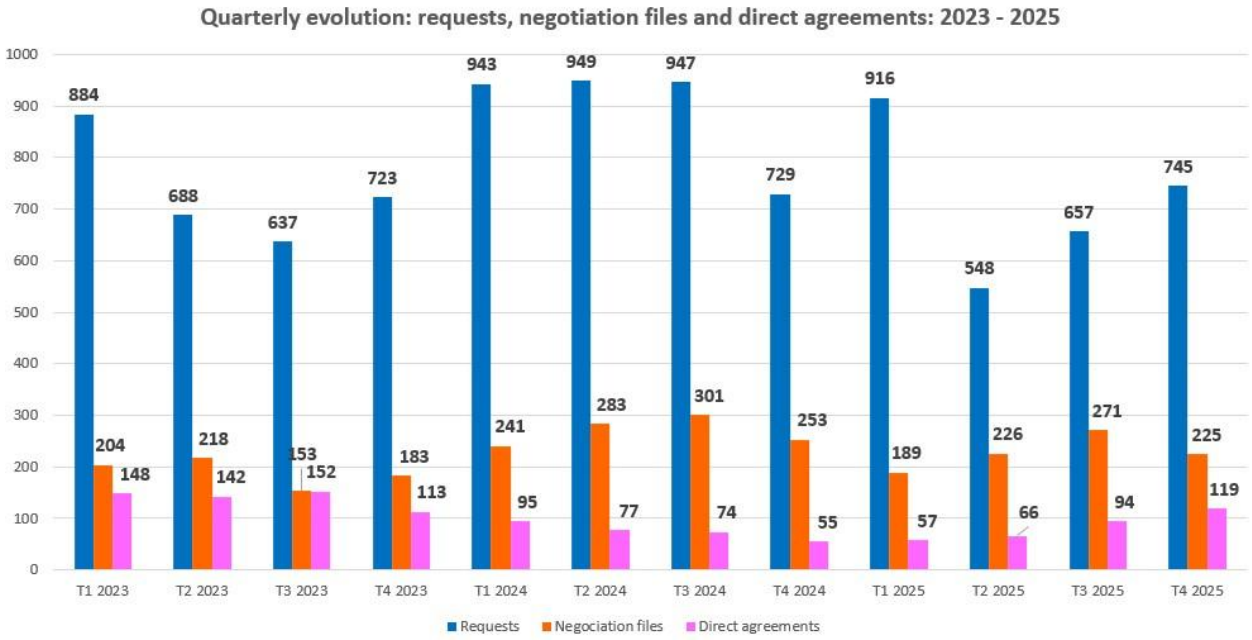
96% of negotiations in 2025 ended in amicable settlement, in an average time of only 13 days

January 27, Bucharest. Negotiations between consumers and banks reached last year the highest acceptance rate of the solutions proposed by conciliators of the Center for the Alternative Resolution of Banking Disputes (CSALB). In 96% of the requests submitted by consumers and accepted by banks, the reported issues were resolved and the parties reached an amicable agreement outside the courts. In 2025, negotiations took place in an average time of only 13 days, the shortest average duration since the establishment of CSALB. Only 37 negotiations conducted last year failed to result in a compromise.



Last year, Romanians submitted 2,866 negotiation requests: 2,210 addressed to banks and 656 addressed to non-bank financial institutions (NBIs). The record number of requests was registered in 2024 (3,568 requests), followed by 2023 (2,932 requests). Compared to those years, the decrease in the number of requests in 2025 was due to the reduction in requests addressed to NBIs and in requests concerning the deletion of records from the Credit Bureau.

- In 2023, the number of requests addressed to banks was 1,885, while 1,047 requests concerned NBIs;
- In 2024, CSALB received 2,644 compliant requests concerning banks (for consumers/individuals and for legal entities) and 924 compliant requests concerning NBIs.

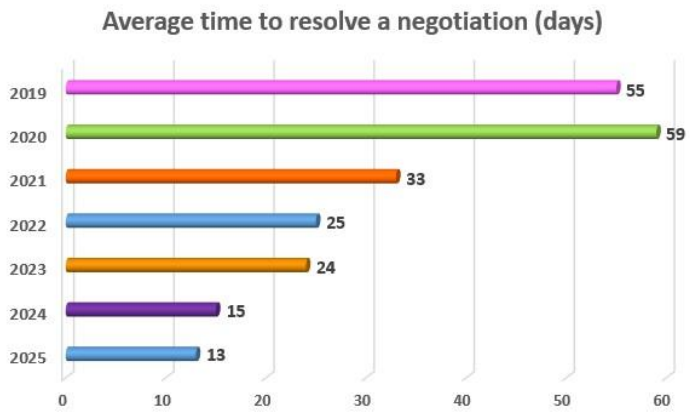
The declining share of requests addressed to NBIs (22.8% of the total in 2025, compared to 35.7% in 2023 and 25.8% in 2024) is likely also due to the constant refusal of NBIs to enter negotiations assisted by CSALB conciliators, a refusal justified by the nature and specific characteristics of the loans granted by these non-bank credit institutions: generally small-value loans granted for short periods of time.

Another reason for the decrease in the number of requests is the reduction in those concerning the deletion of records from the Credit Bureau. As this number decreased, the share of negotiable requests increased, since requests for deletion of Credit Bureau records cannot be negotiated within CSALB but

must be addressed directly to the creditors who made those records. For example, in 2023, out of the total requests, 1,234 concerned deletion of Credit Bureau records, while in 2024 there were 935 such requests. In 2025, only 653 requests concerned deletion of Credit Bureau records, which means that the share of negotiable requests increased from 58% in 2023 to 74% in 2024 and to 77% in 2025.

In 2025, 909 negotiation cases were opened with banks and 2 negotiation cases with NBIs. The proportion of requests transformed into cases is higher in 2025 even compared to 2024, when 1,078 cases were registered (the highest annual number of cases formed).

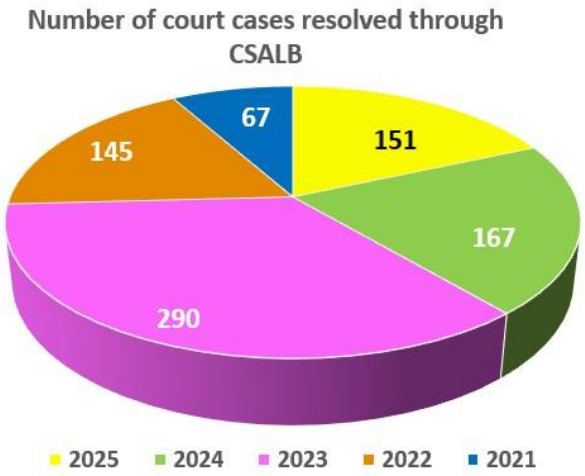
In simpler cases, banks and NBIs resolved the requests directly, without going through the conciliation procedure. There were 336 direct resolutions in 2025, compared to 301 in 2024 and 555 in 2023.



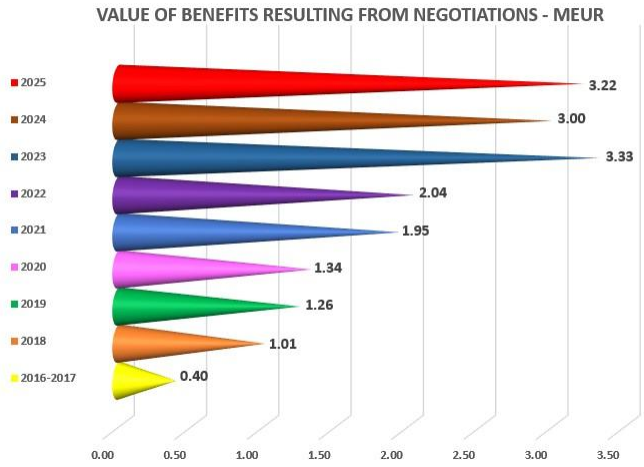
Out of the 14 conciliators active in 2025, the highest number of cases was resolved by Septimiu Stoica (69), followed by Camelia Popa and Roxana Mustățea (67 each), while Mihai Tănăsescu and Cosmin Vasile each mediated 66 negotiations. The conciliators with the shortest average resolution time were: Septimiu Stoica (9.3 days), Roxana Mustățea (10.1 days), Mihaela Budișteanu (11.3 days), Camelia Popa (11.4 days), Valentin Cocean (11.6 days), and Nela Petrișor (12 days).

Septimiu Stoica: *"* What we observed in 2025 is that the conciliation mechanism has moved beyond its initial trial phase at the level of banks, which have found the optimal way to organize and shorten communication. This explains the speed with which we were able to propose solutions and the parties were able to accept them. Another explanation is that things have become clearer in the conciliation process. Both consumers and banks focused on preserving their commercial relationship. Thus, the priority was no longer the cancellation of obligations toward the bank, but their optimization.
In the early years of CSALB, consumers' requests and expectations were somewhat unrealistic, and banks focused more on who was right and became rigid. Now, things are fundamentally different: consumers' claims are properly calibrated, and banks have understood that long-term partnership is more important than winning a dispute. The result is that the success rate of negotiations is increasing, resolution time is decreasing, and the quality of dialogue with both parties is higher for conciliators. It is also true that we, the specialists within the Body of Conciliators, have gained experience. Just as for doctors it matters whether or not they are performing their first operation, for us the experience acquired is important. I, for instance, have exceeded 550 negotiation cases mediated within CSALB since 2016.*"*

Last year, 151 court cases that had started in court found their resolution through conciliation within CSALB. Thus, a total of 820 court cases that had been pending before the courts were resolved amicably, free of charge for consumers and in only 22 days (the average over the past five years), compared to approximately two years for a case in ordinary courts.



At the recommendation of judges, at the proposal of banks or at the initiative of consumers, parties in contentious positions requested (before or after the first court hearing) the finding of an amicable solution within CSALB. Most solutions involved the reimbursement of certain sums of money to consumers or the suspension of enforcement proceedings and the resumption of a repayment schedule. The highest number of requests aimed at ending a court case came from Cluj, Mureș and Alba counties.



The total value of the benefits resulting from negotiations in 2025 amounted to EUR 3.22 million, and since 2016 the cumulative benefits have reached EUR 17.5 million.

The average value of benefits per case (from 2019 to 2025) is approximately EUR 3,700. The highest average benefit per negotiation was recorded in 2023: EUR 4,900.

The largest share (50%) is represented by negotiation cases in which the benefits range between EUR 1,000 and EUR 5,000.

Alexandru Păunescu, representative of the National Bank of Romania in the CSALB Coordinating Board:

„By analyzing the proportion of negotiable requests, the decrease in requests addressed to NBIs and the increase in the percentage of negotiations ending in amicable settlement (96% of the total), we can conclude that 2025 reflected the improvement of the conciliation mechanism carried out within CSALB. Thus, consumers have learned how to better formulate requests so that they are accepted for negotiation, and during the conciliation process, the parties were willing to reach an agreement more quickly and more often. Unfortunately, the reduction in requests addressed to NBIs highlights a problem of these non-bank institutions in managing amicably the problems encountered by their own consumers.

If among banks the unjustified rejection rate of requests was 8% in 2025, the appetite of NBIs for amicable settlement with consumers of financial products and services remains very low. Thus, in 2025, NBIs accepted only two requests for negotiation and in only one case did the parties reach a compromise (out of 656 requests). In another 50 cases, there was a direct amicable resolution of requests formulated by consumers in relation to NBIs.

By contrast, banks received 2,210 requests last year, accepted 909 for negotiation, and resolved another 286 requests directly. There are banks that have clearly understood the advantages of alternative dispute resolution and that direct not only consumers who face difficulties in paying installments, but also those whose conflict has already reached court, toward CSALB. We recommend that all credit institutions seek an amicable resolution together with individuals instead of lengthy and costly court proceedings, as resolution through negotiation guarantees a long-term relationship with consumers.
Fortunately, the evolution of negotiation mechanisms within CSALB means that 96% of them end with acceptance of the solution proposed by conciliators, in an average time of only two weeks; people who request a negotiation with the bank benefit from the expertise of professionals such as the conciliators with whom the Center collaborates."

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About CSALB: CSALB is an entity established pursuant to a European Directive and mediates, free of charge and in less than three months, negotiations between consumers and banks or NBIs for ongoing contracts. Consumers from any county in Romania can submit requests to the Center for the Alternative Resolution of Banking Disputes (CSALB) by completing an online form directly on the website www.csalb.ro. If the bank accepts entry into the conciliation/negotiation procedure, a conciliator is appointed. CSALB collaborates with 16 conciliators, among the best legal specialists with expertise in the financial-banking field. Everything is resolved amicably, and the parties' agreement has the force of a court decision. More information about the Center's activity is also available by phone at 021 9414 (normal call rate).