

## Kæruleiðir neytenda – Ísland og EES

### Kæruleiðir neytenda á Íslandi

Neytendur eiga rétt á því að fyrirtæki taki kvartanir þeirra til umfjöllunar ef þjónusta eða vörur sem þeir kaupa reynast gallaðar. Takist ekki að leysa mál með samkomulagi geta neytendur oft leitað réttar síns. Á Íslandi eru flestar kæruleiðir neytenda byggðar á frjálsri aðild fyrirtækja sem í hluta eiga. Nokkur dæmi eru þó um að kæruleiðir séu til stjórnvalda eða lögbundinna kærunefnda. Hér er að finna um kæruleiðir sem neytendum standa til boða á Íslandi.

#### A. Neytendastofa

Neytendastofa er stjórnvald á sviði neytendamála sem annast framkvæmd á ýmsum lögum á sviði neytendaverndar. Telji neytendur að brotinn sé réttur á þeim í eftirfarandi tilvikum geta þeir leitað til Neytendastofu:

[Alferðir](#), [neytendalán](#), [húsgöngu- og fjarsala](#), [gerð samninga um hlutdeild í afnotarétti orlofshúsnæðis](#), [rafræn viðskipti og önnur rafræn þjónusta](#), [óréttmætir viðskiptahættir](#), [öryggi vöru](#).

#### B. Lögbundnar kæruleiðir fyrir neytendur:

*Kærunefnd lausafjár- og þjónustukaupa - <http://www.neytendastofa.is/Pages/270>*

- Lög nr. 50/2000 um lausafjárkaup, lög nr. 42/2000 um þjónustukaup og lög nr. 48/2003 um neytendakaup.
- Reglugerð nr. 766/2006 um kærunefnd lausafjár- og þjónustukaupa
- Vistuð hjá Neytendastofu

*Úrskurðarnefnd fjarskipta- og póstmála - [http://www.pta.is/displayer.asp?cat\\_id=161](http://www.pta.is/displayer.asp?cat_id=161)*

- Lög nr. 69/2003 um Póst- og fjarskiptastofnun
- Reglugerð nr. 378/1999 um úrskurðarnefnd fjarskipta- og póstmála.

*Úrskurðarnefnd lögmannna - <http://www.lmfj.is/urskurdarnefnd/>*

- Lögmannalög nr. 77/1998
- Vistuð hjá Lögmannafélagi Íslands

*Kærunefnd húsaleigumála -*

*<http://www.felagsmalaraduneyti.is/kaerunefndir/husaleigumal/>*

- Húsaleigulög nr. 36/1994
- Reglugerð nr. 878/2001 um kærunefnd húsaleigumála
- Hefur aðsetur hjá félagsmálaráðuneyti

*Kærunefnd fjöleignarhúsamála -*

*<http://www.felagsmalaraduneyti.is/kaerunefndir/fjoleignarhusamal/>*

- Lög nr. 26/1994 um fjöleignarhús
- Reglugerð nr. 881/2001 um kærunefnd fjöleignarhúsamála

- Hefur aðsetur hjá félagsmálaráðuneyti

### C. Frjáls aðild fyrirtækja/samtaka

*Úrskurðarnefnd í váttryggingamálum - <http://www.fme.is/?PageID=315>*

- Samkomulag viðskiptaráðuneytisins, Neytendasamtakanna og Sambands íslenskra tryggingafélaga
- Vistuð hjá Fjármálaeftirlitinu

*Úrskurðarnefnd um viðskipti við fjármálafyrirtæki - <http://www.fme.is/?PageID=585>*

- Samkomulag viðskiptaráðuneytisins, Samtaka banka og verðbréfafyrirtækja, Sambands íslenskra sparisjóða og Neytendasamtakanna
- Vistuð hjá Fjármálaeftirlitinu

*Úrskurðarnefnd um ferðalög - <http://www.ns.is/urskurdarnefndir/>*

- Samþykkt Samtaka ferðaþjónustunnar og Neytendasamtakanna
- Vistuð hjá Neytendasamtökunum

*Úrskurðarnefnd um þjónustu iðnaðarmanna - <http://www.ns.is/urskurdarnefndir/>*

- Samvinna Neytendasamtakanna, Samtaka iðnaðarins, Meistarafélags húsasmiða, Samtökum atvinnurekanda í raf- og tölvuiðnaði (SART) og Húseigendafélagsins
- Vistuð hjá Neytendasamtökunum

*Úrskurðarnefnd um efnalaugar og þvottahús - <http://www.ns.is/urskurdarnefndir/>*

- Samvinna Neytendasamtakanna og efnalaugaeigenda
- Vistuð hjá Neytendasamtökunum

*Úrskurðarnefnd um tannlækningar - <http://www.ns.is/urskurdarnefndir/>*

- Samvinna Neytendasamtakanna og Tannlæknafélags Íslands
- Vistuð hjá Neytendasamtökunum

### Kærunefndir í Evrópu

Evrópska efnahagssvæðið er einn sameiginlegur markaður. Íslenskir neytendur eiga því greiðan aðgang að vörum og þjónustu í öllum EES-ríkjum. Í mörgum ríkjum Evrópu eru kæruleiðir lögbundnar, t.d. í Svíþjóð, Noregi, Finnlandi, Danmörku o.fl. Í öðrum ríkjum eru þær ekki lögbundnar en byggja á frjálsu samkomulagi samtaka í viðskiptum við neytendasamtök. Óski íslenskir neytendur að leggja fram kæru á hendur fyrirtæki sem starfar á EES-svæðinu er það einfalt. Fyllt skal út eyðublað og sent til Evrópsku neytendaaðstoðarinnar sem sér um að koma kærinni til hlutaðeigandi kærunefndar.

Evrópska neytendaaðstoðin ([www.ena.is](http://www.ena.is))

## Kæruneftndir á EES-svæðinu

### **Austurríki**

Conciliation Office for the Out-of-Court Settlement of Disputes between Consumers and Marriage Bureaux and Associated Organisations (Oberösterreich)  
Conciliation Office for the Amicable Settlement of Disputes Concerning Repairs to Motor Vehicles (Oberösterreich)  
Conciliation Office for Matters Concerning "Dating Agencies" (Vienna)  
Office for Matters Concerning Dentists of the Vienna Medical Association  
Conciliation Office for Matters Concerning Chimney Sweeping Services (Salzburg)  
Conciliation and Information Office for Disputes Concerning Dry Cleaning Firms, Laundries and Dyeing Firms in Upper Austria  
Conciliation Office for Matters Concerning Trade in Used Cars (Oberösterreich)  
Conciliation Office for Matters Concerning Charges for Chimney Sweeping Services (Niederösterreich)  
Conciliation Office for Matters Concerning Dentists (Niederösterreich)  
Conciliation Office for Matters Concerning Dentists (Oberösterreich)  
Motor Vehicle Conciliation Office (Kaernten)  
Patients' Conciliation Office (Kaernten)  
Conciliation in the field of telecommunications  
Federal Conciliation Office for Matters Concerning Dentists  
Internet Ombudsman  
Energy Control  
Austrian Banking Ombudsman  
Conciliation Office for Matters Concerning Dentists (Steiermark)

### **Belgía**

*Out-of-court bodies involved in the consensual resolution of consumer disputes  
(Commission Recommendation 2001/310/EC)*

Insurance: Legal protection  
The Travel Disputes Commission

*Out-of-court bodies responsible for the settlement of consumer disputes  
(Commission Recommendation 98/257/EC)*

The Travel Disputes Commission  
The Furniture Disputes Commission  
The Arbitration Board for Disputes between Consumers and the Laundry Service  
The Used Car Conciliation Board  
Conciliation Board for construction disputes  
Insurance Ombudsman  
Rail ombudsman service  
Postal Services Ombudsman  
Ombudsman for telecommunication problems  
Mediation Service Banks - Credit - Investments  
Banking, Finance and Insurance Commission (CBFA)  
Ombudsman of the Wallonia Region (Le Médiateur de la Région wallonne)  
Ombudsman of the Flanders Region (Vlaamse Ombudsdienst)  
Ombudsman of the Frenchspeaking Community (Service du Médiateur de la Communauté française)

Children's rights Commissioner of the French Community (Le délégué général de la Communauté française aux droits de l'enfant)  
Service du Médiateur communal de la Ville de Charleroi  
Service de médiation de la ville de La Louvière  
Ombudsman Stad Mechelen  
Ombudsdienst Stad Antwerpen  
Ombudsdienst Gemeente Puurs  
Ombudsdienst Stad Leuven  
Ombudsdienst van de Stad Brugge  
Federal Ombudsman service

### **Bretland**

The Energy Supply Ombudsman  
Chartered Institute of Arbitrators  
Financial Ombudsman  
British Carpet Technical Centre  
Consumer Credit Trade Association  
National Consumer Credit Federation  
Direct Selling Association  
Ombudsman for Estate Agents  
Finance and Leasing Association  
National Association of Funeral Directors  
Qualitas  
Independent Housing Ombudsman  
Legal Services Ombudsman for England and Wales  
Mail Order Traders Association  
Pensions Ombudsman  
Office of the Telecommunications Ombudsman (OTELO)  
ABTA (Association of British Travel Agents)  
Word & Bond  
Commissioner for Local Administration in Scotland  
Commissioner for Local Administration in Wales  
Scottish Legal Services Ombudsman  
The Scottish Motor Trade Association  
CISAS  
British Vehicle Rental and Leasing Association

### **Danmörk**

Consumer Agency of Denmark  
Under the Consumer Agency of Denmark there are these private sector complaints boards active:  
Energy Supplies Complaint Board  
Complaint Board of Danish Securities and Broking Companies  
Insurance Complaint Board  
Complaint Board for Hotel, Restaurant and Tourism  
Cavity Insulation Complaint Board  
Complaint Board for Building Expert Technicians' Examination of Houses  
Complaint Board of Investment Funds  
Driving Schools Complaint Board  
Property Transactions Complaint Board

Complaint Board of Banking Services  
Mortgage Credit Complaint Board  
Travel Industry Complaint Board  
Telecommunications Complaint Board

### **Eistland**

The Consumer Complaints Committee (CCC)  
The Insurance Court of Arbitration

### **Finnland**

The Consumer Disputes Board (Kuluttajariitalautakunta)  
The Finnish Insurance Complaints Board (Vakuutuslautakunta)

### **Frakkland**

Le Médiateur de la République  
Médiateur du ministère de l'Économie, des Finances et de l'Industrie  
Les Conciliateurs de Justice  
Les commissions de règlement des litiges de consommation  
Commission de règlement des litiges de consommation d'Ille et Vilaine (CRLC)  
Commission de règlement des litiges de consommation des Vosges (CRLC)  
Commission de règlement des litiges de consommation des Pyrénées orientales (CRLC)  
Les boîtes postales 5000  
Ministère des Finances (Minefi)  
Service de médiation du Forum des droits sur l'internet: [MEDIATEURDUNET.FR](http://MEDIATEURDUNET.FR)  
Forum des droits sur l'internet  
Ville de Paris  
Autorité des marchés financiers  
AMF Ombudsman  
Médiateur de la Fédération française des sociétés d'assurances  
Fédération française des sociétés d'assurances  
Médiateur du Groupe la Poste  
Médiation d'Electricité de France  
Le médiateur EDF  
Gaz de France  
Médiateur de la SNCF  
Le Médiateur de la RAPT  
Médiateur de la téléphonie  
Commission Paritaire de Médiation de la Vente Directe

### **Grikkland**

The Consumer Ombudsman  
57 Committees for out-of-court amicable settlement of disputes  
Banking ombudsman  
Insurance Ombudsman

### **Holland**

Dutch Securities Institute  
Foundation for Consumer Complaints Boards (33 commissions)  
Klachteninstituut Verzekeringen

Advertising Standards Authority

### **Írland**

The Electricity Supply Board

Arbitration scheme for tour operators

The Advertising Standards Authority for Ireland (ASAI)

The Financial Services Ombudsman's Bureau

Office of the Pensions Ombudsman

### **Ítalía**

Banking ombudsman (Ombudsman Bancario)

Chamber of Commerce of Rome (the Chamber of Arbitration of Rome - a special body of the Chamber of Commerce of Rome)

Chamber of Commerce of Milan (the Chamber of National and International Arbitration of Milan - a special body of the Chamber of Commerce of Milan)

Conciliation Body of Telecom

### **Kýpur**

The Commissioner of Electronic Communications and Post Offices

### **Lettland**

Consumer Rights Protection Centre (PTAC)

### **Litháen**

National consumer rights protection board under the Ministry of Justice

### **Lúxemborg**

Out-of-court bodies involved in the consensual resolution of consumer disputes (Commission Recommendation 2001/310/EC)

Centre de Médiation du Barreau de Luxembourg (CMBL)

Out-of-court bodies responsible for the settlement of consumer disputes (Commission Recommendation 98/257/EC)

Financial Sector Supervisory Committee

ACA/ULC - Mediator in insurance disputes

Commission luxembourgeoise des litiges de voyages (CLLV)

Bureau d'arbitrage de la Fédération des Garagistes du Grand-Duché de Luxembourg (FEGARLUX)

### **Noregur**

Consumer Disputes Committee

Board on Disputes concerning Services of Real Estate Agents

Board for Disputes concerning erection and purchase of new dwellings

Board for Disputes concerning supply of electricity

Board on Disputes concerning Photography Works

Board on Disputes concerning Burial Services

Board on Disputes concerning Package Tours

Board on Disputes relating to Electrical Home Appliances

Board on Disputes relating to Laundry and Cleaning Services

Board on Disputes concerning the valuation of dwellings

Board on Disputes concerning telephone bills

Norwegian bureau for insurance disputes (Forsikringsklagekontoret)  
The Norwegian Banking Complaints Board (Bankklagenemnda)  
Board on disputes relating to scheduled planes

## **Portugal**

*Out-of-court bodies involved in the consensual resolution of consumer disputes  
(Commission Recommendation 2001/310/EC)*  
Entidade Reguladora dos Serviços Energéticos (ERSE)

*Out-of-court bodies responsible for the settlement of consumer disputes  
(Commission Recommendation 98/257/EC)*

Instituto Português de Venda Directa –IPVD  
Centro de Arbitragem de Conflitos de Consumo de Lisboa (CACCL)  
Centro de Informação e Arbitragem do Vale do Cávado (CIAB)  
Centro de Arbitragem de Conflitos de Consumo do Vale do Ave (CACCVVA)  
Centro de Informação de Consumo e Arbitragem do Porto (CICAP)  
Centro de Arbitragem de Conflitos de Consumo do Distrito de Coimbra (CACCDC)  
Centro de Informação, Mediação e Arbitragem de Consumo do Algarve (CIMAAL)  
Centro de Arbitragem do Sector Automóvel (CASA)  
Centro de Informação, Mediação e Arbitragem de Seguros Automóvel (CIMASA)  
Comissão do Mercado de Valores Mobiliários (CMVM)

## **Pólland**

Bank Ombudsman  
Insurance Ombudsman  
Trade Inspection

## **Spánn**

National Consumer Arbitration Board  
Juntas Arbitrales de Consumo de Ámbito Autonómico  
J.A. DE CONSUMO DE LA C.A. DE ANDALUCÍA  
J.A. DE CONSUMO DE LA C.A. DE ARAGÓN  
J.A. DE CONSUMO DEL PRINCIPADO DE ASTURIAS  
J.A. DE CONSUMO DE LA C.A. DE LAS ISLAS BALEARES  
J.A. DE CONSUMO DE LA C.A. DE CANARIAS  
J.A. DE CONSUMO DE LA C.A. DE CANTABRIA  
J.A. DE CONSUMO C.A. DE CASTILLA-LA MANCHA  
J.A. DE CONSUMO DE LA C.A. DE CASTILLA Y LEÓN  
J.A. DE CONSUMO DE CATALUÑA  
J.A. DE CONSUMO DE LA C.A. DE EXTREMADURA  
J.A. DE CONSUMO DE LA C.A. DE GALICIA  
J.A. DE CONSUMO DE LA COMUNIDAD DE MADRID  
J.A. DE CONSUMO DE LA C.A. DE MURCIA  
J.A. DE CONSUMO DE LA C. FORAL DE NAVARRA  
J.A. DE CONSUMO DEL PAÍS VASCO  
J.A. DE CONSUMO DE LA C.A. DE LA RIOJA  
J.A. DE CONSUMO DE LA COMUNIDAD VALENCIANA  
J.A. DE CONSUMO DE LA CIUDAD AUTÓNOMA DE MELILLA  
J.A. DE CONSUMO DE LA CIUDAD AUTÓNOMA DE CEUTA

Juntas Arbitrales de Consumo de Ámbito Provincial

J.A. PROVINCIAL DE CONSUMO DE ALICANTE  
J.A. PROVINCIAL DE CONSUMO DE ALICANTE SEDE DE BENIDORM  
J.A. PROVINCIAL DE CONSUMO DE ALMERIA  
J.A. PROVINCIAL DE CONSUMO DE CÁDIZ  
J.A. PROVINCIAL DE CONSUMO DE CASTELLÓN  
J.A. PROVINCIAL DE CONSUMO DE CÓRDOBA  
J.A. PROVINCIAL DE CONSUMO DE GRANADA  
J.A. PROVINCIAL DE CONSUMO DE HUELVA  
J.A. PROVINCIAL DE CONSUMO DE JAÉN  
J.A. PROVINCIAL DE CONSUMO DE MÁLAGA  
J.A. PROVINCIAL DE CONSUMO DE SEVILLA

Juntas Arbitrales de Consumo de Mancomunidad

J.A. DE CONSUMO DE LA MANCOMUNIDAD DEL VALLE DEL NALÓN  
JUNTA ARBITRAL DE CONSUMO DE LA ZONA NOROESTE DE MADRID  
JUNTA ARBITRAL DE CONSUMO DE LA MANCOMUNIDAD DE CONSUMO  
HENARES-JARAMA

Juntas Arbitrales de Consumo de Ámbito Municipal

J.A. DE CONSUMO AYUNTAMIENTO DE ALCALÁ DE HENARES  
J.A. DE CONSUMO AYUNTAMIENTO DE ALCOBENDAS  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE ALMERÍA  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE ÁVILA  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE AVILÉS  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE BADAJOZ  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE BADALONA  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE BARCELONA  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE BURGOS  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE CÁDIZ  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE CÓRDOBA  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE EL EJIDO  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE GETAFE  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE GIJÓN  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE GRANADA  
J.A. DE CONSUMO AYUNTAMIENTO DE L'HOSPITALET  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE HUELVA  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE JAÉN  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE JEREZ  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE LEÓN  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE LLEIDA  
J.A. DE CONSUMO AYUNTAMIENTO DE MADRID  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE MÁLAGA  
J.A. CONSUMO AYUNTAMIENTO DE MAÓ (MENORCA)  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE MATARÓ  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE PALENCIA  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE SABADELL  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE SALAMANCA  
J.A. DE CONSUMO AYUNTAMIENTO DE SAN FERNANDO



J.A. DE CONSUMO DEL AYUNTAMIENTO DE SEGOVIA  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE SEVILLA  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE SORIA  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE TERRASSA  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE VALLADOLID  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE VIGO  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE VILAFRANCA DEL PENEDÉS.  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE VITORIA  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE ZAMORA  
J.A. DE CONSUMO DEL AYUNTAMIENTO DE ZARAGOZA  
Asociación para la Autorregulación de la Comunicación Comercial  
(AUTOCONTROL) (private sector)

### **Svíþjóð**

The National Board for Consumer Complaints (ARN)  
Allmänna reklamationsnämnden (ARN)

### **Pýskaland**

Schlichtungsstelle Mobilität  
Reiseschiedsstelle  
Schlichtungsstelle der Landesbausparkassen

#### *Arbitration boards in civil cases*

Arbitration boards in civil cases at the Bavarian Amtsgerichte (Local Courts)  
Municipal arbitration boards  
Arbitration boards governed by the arbitration regulations

#### *Chambers of industry and commerce*

Arbitration board of the Industrie- und Handelskammer für München oder Oberbayern (Chamber of Industry and Commerce for Munich and Upper Bavaria) and of the Münchener Anwaltverein e. V.  
Industrie- und Handelskammer Cottbus (Cottbus Chamber of Industry and Commerce)  
Industrie- und Handelskammer Frankfurt (Oder) (Frankfurt (Oder) Chamber of Industry and Commerce)  
Industrie- und Handelskammer Potsdam (Potsdam Chamber of Industry and Commerce)  
Industrie- und Handelskammer zu Schwerin (Schwerin Chamber of Industry and Commerce)  
Industrie- und Handelskammer zu Neubrandenburg (Neubrandenburg Chamber of Industry and Commerce)  
Arbitration board for consumer complaints at the Industrie- und Handelskammer Braunschweig (Braunschweig Chamber of Industry and Commerce)  
Arbitration board for consumer complaints at the Industrie- und Handelskammer Lüneburg-Wolfsburg (Lüneburg-Wolfsburg Chamber of Industry and Commerce)  
Arbitration board for consumer complaints at the Industrie- und Handelskammer Stade (Stade Chamber of Industry and Commerce) for the Elbe-Weser area

Arbitration board for consumer complaints at the Industrie- und Handelskammer Lippe zu Detmold (Lippe zu Detmold Chamber of Industry and Commerce)

Arbitration board for consumer complaints at the Industrie- und Handelskammer Dortmund (Dortmund Chamber of Industry and Commerce)

Arbitration board for consumer complaints at the Industrie- und Handelskammer Wuppertal-Solingen-Remscheid (Wuppertal-Solingen-Remscheid Chamber of Industry and Commerce)

Arbitration board for consumer complaints at the Industrie- und Handelskammer Wuppertal-Solingen-Remscheid (Wuppertal-Solingen-Remscheid Chamber of Industry and Commerce)

Arbitration board for consumer complaints at the Industrie- und Handelskammer Wuppertal-Solingen-Remscheid (Wuppertal-Solingen-Remscheid Chamber of Industry and Commerce)

Industrie- und Handelskammer zu Koblenz (Koblenz Chamber of Industry and Commerce)

Schlichtungsstelle für Verbraucherbeschwerden (Arbitration board for consumer complaints)

Industrie- und Handelskammer Trier (Trier Chamber of Industry and Commerce)

Schlichtungsstelle für Verbraucherbeschwerden (Arbitration board for consumer complaints)

Industrie- und Handelskammer zu Leipzig (Leipzig Chamber of Industry and Commerce), Arbitration board for consumer complaints,

Industrie- und Handelskammer Dresden (Dresden Chamber of Industry and Commerce)

Industrie- und Handelskammer zu Leipzig (Leipzig Chamber of Industry and Commerce)

Industrie- und Handelskammer Südwestsachsen (South-West Saxony Chamber of Industry and Commerce)

#### *Arbitration boards for consumer complaints*

Arbitration board for textile cleaning damage at the Verbraucherzentrale Baden-Württemberg e. V. (Baden-Württemberg Consumers Association)

Arbitration board for rent disputes relating to housing and commercial premises in Saarbrücken

Arbitration board for textile cleaning claims - Office –

#### *Banking*

Arbitration board at the Deutsche Bundesbank for the credit transfer system

Ombudsman procedure in private banks

Badischer Sparkassen- und Giroverband (Baden Savings Banks and Giro Association) - Arbitration board –

Württembergischer Sparkassen- und Giroverband (Württemberg Savings Banks and Giro Association) - Arbitration board –

Sparkassenverband Bayern (Bavarian Savings Bank Association) - Arbitration board

Sparkassenverband Berlin (Berlin Savings Bank Association) - Arbitration board –

Ostdeutscher Sparkassen- und Giroverband (East German Savings Bank and Giro Association) - Arbitration board –

Die Sparkasse in Bremen (Bremen Savings Bank) - Beschwerdemanagement (complaints management) –

Städtische Sparkasse Bremerhaven (Bremerhaven City Savings Bank) -  
 Beschwerdemanagement (complaints management) –  
 Hamburger Sparkasse (Hamburg Savings Bank) - Manager responsible for customer  
 complaints –  
 Sparkassen- und Giroverband Hessen-Thüringen (Hesse-Thuringia Savings Bank  
 and Giro Association) - Arbitration board –  
 Ostdeutscher Sparkassen- und Giroverband  
 Niedersächsischer Sparkassen- und Giroverband (Lower Saxony Savings Bank and  
 Giro Association) - Arbitration board –  
 Rheinischer Sparkassen- und Giroverband (Rhineland Savings Banks and Giro  
 Association) - Arbitration board –  
 Westfälisch-Lippischer Sparkassen- und Giroverband (Westphalia-Lippe  
 Savings Bank and Giro Association) - Arbitration board –  
 Arbitration board of the Rhineland Palatinate savings banks  
 Sparkassen- und Giroverband Rheinland-Pfalz (Rhineland-Palatinate Savings  
 Bank and Giro Association) - Arbitration board –  
 Sparkassen- und Giroverband Saar (Saar Savings Bank and Giro Association) -  
 Arbitration board –  
 Ostdeutscher Sparkassen- und Giroverband (East German Savings Bank and  
 Giro Association) - Arbitration board –  
 Ostdeutscher Sparkassen- und Giroverband (East German Savings Bank and  
 Giro Association) - Arbitration board –  
 Sparkassen- und Giroverband für Schleswig-Holstein (Schleswig-Holstein  
 Savings Bank and Giro Association) - Arbitration board –  
 Sparkassen- und Giroverband Hessen-Thüringen (Hesse-Thuringia Savings  
 Bank and Giro Association) - Arbitration board –

*Arbitration in the craft sector and chambers of craft trades*

Handwerkskammer Freiburg  
 Handwerkskammer Heilbronn  
 Handwerkskammer Karlsruhe  
 Handwerkskammer Konstanz  
 Handwerkskammer Mannheim  
 Handwerkskammer Reutlingen  
 Handwerkskammer Stuttgart  
 Handwerkskammer Ulm  
 Geschäftsstelle der Elektro-Innung Berlin (Office of the Berlin Electricians Guild)  
 Arbitration board of the Handwerkskammer Bremen (Bremen Chamber of Craft  
 Trades)  
 Arbitration boards of the Niedersächsische Handwerkskammern (Lower Saxony  
 Chambers of Craft Trades)  
 Voluntary conciliation board and expert consultation centre  
 Arbitration board for the settlement of disputes between self-employed  
 craftsmen and their clients in the district covered by the Handwerkskammer  
 Hildesheim (Hildesheim Chamber of Craft Trades)  
 Arbitration board of the Handwerkskammer Lüneburg/Stade  
 (Lüneburg/Stade Chamber of Craft Trades)  
 Handwerkskammer Osnabrück-Emsland (Osnabrück-Emsland Chamber of Craft  
 Trades)  
 Arbitration board of the Innung für Radio- und Fernsehtechnik Aachen (Aachen

Radio and Television Engineers Guild)  
 Arbitration board at the Kreishandwerkerschaft Bonn/Rhein-Sieg (Bonn/Rhein-Sieg District Craftsmen's Association),  
 Arbitration board for customer complaints at the Handwerkskammer Münster (Münster Chamber of Craft Trades)  
 Arbitration board at the Kreishandwerkerschaft für den Oberbergischen Kreis (Oberberg District Craftsmen's Association)  
 Arbitration board at the Handwerkskammer Köln (Cologne Chamber of Craft Trades)  
 Arbitration board of the Rolladen- und Jalousiebauer-Innung Köln (Cologne Blind and Shutter Manufacturers Guild)  
 Arbitration board of the Innung Sanitär-Heizung-Klima Köln (Cologne Plumbing, Heating and Air-Conditioning Engineers Guild)  
 Arbitration board of the Kreishandwerkerschaft Köln (Cologne District Craftsmen's Association)  
 Arbitration board of the Elektro-Innung Köln (Cologne Electricians Guild)  
 Arbitration board of the Fleischer-Innung Köln (Cologne Butchers Guild)  
 Arbitration board of the Friseur-Innung Köln (Cologne Hairdressers Guild)  
 Arbitration board of the Innung Farbe-Gestaltung-Bautenschutz Köln der Maler und Lackierer (Cologne Painters and Varnishers Guild (Colour, Design and Building Protection))  
 Arbitration board of the Schornsteinfeger-Innung Köln (Cologne Chimneysweeps Guild)  
 Arbitration board of the Zahntechniker-Innung Köln-Aachen (Cologne-Aachen Dental Technicians Guild)  
 Arbitration board of the Zimmerer-Innung Köln (Cologne Joiners Guild)  
 Arbitration board of the Bäcker-Innung Köln (Cologne Bakers Guild)  
 Arbitration board of the Kreishandwerkerschaft Rhein-Erft (Rhein-Erft District Craftsmen's Association)  
 Handwerkskammer Trier (Trier Chamber of Craft Trades) - Arbitration board for consumer complaints  
 Handwerkskammer Rheinhessen (Rheinhessen Chamber of Craft Trades) - Arbitration board for consumer complaints  
 Handwerkskammer der Pfalz (Palatinate Chamber of Craft Trades) - Arbitration board for consumer complaints  
 Handwerkskammer Koblenz (Koblenz Chamber of Craft Trades) - Arbitration board for consumer complaints  
 Arbitration and conciliation board of the Arbeitgeberverband des Saarländischen Handwerks (AGVH) (Saarland Craft Sector Employers' Association)  
 Handwerkskammer Chemnitz (Chemnitz Chamber of Craft Trades)  
 Handwerkskammer zu Leipzig (Leipzig Chamber of Craft Trades)  
 Handwerkskammer Dresden (Dresden Chamber of Craft Trades)

*Arbitration boards in the motor industry*

Arbitration boards for the motor industry (used car trade and motor vehicle crafts) at the Verband des Kraftfahrzeuggewerbes Baden-Württemberg e. V.. (Baden-Württemberg Motor Industry Association)  
 Arbitration boards in bodymaking craft trades  
 Arbitration boards for the used car trade  
 Innung des Kraftfahrzeuggewerbes Berlin (Berlin Motor Industry Guild)

German Motor Industry - Landesverband Berlin-Brandenburg (Berlin-Brandenburg Regional Association) –  
 Bremen arbitration board for the motor vehicle craft trades/industry  
 Arbitration board of the Oldenburgisches Kraftfahrzeughandwerk (Oldenburg Motor Vehicle Craft Trades)  
 Arbitration board of the Innung des Kraftfahrzeugmechaniker- und Elektrikerhandwerks Aachen (Aachen Motor Mechanical and Electrical Craftsmen's Guild)  
 Arbitration board of the Innung der Kraftfahrzeug-Handwerke Bonn/Rhein-Sieg (Bonn/Rhein-Sieg Motor Vehicle Craftsmen's Guild)  
 Arbitration board for motor vehicle engineering craftsmen at the Kreishandwerkerschaft Bottrop (Bottrop District Craftsmen's Association),  
 Arbitration board of the Kraftfahrzeug-Innung Düren (Düren Motor Vehicle Guild),  
 Arbitration board of the Innung für das Kraftfahrzeuggewerbe Geilenkirchen-Heinsberg-Jülich und Erkelenz (Geilenkirchen-Heinsberg-Jülich and Erkelenz Motor Industry Guild),  
 Arbitration board of the Innung für das Kraftfahrzeuggewerbe Euskirchen (Euskirchen Motor Industry Guild)  
 Arbitration board of the Kraftfahrzeug-Innung Rhein-Berg/Leverkusen (Rhein-Berg/Leverkusen Motor Vehicle Guild),  
 Arbitration board for motor vehicle engineering craftsmen of the Kreishandwerkerschaft Coesfeld (Coesfeld District Craftsmen's Association)  
 Arbitration board of the Kraftfahrzeug-Innung des Erftkreises (Erft District Motor Vehicle Guild)  
 Arbitration board for motor vehicle engineering craftsmen at the Kreishandwerkerschaft Gelsenkirchen (Gelsenkirchen District Craftsmen's Association)  
 Arbitration boards at the Kraftfahrzeug-Innung für den Oberbergischen Kreis (Oberberg District Motor Vehicle Guild)  
 Arbitration board of the Innung des Kraftfahrzeuggewerbes Köln (Cologne Motor Industry Guild)  
 Arbitration board for motor vehicle engineering craftsmen at the Kreishandwerkerschaft Münster (Münster District Craftsmen's Association)  
 Arbitration board for motor vehicle engineering craftsmen at the Kreishandwerkerschaft Recklinghausen (Recklinghausen District Craftsmen's Association)  
 Schiedsstelle des Kfz-Gewerbes (Motor Industry Arbitration Board)  
 Arbitration boards for the motor vehicle craft trades  
 Arbitration board for the motor industry  
 Arbitration board of the Landesverband des Kraftfahrzeuggewerbes Niedersachsen/Bremen e. V. (Lower Saxony/Bremen Regional Motor Industry Association) for the used car trade

*Building disputes: arbitration boards of the Chambers of Architects and Engineers*  
 Arbitration committee of the Architektenkammer Baden-Württemberg (Baden-Württemberg Chamber of Architects)  
 Arbitration committee of the Ingenieurkammer Baden-Württemberg (Baden-Württemberg Chamber of Engineers)  
 Arbitration committee of the Bayerische Architektenkammer (Bavarian Chamber of Architects)

Fachgemeinschaft Bau (Construction Trades Association)  
 Bauschlichtungsstelle Bremen (Bremen construction sector arbitration board)  
 Arbitration board of the Architektenkammer Bremen (Bremen Chamber of Architects)  
 Arbitration board of the Ingenieurkammer Bremen (Bremen Chamber of Engineers)  
 Schiedsgericht Bau e. V. (Construction Sector Arbitration Tribunal) - Office –  
 Construction sector arbitration board at the Handwerkskammer Aachen  
 (Aachen Chamber of Craft Trades)  
 Arbitration board of the Handwerkskammer Aachen (Aachen Chamber of Craft  
 Trades)  
 Construction sector arbitration board of the Handwerkskammer Arnsberg  
 (Arnsberg Chamber of Craft Trades)  
 Construction sector arbitration board of the Handwerkskammer Dortmund  
 (Dortmund Chamber of Craft Trades)  
 Construction sector arbitration boards at the Handwerkskammer Düsseldorf  
 (Düsseldorf Chamber of Craft Trades)  
 Arbitration committee at the Architektenkammer Niedersachsen (Lower Saxony  
 Chamber of Architects)  
 Construction sector arbitration board at the Handwerkskammer  
 Osnabrück/Emsland (Osnabrück/Emsland Chamber of Craft Trades)  
 Niedersächsische Bauschlichtungsstelle (Lower Saxony Construction Sector  
 Arbitration Board)  
 Arbitration board at the Architektenkammer Nordrhein-Westfalen (North Rhine-  
 Westphalia Chamber of Architects)  
 Construction sector arbitration board at the Handwerkskammer Aachen  
 (Aachen Chamber of Craft Trades)  
 Arbitration board at the Bauwerks-Innung Köln (Cologne Building Guild)  
 - city of Cologne and Erft district –  
 Arbitration board at the Dachdecker-Innung Köln (Cologne Roofers Guild)  
 Ingenieurkammer Niedersachsen (Lower Saxony Chamber of Engineers)  
 Arbitration board at the Ministry of Finance for disputes relating to the VOB  
 (Rules governing construction contracts)  
 Koblenz construction sector arbitration board at the Baugewerbeverband  
 Rheinland e. V. (Rhineland Construction Industry Association)  
 Arbitration and conciliation board of the Arbeitgeberverbandes der  
 Bauwirtschaft des Saarlandes e. V. (AGV Bau Saar) (Saarland construction  
 industry employers' association)  
 Architektenkammer Sachsen (Saxony Chamber of Architects) - arbitration committee  
 Ingenieurkammer Sachsen (Saxony Chamber of Engineers) - arbitration committee –  
 Arbitration committee of the Ingenieurkammer des Landes Sachsen-Anhalt  
 (Saxony-Anhalt Chamber of Engineers)

#### *Law Societies*

Arbitration and conciliation board at the Rechtsanwaltskammer (Law Society)  
 for the district covered by the Oberlandesgericht Celle (Celle Higher Regional  
 Court)  
 Arbitration and conciliation board at the Rechtsanwaltskammer (Law Society)  
 for the district covered by the Oberlandesgericht Oldenburg (Oldenburg Higher  
 Regional Court)

#### *Chambers of Tax Advisers*

Steuerberaterkammer Niedersachsen (Lower Saxony Chamber of Tax Advisers)

*Arbitration boards at the Medical, Dental and Pharmacists Societies*

The North German Medical Societies' arbitration board for medical liability issues

Advisory committee on medical liability issues at the Landesärztekammer

Baden-Württemberg (Baden-Württemberg Regional Medical Society)

Advisory committee on dental liability issues of the Landeszahnärztekammer

Baden-Württemberg (Baden-Württemberg Regional Dental Society)

Arbitration board at the Bayerische Landesärztekammer (Bavarian Regional Medical Society)

Arbitration board of the Bayerische Landeszahnärztekammer (Bavarian Regional Dental Society)

Arbitration board of the Zahnärztekammer Bremen (Bremen Dental Society)

Zahnärztekammer Niedersachsen (Lower Saxony Dental Society)

Ärztekammer Nordrhein (North Rhine Medical Society) advisory committee on improper medical treatment

Ärztekammer Westfalen-Lippe (Westphalia-Lippe Medical Society) advisory committee on medical liability issues

Zahnärztekammer Westfalen-Lippe (Westphalia-Lippe Dental Society) advisory committee for the assessment of improper dental treatment

Landesärztekammer Rheinland-Pfalz (Rhineland-Palatinate Regional Medical Society)

Landeszahnärztekammer Rheinland-Pfalz (Rhineland-Palatinate Regional Dental Society) - Arbitration board –

Landesapothekerkammer Rheinland-Pfalz (Rhineland-Palatinate Regional Pharmacists Society) - Arbitration committee –

Sächsische Landesärztekammer (Saxony Regional Medical Society) - Dresden office –

District medical societies

Landeszahnärztekammer Sachsen (Saxony Regional Dental Society) - Legal committee –

Landeszahnärztekammer Sachsen (Saxony Regional Dental Society) - Arbitration committee –

Sächsische Landesapothekerkammer (Saxony Regional Pharmacists Society)