

Do you have a banking financial dispute?

If you addressed to the bank and you are not satisfied with the response, we, the CSALB, can help you to solve your conflict fast, free, in a objective manner and off the court.

You can find more details in this leaflet or you can call us at:

021 9414

(tool with normal tariff)

Who we are?

CSALB is an entity:

- independent - separate from the banking financial institution to which you have the dispute;
- apolitical;
- non profit;
- of public interest.

Our mission is to organize the settlement of disputes between consumers and banking financial institutions in a balanced, reasonable, fast and out of court way.

Examining and solving disputes shall be performed by persons included on the list of conciliators CSALB - experts, people with good reputation, independent and impartial.

CSALB activity is coordinated by the Coordination Board consisting of 5 appointed members - four from ANPC , ARB, NBR and consumer associations and an independent member selected by the four members appointed. Coordination Board members have no executive powers and are independent in making decisions.

What characterizes us?

- Professionalism – our conciliators know the banking financial problems and provide tailored solutions ,advice or litigation according with expectations from both sides;
- Flexibility - the solutions offered can be accepted or not by the parties;
- Efficient and rapid solution - steps be witnessing the consumer; the dispute shall be settled within 90 days;
- Impartiality;
- No cost to the consumer;
- Support and advice;
- Transparency - CSALB operating rules, rules for procedures, list of conciliators and other information are published on www.csalb.ro.

How can we help?

If the complaint has not been resolved directly with the financial institution, consumers can call for support from CSALB.

Our experts listen CSALB consumer complain, receive the opinion of the banking institution and analyze the situation.

If we consider that the action of the banking institution was correct, we inform the consumer why we came to this conclusion.

If you do not believe that the action was correct, we can propose or impose to the banking

insitution a solution to make things right.

Our goal is to solve the situation fairly, in less than 90 days and with no cost to consumer.

What are we doing?

CSALB organizes two types of alternative dispute resolution procedures.

These procedures are optional, voluntary and separate procedures in courts.

Which are the steps?

1. The consumer is dissatisfied with the contractual relationship with the banking institution and he address a complaint.

2. The consumer is not satisfied with the reply received from the banking institution or the institution does not answer.

3. The consumer calls CSALB (021 9414).

4. CSALB prosposes consumer 2 types of settlement procedures:

- The procedure conciliator propose a solution, which the parties can accept or not. The proposed solution can be accepted within 15 days. If accepted, it becomes enforceable. The parties may withdraw at any time from this procedure.

- The procedure gives a conciliator(SOLUTION MUST) - a procedure similar to that in court, but simple and informal. The parties may not withdraw from the proceedings.

In both procedures, the conciliator must be accepted by both parties and the term of settlement is at most 90 days.

5. The consumer chooses the procedure, completes the application and contacts CSALB financial and banking institution.

6. The conciliator is appointed randomly from persons listed conciliator, but must be accepted by both sides. If the parties do not accept the conciliator, another conciliator will be randomly appointed from the same list.

7. The conciliator analyzes the file and asks where appropriate, information, documents, etc.

8. Conciliator proposes or imposes a solution, depending on the chosen procedure.

Tell us how we can help you