

You have booked an all-inclusive holiday in Turkey. When you arrive it turns out that the hotel does not meet your expectations. Negotiations with the travel organiser are fruitless.

You want to dispute your telephone bill. Customer services won't help you.

Your new house is technically faulty. Both the contractor and the architect refuse to accept liability.

If a consumer and a trader cannot manage to solve their differences, they can make use of an **independent third party**. This person will attempt to reconcile the two parties (mediation and reconciliation procedure) or issue a binding decision (arbitration procedure). This service is sometimes free of charge. In other cases there is a small charge.

These alternative approaches are particularly useful in consumer cases, because court proceedings are often too difficult and expensive. You do not need to call on the services of a lawyer in the case of these alternative approaches.

This brochure is offered to you by the European Consumer Centre.

The European Consumer Centre network was set up on the initiative of the European Commission to offer free assistance to consumers in the European Union.



ECC Belgium

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Free legal advice: every working day from 9.00 a.m. to 12.30 p.m. and from 1.30 p.m. to 5.00 p.m. On Friday from 10.00 a.m.

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Alternative dispute resolution in Belgium



*A quick, easy and
cheap solution for your
consumer problems*

Bodies for out-of-court dispute resolution

Travel Disputes Commission Reconciliation Unit

Boulevard du Roi Albert II 16
1000 Bruxelles
T: 02 277 61 80

conciliation.clv@skynet.be
http://economie.fgov.be/fr/consommateurs/Voyages/Commission_litige/index.jsp

Task: appointing a mediator to help a traveller and travel agent or tour operator come to an amicable agreement regarding the implementation of a package trip.

Costs: € 50 per party; non-refundable.

Travel Disputes Commission Arbitration Unit

Boulevard du Roi Albert II 16
1000 Bruxelles
T: 02 277 62 15

clv.gr@skynet.be
http://economie.fgov.be/fr/consommateurs/Voyages/Commission_litige/Arbitrage_Commission/index.jsp

Task: issuing a binding decision regarding disputes between a traveller and travel agent or tour operator regarding the implementation of a package trip.

Costs: 10% of the amount that the consumer is claiming from the travel agent or tour operator, with a minimum of € 100. This amount is at the expense of the losing party at the end of the day.

Furniture Disputes Commission

Kasteelstraat 1a bus 10
1700 Dilbeek
T: 02 478 47 58

clmeubles@gcmeubelen.be
www.navem.be/?action=onderdeel&onderdeel=8&titel=geschillencommissie

Task: issuing a binding decision regarding disputes between a consumer and a furniture retailer which states that the commission is competent in case of disputes in its general terms and conditions.

Costs: The claimant pays a € 100 complaint fee and any expert report costs. These are ultimately paid by the losing party. Persons who are not members of Test-Aankoop, Arcopar or Navem pay an additional non-refundable amount of € 50.

Arbitration Commission for Consumers and Textile Carers (CACET)

Brusselsesteenweg 478
1731 Zellik
T: 02 463 19 50

kd@fbt-online.be
www.fbt-online.be/fbt/fbtfr.nsf?Open

Task: to issue a binding decision in case of a dispute between a consumer (private individual) and a textile care company that is a member of the FBT, in connection with incorrect processing or loss of an item of clothing.

Costs:

€ 40 if the claim is for less than € 620 (members of Test-Achats, Arcopar and ACV-CSC TEXTURA pay € 20).

€ 60 if the claim is for more than € 620 (members of Test-Achats, Arcopar and ACV-CSC TEXTURA pay € 40).

Legibel G.I.E. – E.S.V.

Rue Royale 55
1000 Bruxelles
T: 02 223 69 69

info@legibel.be
www.legibel.be

Task: issuing a binding decision regarding disputes between private individuals and private companies who have taken out a 'Legal Help' policy with a company affiliated to the Legibel group (Ethias, P&V, Les Assurances Fédérales and CFDP) in the context of insurance for vehicles (e.g. car), private life (e.g. household third party liability) or home (e.g. fire).

Costs: the insurers of the two parties will bear the costs of the arbitration procedure.

Construction Reconciliation Commission

Espace Jacquemotte
Rue Haute 139
1000 Bruxelles
T: 02 504 97 86

info@constructionconciliation.be
www.constructionconciliation.be

Task: to issue a binding decision in case of a dispute between a private client and a contractor and/or architect on condition that they agree to the intervention of this commission.

Costs: Each party pays € 187.50 for an initial site visit and drawing up a written report.

Second-hand Vehicle Reconciliation Commission

Avenue Jules Bordet 164
1140 Bruxelles
T: 02 778 62 00

procedure@federauto.be

Task: offering assistance in the event of a dispute between a professional seller and a buyer, on condition that the 'FEDERAUTO-Touring-VAB' sale agreement was used for the second-hand car. The opinion is not binding.

Costs: the initial costs are € 50 to be paid by the party making the complaint. Any costs for an expert report will be paid by both parties (50%-50%) and are ultimately paid by the losing party.

Mediation Service for Banks - Credit - Investments

Rue Belliard 15-17 bte 8
1040 Bruxelles
T: 02 545 77 70

ombudsman@ombfin.be
www.ombfin.be

Task: mediates in disputes between consumers and their bank, stockbrokers, investment manager, investment adviser or credit company, on condition that they are affiliated to the Mediation Service for Banks - Credit - Investments (list available on www.ombfin.be). The opinion is not binding.

Costs: free of charge for private individuals.

Ombudsman for the NMBS group

Cantersteen 4
1000 Bruxelles
T: 02 525 40 01

mediateur@sncb.be
www.b-rail.be/ombudsman/F/

Task: mediates in disputes between travellers and the NMBS group. For example: delays, problems with luggage, quality of services. The opinion is not binding.

Costs: free of charge.

Ombudsman Service for Telecommunications

Place des Barricades 1
1000 Bruxelles
T: 02 223 06 06

plaintes@mediateurtelecom.be
www.mediateurtelecom.be

Task: mediates in complaints regarding telecommunications services (landline or mobile telephony, internet, teledistribution, victims of nuisance calls). The opinion is not binding.

Costs: free of charge.

Ombudsman Service for Energy

Rue Royale 47
1000 Bruxelles
T: 02 211 10 60

plainte@mediateurenergie.be
www.mediateurenergie.be

Task: mediates in disputes between end users and electricity and natural gas companies in Belgium.

Costs: free of charge.

Ombudsman Service for the Postal Sector

Rue Royale 97 bte 14
1000 Bruxelles
T: 02 221 02 30

info.smsp@SMSPO.be
www.smsp.be

Task: disputes between a consumer and a company operating in the Belgian postal market. For example: complaints about postal deliveries, lost items. The opinion is not binding.

Costs: free of charge.

Insurance Ombudsman

Square de Meeûs 35
1000 Bruxelles
T: 02 547 58 71

info@ombudsman.as
www.ombudsman.as

Task: mediates in the event of disputes between a consumer and an insurance company, a broker or Datassur. The opinion is not binding.

Costs: free of charge.