187 Sentrum 0107 Oslo Tel: 22 93 98 00 email: <a href="mailto:klagenemnda@finanstilsynet.no">klagenemnda@finanstilsynet.no</a></p>		y
PL	<p>Polish Financial Supervision Authority Pl. Powstańców Warszawy 1 00-950 Warszawa Poland Tel + 48 22 262 50 00 Fax + 48 22 262 51 11 <a href="http://www.knf.gov.pl">www.knf.gov.pl</a></p>	y	y



MS		Receipt of complaints	Out-of-court settlement
	<p>The Insurance Ombudsman Al. Jerozolimskie 87 02-001 Warszawa POLAND Tel.: +(48) 22 33-37-326 Fax: +(48) 22 380-35-26 <a href="http://www.rzu.gov.pl">www.rzu.gov.pl</a></p>		
PT	<p>Instituto de Seguros de Portugal (ISP) Departamento de Relações com os Consumidores Avenida da República, n.º 76 1600-205 Lisboa PORTUGAL  Tel.: +(351) 21 790 31 00 Fax: +(351) 21 793 85 68 E-mail: <a href="mailto:consumidor@isp.pt">consumidor@isp.pt</a> Via ISP's website (online lodging of complaints – form in Portuguese): <a href="http://www.isp.pt">www.isp.pt</a> (Portal do Consumidor / Apresentar reclamação)</p>	y	n
RO	<p>Financial Supervisory Authority Insurance – Reinsurance Sector 18th Amiral Constantin Balèscu Street, 1<sup>st</sup> District Bucharest 011954 Romania e-mail : <a href="mailto:office@asfromania.ro">office@asfromania.ro</a> <a href="http://www.csa-isc.ro">www.csa-isc.ro</a></p>	Y	n
SE	<p>Allmänna reklamationsnämnden (The Swedish National Board for Consumers' Complaints) P.O. Box 174 SE-101 23 Stockholm SWEDEN Tel.: +(46) 8 508 860 00 Fax: +(46) 8 508 860 01 <a href="http://www.arn.se">www.arn.se</a></p>		y
	<p>Konsumenternas försäkringsbyrå (The Swedish Consumers' Insurance Bureau) P.O. Box 24215 SE-104 51 Stockholm SWEDEN Tel.: +(46) 8 22 58 00 Fax: +(46) 8 24 88 91 <a href="http://bankforsakring.konsumenternas.se/">http://bankforsakring.konsumenternas.se/</a></p>	y	
	<p>Konsumenternas bank- &amp; finansbyrå (The Swedish Consumers' Banking &amp; Finance Bureau)</p>	y	

MS		Receipt of complaints	Out-of-court settlement
	P.O. Box 24223 SE-104 51 Stockholm SWEDEN Tel.: +(46) 8 24 30 85 Fax: +(46) 8 522 789 55 <a href="http://www.konsumentbankbyran.se">www.konsumentbankbyran.se</a>		
SK	National Bank of Slovakia I. Karvaša 1 813 25 Bratislava I Tel.: +(421) 2 57 87 1111 Fax: +(421) 2 57 87 1100 <a href="http://www.nbs.sk">www.nbs.sk</a>	y	n
SI	Insurance Supervision Agency Trg republike 3 1000 Ljubljana Slovenia Tel: +(386) 1 25 28 600 Fax: +(386) 1 25 28 630 <a href="http://www.a-zn.si">www.a-zn.si</a>	y	n
	Slovenian Insurance Association Železna cesta 14 SI-1000 Ljubljana Slovenia, Tel: +386 1 473 5699 Fax: +386 1 473 5692, E-mail: <a href="mailto:info@zav-zdruzenje.si">info@zav-zdruzenje.si</a> <a href="http://www.zav-zdruzenje.si/">http://www.zav-zdruzenje.si/</a> .		Y
UK	Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR, UK UNITED KINGDOM Tel.: +(44) (0)20 7964 1000 e-mail: <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a>	y	y
	<b>Oversees territories (Gibraltar)</b>  Department of Consumer Affairs of the Government of Gibraltar 10 Governor's Lane Gibraltar Tel.: +(350) 200 44871 +(350) 200 50788 Fax: +(350) 200 47995 Email: <a href="mailto:conaffairs@gibtelecom.net">conaffairs@gibtelecom.net</a> <a href="https://www.gibraltar.gov.gi/home/388-department-of-consumer-affairs">https://www.gibraltar.gov.gi/home/388-department-of-consumer-affairs</a>	Y	N