



## **ANNEX 1 – COMPLETE REQUEST CHECKLIST**

<b>When will my request be handled by Ombudsfina? (indicative)</b>
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### **When my request:**

- ✓ is not submitted anonymously and the financial institution about which the complaint is made is identified or easily identifiable;
- ✓ was submitted more than a month and less than one year after having submitted your complaint to the financial institution(s) concerned ago (in case such a complaint has indeed been submitted);
- ✓ is not contrived, offensive or defamatory;
- ✓ falls in Ombudsfina's scope of competence;
- ✓ does not relate to debt mediation;
- ✓ does not relate to the settlement of a dispute that constitutes or constituted the subject matter of legal proceedings (unless article 1734, §1/1, al. *in fine* of the Belgian Judicial Code applies) or of an alternative dispute resolution procedure before Ombudsfina or another qualified entity;
- ✓ the handling of the dispute would not seriously endanger the effective operation of Ombudsfina;
- ✓ is complete.

### **Criteria for a complete request:**

- ✓ Have I stated my surname, first name, date of birth, address, telephone number and, if applicable, an email address?
- ✓ Have I stated the reference of the product to which the complaint relates (e.g. account number, credit number)?
- ✓ Have I described the complaint clearly enough?
- ✓ Have I provided all the useful and essential documents (e.g. contracts, bank statements, etc.) which substantiate the complaint and can further explain it?
- ✓ Have I enclosed all previous communication between myself and the financial institution concerned?
- ✓ Have I adequately indicated what I expect from Ombudsfina? What do I propose as concrete solution(s) to the dispute?
- ✓ If I request damages: have I estimated the damage and provided evidence thereof?
- ✓ If a third party represents me in submitting a complaint: have I attached a power of attorney pursuant which I give that third party permission to represent me in this procedure and I agree that all correspondence might take place directly with said third party?
- ✓ If I represent a legal entity: have I provided proof that I am authorized to represent this legal entity (e.g. via the articles of association, a publication in the Annexes to the Belgian Official Gazette and/or a power of attorney)?
- ✓ If I represent a company: have I specified in a sworn statement<sup>1</sup> the category to which this company belongs (micro-company, small company, or other)?

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<sup>1</sup> You can download this statement via this [link](#) (or on our website [www.ombudsfina.be/en/procedure](http://www.ombudsfina.be/en/procedure)) and then fill it in and sign it.