
10.1

Consumer complaints and alternative methods of their resolution

Some statistics and conclusions

Krzysztof Grabowski, Ph.D. in law

Arbitrator and mediator

19.06.2019



Sąd Polubowny
przy Komisji Nadzoru Finansowego



CENTRUM MEDIACJI
SĄDU POLUBOWNEGO PRZY KNF

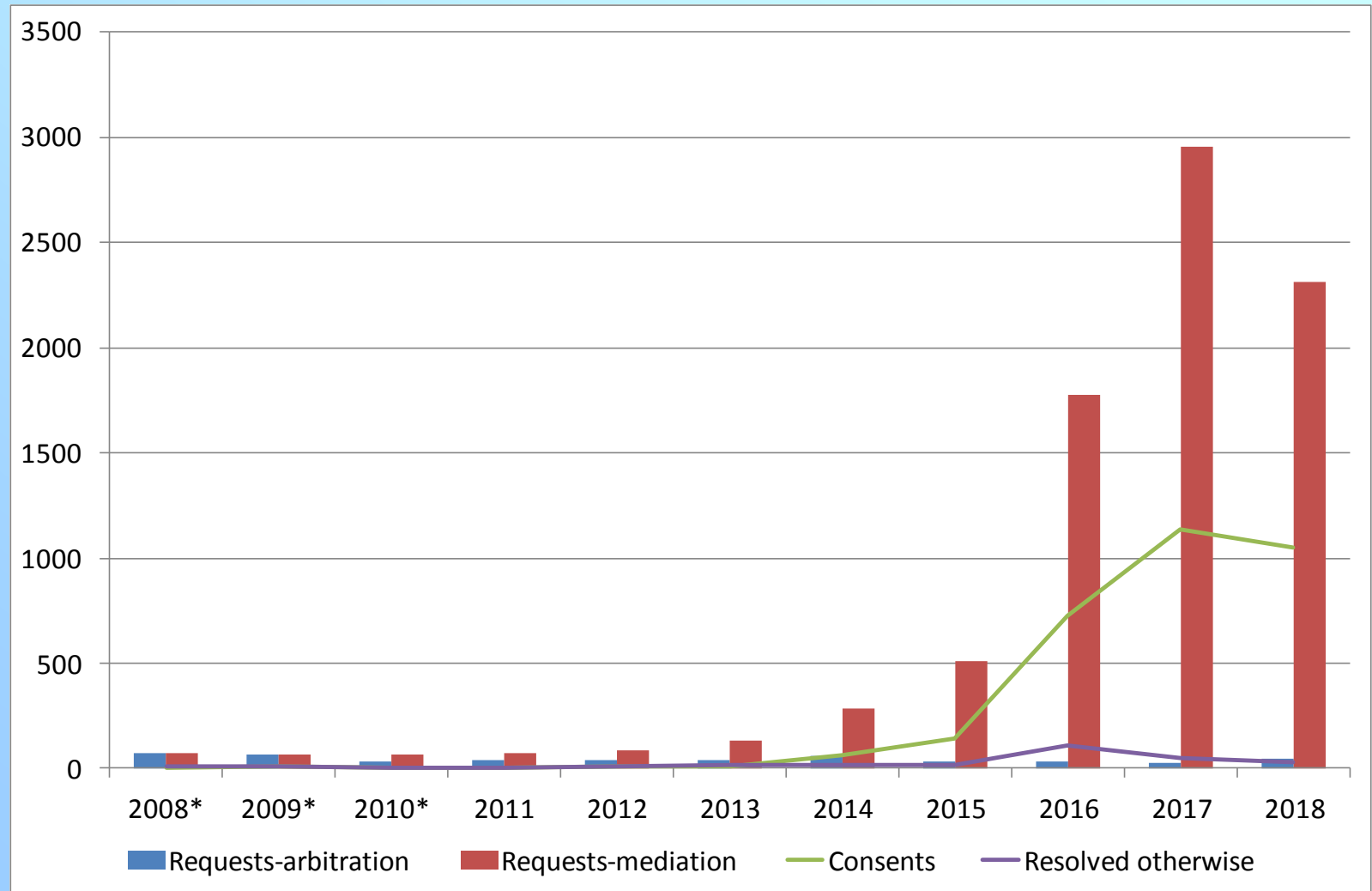
Arbitration Court at the PFSA

- ❑ Enacted on 31 March 2008
 - ❑ *on the basis of the Financial Market Supervision Act*
- ❑ Arbitration Centre
 - ❑ 40 arbitrators (20 to 40)
 - ❑ at least 1/3: barristers, solicitors, Ph.D. in law
- ❑ Mediation Centre
 - ❑ 21 mediators (no less than 15)

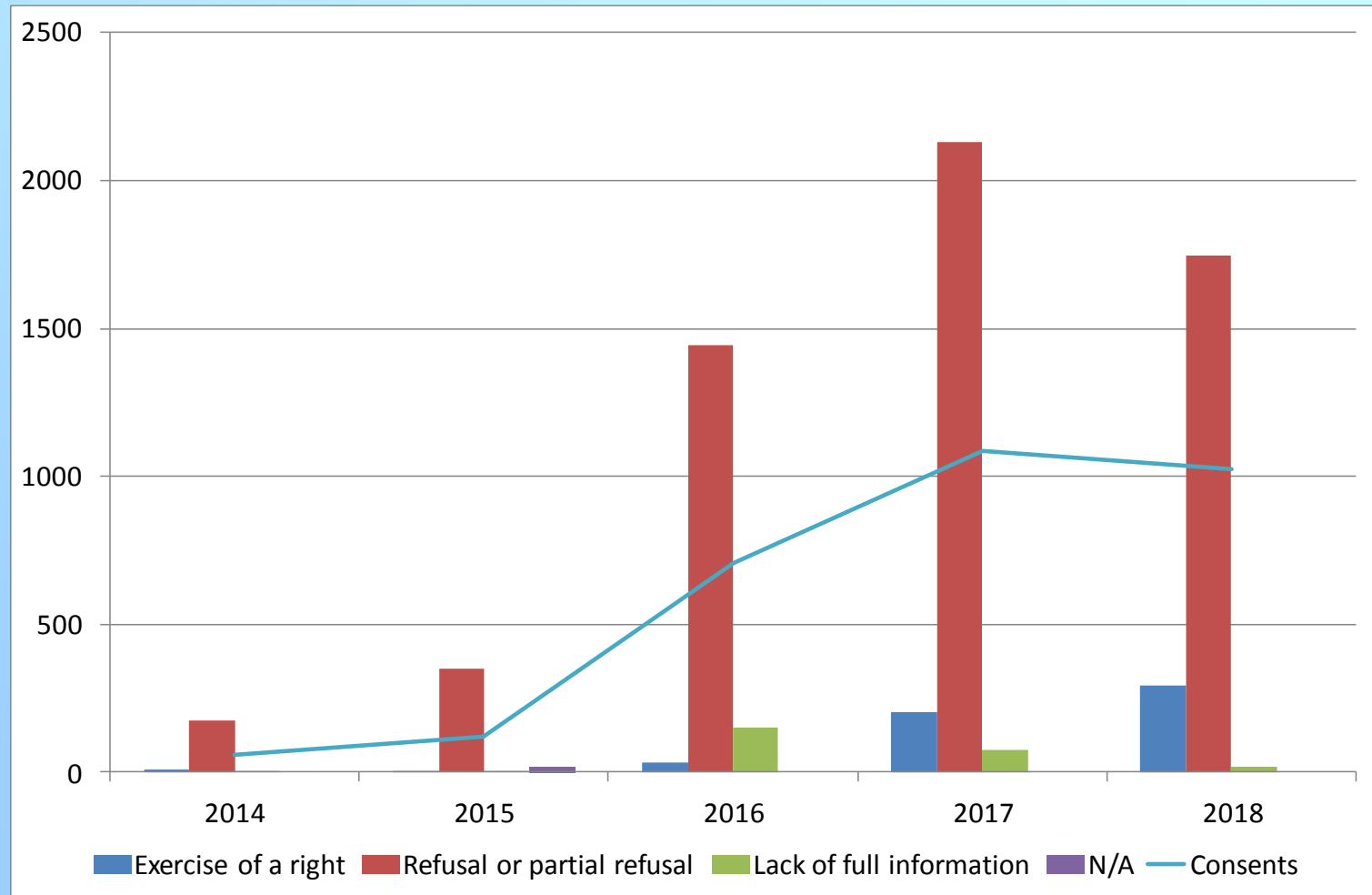
Procedure of mediation

- ❑ Request for mediation
 - ❑ fee: 50 PLN (~ 12 €)
 - ❑ proposal of the mediator
- ❑ Consent (*or lack of consent*)
 - ❑ proposal of the mediator
- ❑ One mediator (two mediators in special cases)
 - ❑ remuneration: 500 PLN (~ 120 €)
 - the difference covered by the PFSA from its budget
- ❑ Place:
 - ❑ Mediation Centre
 - ❑ remote (telcom)

All sectors



Insurance sector



Conclusions

❑ Main concerns:

- dependent on the PFSA
- information could be used by the PFSA
- dispelled – full independence and confidentiality confirmed

❑ Development:

- ❑ High competence and qualifications of mediators
- ❑ Practical knowledge of the market
- ❑ Promotional actions
 - constant campaigns in media, courts and other institutions
 - seminars, films etc.
- ❑ Public awards:
 - Financial institution amicable to mediations
 - Ambassador of mediations on the financial market

Thank you

Questions ?
