

**Act on Consideration of Complaints by Financial Market Entities  
and on the Financial Ombudsman  
of 5 August 2015**

(consolidated text: Journal of Laws Dz.U. 2015 item 1348)

**Chapter 2. Consideration of complaints by financial market entities**

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**Art. 10.** If claims arising out of a customer's complaint are not upheld, the response referred to in Art. 5(1) must also contain notice of the possibility of:

- 1) appealing against the position set forth in the response, if the financial market entity provides for an appeal procedure, as well the manner of filing such appeal;
- 2) use of the institution of mediation or arbitration, or other mechanism for amicable resolution of disputes, if the financial market entity provides for such possibility.

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