

OUT-OF-COURT SETTLEMENT OF CONSUMER DISPUTES

the professional's obligation to provide information
on alternative dispute resolution for consumer cases.

What is the out-of-court settlement of consumer disputes?

The objective of the out-of-court resolution of consumer disputes (ADR) is to enable consumers and professionals to settle their disputes amicably, without resorting to court proceedings, with the assistance of an approved impartial ADR entity.

ADR is generally:

- simpler,
- faster,
- less expensive than legal action.

The procedure is free of charge for the consumer and the professional.

For the professional:

The professional is free to engage or not in ADR. In ADR procedures, the consumer and the professional have the possibility to withdraw from the process at any time if they are not satisfied with its conduct or operation. The agreements resulting from mediation do not bind any of the parties; the party concerned remains completely free to accept or refuse them.

Regardless of the professional's decision, they must, before any conclusion of a contract, provide the consumer with information on the ADR entity or entities to which they are affiliated. This information includes the website address of the relevant qualified alternative dispute resolution entity or entities.

This information must be clear, understandable and easily accessible on the professional's website, if they have one, and, where applicable, in the general terms and conditions of sales or service contracts concluded between the professional and the consumer.

Which ADR entity should be indicated?

Currently, there is a total of 5 qualified ADR entities,
4 of which are specialized in a specific domain:

- [Luxembourg Commission for Travel Disputes \(CLLV\)](#): disputes concerning package travel and travel services, as well as other travel service contracts;
- [Comission luxembourgeoise du Secteur Financier \(CSSF\)](#): disputes between consumers and professionals supervised in the financial sector, as well as between financial professionals;
- [Luxembourg Institute of Regulation \(ILR\)](#): disputes related to regulated markets - electronic communications, electricity, natural gas, postal services, transport, radio frequencies and NIS (Cybersecurity);
- [Insurance Mediator](#): disputes between Luxembourg insurers and consumers in Luxembourg or elsewhere in the EU;
- If the professional is not affiliated with any of the specialized ADRs, the [Consumer Mediator](#) can be contacted as a so-called residual structure for any conflict resulting from a sales or service contract.



More information



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