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Consumer protection complaints against companies in the financial services sector

Heruntergeladen am 15.07.2025

<https://fimportal.de/xzufi-services/644852/B100019>

Modul	Sachverhalt
Leistungsschlüssel	99118007029000
Leistungsbezeichnung I	Consumer protection complaints against companies in the financial services sector
Leistungsbezeichnung II	Lodging a complaint against financial service providers
Typisierung	1 - Bund: Regelung und Vollzug
Quellredaktion	Bund
Freigabestatus Katalog	fachlich freigegeben (gold)
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	
Verrichtungskennung	Prüfung (29)
SDG-Informationsbereich	Besitz eines Bankkontos in einem anderen Mitgliedstaat

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Lagen Portalverbund	Verbraucherschutz (1150300), Verbraucherschutz (2140100)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	29.08.2024
Fachlich freigegeben durch	Federal Ministry of Finance
Handlungsgrundlage	https://www.gesetze-im-internet.de/findag/BJNR131010002.html https://www.gesetze-im-internet.de/zag_2018/_60.htm https://www.gesetze-im-internet.de/zag_2018/_61.htm
Teaser	<p>If you are having problems with a bank, insurance company or other financial service provider, you can lodge a complaint with the Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht).</p>
Volltext	<p>The Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht - BaFin) supervises banks and financial service providers, insurance companies and securities trading. It also deals with collective consumer protection.</p> <p>If you have any queries about supervised companies, consumer protection in the financial sector, or if you are considering filing a complaint against a financial service provider, you can ring BaFins consumer hotline on the freephone number 0800 2 100 500.</p> <p>You can lodge a complaint with BaFin against a company in the financial services sector if, for example, you think that you have been badly advised or have problems with the execution of contracts. You can also contact BaFin to give tip offs about price manipulation or insider trading.</p> <p>However, BaFin can only deal with complaints relating to the companies that are subject to its supervision and cannot make binding rulings on individual disputes. Only a court can provide binding rulings on</p>

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	disputed points of law and impose sanctions such as financial penalties on companies. If you want a judgeruling on your case, you will have to sue the company in question.
Erforderliche Unterlagen	<ul style="list-style-type: none"> • A written complaint, setting out the facts of the case and the reason for your complaint. • If you are complaining about an insurance policy: please state the type of insurance, the number of the insurance certificate and, where applicable, the claim number. • If you are complaining about a credit or financial service institution: please state the type of business relationship, such as a deposit account, current account or savings scheme, the account and client numbers and, where applicable, the name of the account holder if this is not you or you are complaining on behalf of another person. • If your complaint concerns the purchase of securities, please also provide the securities identification number (WKN or ISIN). • For complaints lodged on behalf of another person, you should attach a written power of attorney.
Voraussetzungen	N/A
Kosten	N/A
Verfahrensablauf	<p>You can complain to BaFin online and in writing by letter, fax or email.</p> <p>You must state:</p> <ul style="list-style-type: none"> • your name and address. • If you are complaining on behalf of another person, please also give their name and address. In this case, please attach a power of attorney entitling you to lodge a complaint with BaFin on behalf of this other person. This also applies if you are contacting BaFin on behalf of your partner or another family member, for example. • The name and address of the company you are complaining about. • If you are complaining about an insurance policy: please state the type of insurance, the number of the insurance certificate and, where applicable, the claim

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number.

- If you are complaining about a credit or financial service institution: please state the type of business relationship, such as a deposit account, current account or savings scheme, the account and client numbers and, where applicable, the name of the account holder, if this is not you or you are complaining on behalf of another person.
- If your complaint concerns the purchase of securities, please also provide the securities identification number (WKN or ISIN).
- Describe your problem as precisely as possible. Provide copies of the documents necessary for an understanding of the case (e.g. contracts, invoices, insurance certificate or the exchange of correspondence with the company concerned). Please do not send originals to BaFin.
- Remember to sign your complaint. If you are complaining on behalf of another person, please attach the necessary power of attorney to allow BaFin to deal with your complaint.
- If you are sending your complaint by email, please remember to state your postal address in any case.
- BaFin will ask the company to submit its observations.
- BaFin will keep you informed about the status of the procedure.

Bearbeitungsdauer

3 Monat(e)

Since BaFin regularly invites financial service providers to submit their observations, the handling of complaints usually takes several weeks. However, you will receive an acknowledgment of receipt, regardless of how long it takes to finish processing your complaint.

Frist

N/A Note: The filing of a complaint with BaFin does not suspend the limitation period for civil claims.

weiterführende Informationen

https://www.bafin.de/DE/Verbraucher/BeschwerdenStreitschlichtung/beschwerdenstreitschlichtung_node.html
https://www.bafin.de/DE/PublikationenDaten/Datenbanken/Unternehmenssuche/unternehmenssuche_node.html

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Hinweise	
Rechtsbehelf	
Kurztext	<ul style="list-style-type: none"> • The Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht - BaFin) supervises banks and financial service providers, insurance companies and securities trading. • BaFin can only deal with complaints relating to companies that are subject to its supervision. • BaFin allows for out-of-court dispute settlements in some cases. • If you have a complaint, you should first contact the company itself and only after that contact BaFin. • Complaints must be submitted in writing. They should include the facts of the case and the reason for the complaint. • BaFin also deals with tip offs about price manipulation or insider trading.
Ansprechpunkt	<p>Federal Financial Supervisory Authority Postfach 1253 53002 Bonn</p> <p>Tel: 0228 41080 Fax: 0228 41081550 Email: poststelle@bafin.de</p>
Zuständige Stelle	Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht) Regensburger Str. 108 53117 Bonn
Formulare	<p>Are there forms to fill in? Yes Can I lodge my complaint online? Yes Do I need to lodge my complaint in writing? Yes Do I need to lodge my complaint in person? No</p> <p>https://www.bafin.buergerservice-bund.de/Formular/Versicherung</p> <p>https://www.bafin.buergerservice-bund.de/Formular/Banken</p> <p>https://www.bafin.buergerservice-bund.de/Formular/BasisKonto</p>
Ursprungsportal	Beschwerden gegen Unternehmen des Finanzdienstleistungssektors Prüfung, Consumer protection complaints against companies in the financial services sector