



Centrul de soluționare alternativă
a litigiilor în domeniul bancar

Results | [The number of applications for negotiation with banks almost doubled compared to 2018](#)

Survey | [Romanians expect information about ABDRC from banks](#)

Bucharest, 17 July 2019. For the fourth consecutive year, the **Alternative Banking Dispute Resolution Centre (ABDRC)** reports an increasing number of applications and conciliation casefiles formed.



Since the beginning of the year, 1,053 individuals submitted to ABDRC applications for settlement of their issues with banks or NBFIs, which is **93% more applications** than in the similar period of last year. In the first half of 2018, 544 compliant applications were received.

As regards **formation of casefiles, the increase in the first six months is 25%** compared to the similar period of 2018. A special category is represented by the **amicable settlements** between consumers and banks, having first referred the matter to ABDRC: the parties entered into more than 100 such settlements in H1, which is more than the entire last year.

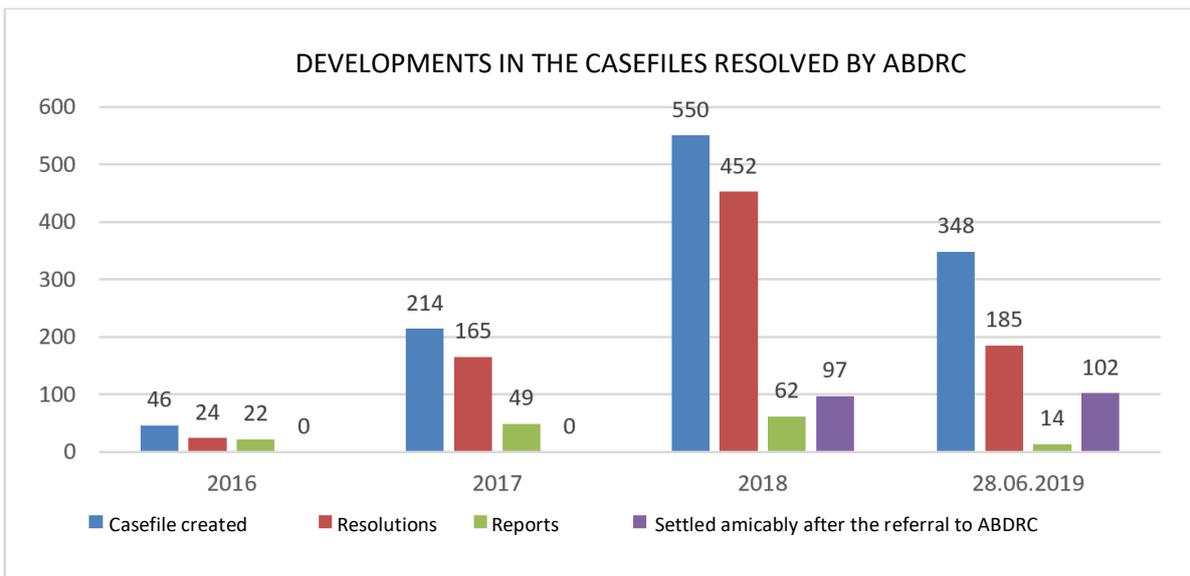
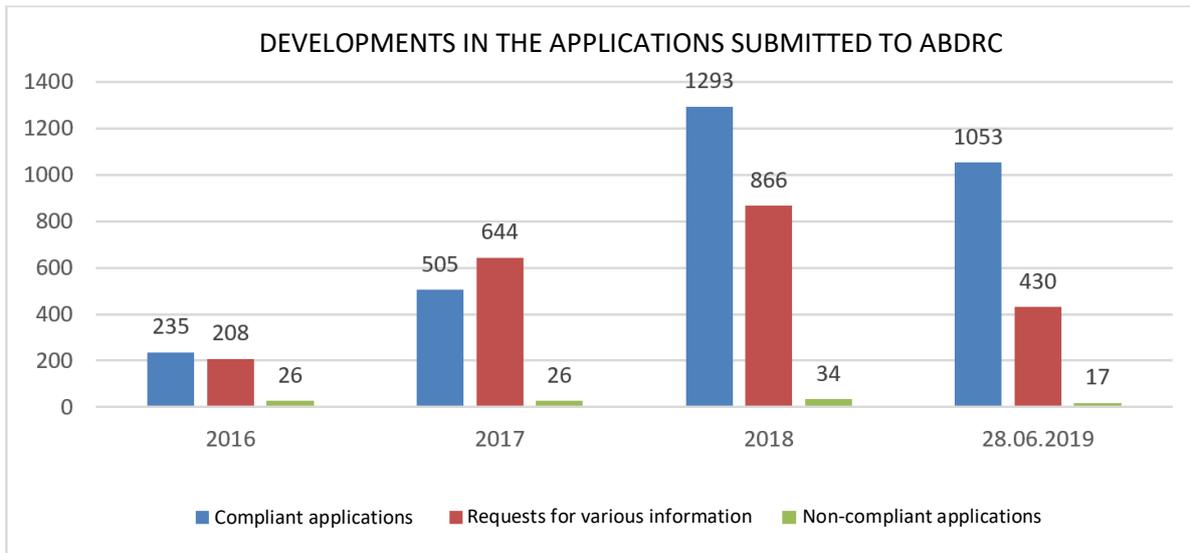


Consumers who made pace with banks

In the first six months of 2019, **as many as 287 consumers made pace with their banks or NBFIs with the help of ABDRC, which figure is 52% above the entire H1 2018.** During the same period of last year, only 188 Romanians benefited of favourable solutions following the negotiations carried out with the financial and banking institutions.



*"The figures of ABDRC for the first year half show a number of trends: first of all, the banks have more appetite for conciliation compared to NBFIs. For instance, of the 348 conciliation casefiles formed after acceptance of the applications by traders, only 5 casefiles involved a NBF. Then, we can also see an increase in the number of applications settled amicably by the parties, after a referral to ABDRC, without undergoing the conciliation procedure. While last year reported 97 such cases, in 2019 we already have had 100 amicable settlements in the first six months of the year alone. And last but not least, we see that some banks understand very well the purpose of ABDRC, and have very low rejection rates of approximately 20% of the total number of applications concerning them. On the other hand, there are still banks that reject more than 50% of the applications received from consumers. As this year we aim to reduce the rate of rejected applications below 30% of the total, across the entire banking system, we would be happy to see that all the banks and NBFIs in Romania understanding the benefits of the conciliation procedure", said **Alexandru Păunescu, member in the Steering Board of ABDRC.***



Opinion poll: 96% of the consumers believe that ABDRC is needed

In June 2019, ABDRC, working with FinZoom.ro, ran an online opinion poll titled "Your experience with banks via ABDRC"¹ on a sample of 1,390 respondents aged between 18 and 65 years old, most of which were women (71%), and employees with more than 15 years length of service (42%).

¹ The questionnaire included 27 multiple-choice questions, and intended to test how happy Romanians were with the relation with the bank and/or NBFi in terms of the interaction within ABDRC, and their awareness of the alternative of conciliation to have their discontent with the financial and banking institutions addressed. For this reason, the survey was opened only to those who had at least one product contracted with such an institution.

Application of the online survey was encouraged also by the fact that the overwhelming majority of consumers approaching ABDRC opts for online solutions: 90% of the applications are filed via the applications on the website www.csalb.ro or by email.



Only one of four Romanians has problems with their bank or NBF

Most of the respondents (75%) answered that they have encountered no problems in their relations with the banks or the non-banking financial institutions. They also declared that they have paid their debts in due time, work well with their banks, are informed and pleased with the products chosen.

However, 25% of the financially-integrated (meaning they have hold at least one financial or banking product) Romanians stated that they did or do experience problems in the relation with their financial institution, and their grievances are mostly in connection with the commissions charged for the services offered (38% of the respondents) and with certain contractual stipulations considered disadvantageous (33%) and less with the high number of documents requested from them (11%), the time they wait to be processed an application (10%), or the attitude of the banking staff (8%).



How do consumers think their grievances with the bank/NBFI should be addressed?

More than one third of those reporting problems with the financial institutions declared that they attempted to have their grievances addressed directly in the bank's branch/agency (41%). 21% filed a complaint/application with the bank, and 22% chose to work with another bank.

Thus, most of the dissatisfied (84%) approach the bank directly to find ways to solve the problems occurred, and only 16% turn to third parties (courts of law, ABDRC, NCPA).



What do Romanians appreciate at ABDRC?

While most of the respondents do not consider turning to the services of ABDRC to have their problems with the bank solved, the Centre is perceived as needed by 96% of the consumers. Approximately 63% of the respondents appreciate that the service is free of charge, 53% are pleased with the easiness of the communication, via the online application or email, without having to appear in person in the premises. 47% appreciate that ABDRC helps consumers in their relation with the bank.



How would like consumers to be informed?

Most respondents say they heard about ABDRC in the online environment and from the media, while only 8% reportedly learned of this Centre from leaflets, flyers and information received in banks or from the banks' websites. Asked where would they like to receive more information about ABDRC from, 23% would like to see the banks involved more in information of their customers.



"I want to know about ABDRC before signing a contract"

Questioned about the time in their relation with the bank when they would like to be informed about the services of ABDRC, consumers ranked first (62%) the time when they sign a contract with a bank for a banking service/product. 43% say it would be useful to find out about ABDRC from marketing

and/or information campaigns carried out by the bank. Additionally, 39% of respondents want to learn about ABDRC when they interact with the employee at the bank counter, while 36% want to be offered information when they encounter a problem with the bank.



Settlement of disputes, not only in the banking field

Asked how they felt about the fact that there were tens of ADR centres, similar to ABDRC, in other countries, not only for the financial and banking sectors, but also dealing with other industries (utilities, transport, phoning, etc.), most of respondents hoped that we would eventually replicate the model of the countries which had put in place such centres.

About ABDRC:

ABDRC is an institution set up under a European Directive and intermediates, in not more than three months, negotiations between consumers and banks or NBFIs, for agreements in progress. Consumers from any county of the county may file applications to the Alternative Banking Dispute Resolution Centre (ABDRC) via the online application available on the website www.csalb.ro. If the bank accepts to enter the conciliation procedure, a conciliator is appointed. ABDRC works with 21 conciliators, of the best specialists in law, and with additional experience in the financial and banking field. Everything is settled amicably, and the understanding between the parties has the power of court judgment. More information about the work of the Centre is available by phone at 021 9414 (charged a normal rate).