

I. Complaints Handling, Dispute Resolution, and Recourse 2

Global Financial Inclusion and Consumer Protection Survey – 2022
Slovak Republic

Print

46% Completed

I1a. Does any law or regulation set standards for internal complaints handling by financial service providers? Please indicate all that apply

☒ Yes
☐ No

I1b. Please indicate for each type of provider if standards for internal complaints handling exist by law or regulation

Commercial banks	Other banks	Financial cooperatives	ODTs	CCPs	NB-EMIS
<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No

I1.2 Does any law or regulation set standards in any of the following areas for internal complaints handling by financial service providers? Please mark all that apply.

- ☒ Requirements for financial service providers to implement procedures and processes for resolving customer complaints
- ☐ Requirement for financial service providers to have a designated, independent officer or unit in charge of handling customer complaints
- ☒ Timeliness of complaint responses and resolution by financial service provider
- ☐ Accessibility (e.g., whether a consumer can submit a complaint via multiple channels, including local branch, by phone, e-mail, etc.)
- ☒ Record-keeping for complaints
- ☐ Standardized categorization of complaints data to be captured across providers
- ☐ Standardized storing and reporting of complaints data to a government agency
- ☒ Providing consumers the details of a relevant external dispute resolution mechanism (if any)
- ☐ Undertaking root cause analysis to identify the underlying reason behind a complaint
- ☐ Informing customers on when/how to escalate complaints to external dispute resolution mechanisms

I2. Is there any out-of-court alternative dispute resolution (ADR) entity in place (e.g. ombudsman) that allows a customer of a financial service provider to seek recourse if the customer's complaint is not resolved to their satisfaction by the relevant financial service provider? Please mark all that apply.

- ☐ Yes, a scheme exists that provides binding decisions
- ☒ Yes, a scheme exists that provides non-binding decisions (or makes recommendations)
- ☐ Yes, a scheme exists that provides mediation services
- ☐ No, dispute has to be resolved in court

For the following questions,

- If there are multiple, sector-specific Alternative Dispute Resolution (ADR) entities, please answer for the ADR entity that covers the banking sector
- If there are multiple ADR entities that cover the banking sector, please answer for the one that receives the largest number of complaints

I3a. Please provide the name of the ADR entity for which you are responding:

ZDRUŽENIE NA OC

I3b. Does your ADR entity provide services free of charge or at a cost?

- ☒ Free of charge
- ☐ At a cost [please explain]

I4. Which institutional categories are covered by the ADR entity specified in I3? Please mark all that apply.

- ☒ Commercial banks
- ☐ Other banks
- ☐ Financial cooperatives
- ☐ ODTs
- ☒ CCPs
- ☒ NB-EMIs

I5. Please indicate whether :

- ☒ It is a statutory/government run scheme;
- ☐ It is a voluntary, industry-based scheme
- ☐ It is a mandatory, industry-based scheme

I6. If it is a statutory/government run scheme, is it:

- ☐ a. Focusing only on financial services
- ☒ b. A more general ADR entity

I7. Please also indicate whether such scheme:

- ☐ Is housed within the financial sector regulator;
- ☒ Is independent from the financial sector regulator

I9. Regarding the ADR entity specified in I3, how is it funded? Please mark all that apply.

- ☐ From a budget allocated directly by the central government
- ☐ From a budget allocated by a government authority from their own budget (i.e. Ministry, Central Bank, Financial Regulator, Consumer Protection Agency, etc.)
- ☐ By a financial industry association
- ☒ By direct contribution of members to the ADR entity

I10. Does the ADR entity require that consumers first submit their complaints to the relevant financial service provider?

☒ Yes ☐ No

I11. Does the ADR entity conduct any of the following activities? (Please mark all that apply)

Maintain a database of registered/recorded complaints	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA
Analyze the complaints/complaints data to identify trends	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA
Communicate these trends to the regulator	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> NA
Regularly publish complaints statistics	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA
Report complaints statistics to the regulator	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> NA

I12. Please provide the following statistics for the operations of ADR entity in [2020] or the most recent year for which data is available. (Please provide the year)

	# of complaints	# of enquiries	Year
Complaints and enquiries received by the ADR entity and accepted for processing under its mandate in [2020]	400	0	2020
Complaints received in [2020] processed and closed	200	0	2020

I13.1 What are the most frequent reasons for complaints received by the ADR entity related to financial consumer protection? Please rank the top most frequent issues and products complained about by assigning numbers 1, 2, 3, 4 and 5 with 1 being the most frequent.

I13.2 Select the top 3 issues/products/distribution channels most complained about

Unclear interest or fees	- Select -		
Excessive interest or fees	- Select -		
Fraud	1		
Mistaken/unauthorized transactions	- Select -		
Bundling and tying of products	- Select -		
Error with ATM transactions	- Select -		
Misbehavior of agents	1		
Insurance claim not paid	- Select -		
Undue burden to switch providers or terminate product	- Select -		
Financial difficulties	- Select -		
Abusive debt collection/enforcement	1		
Credit reporting	- Select -		
Other	- Select -		

I13.3 Rank the top 3 products most complained about

Credit card	- Select -		
Debit card	- Select -		
Mortgage/housing loan	1		
Consumer loan	1		
Micro loan	- Select -		
Deposit account	- Select -		
Life insurance	- Select -		
Non-life insurance products	1		
E-money product	- Select -		
Consumer lease	- Select -		
Pension	- Select -		
Investments	- Select -		

I13.4 Rank the top 3 distribution channels most complained about

Branch	1		
ATM	- Select -		
Mobile banking (USSD)	- Select -		
Internet banking & APP	1		
Call center	1		
Retail store partner	- Select -		

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