

Financial Dispute Resolution Centre

FDRC: WHO ARE WE?

The Financial Dispute Resolution Centre (FDRC) is a non-profit organisation which administers a Financial Dispute Resolution Scheme(FDRS) in an independent and impartial manner to resolve financial disputes between individual customers and financial institutions by way of “mediation first, arbitration next”.

OUR SERVICES

Mediation

Mediation is a structured process in which an impartial mediator, without adjudicating a dispute or any aspect of it, assists the parties to the dispute to identify the issues in dispute, explore and generate options, communicate with one another and reach an agreement.

Advantages of Mediation

- Focus on Interests
- Informed Decision
- Flexible
- Consensual
- Confidential
- Efficient and Effective

Arbitration

Arbitration is a private and confidential dispute resolution process whereby an impartial arbitrator acts as an umpire to decide the dispute based on the merits of each party’s case.

Advantages of Arbitration

- Relatively Fast
- Confidential
- Final & Binding Award



WHO ARE MEMBERS OF FDRS?

All the financial institutions authorised by the Hong Kong Monetary Authority and/or licensed by the Securities and Futures Commission (except those providing only credit rating services) are members of FDRS.

WHO ARE ELIGIBLE CLAIMANTS?

Individuals or sole proprietors who:

- had/have customer relationship with a member of FDRS; or
- have been rendered any financial services by any member of FDRS.

WHAT IS AN ELIGIBLE DISPUTE?

An Eligible Dispute is one which:

- involves an Eligible Claimant and a member of FDRS;
- is of a monetary nature;
- involves a claim of HK\$500,000 or less (or its foreign currency equivalent); and
- have been dealt with by the relevant member of FDRS in the first place.

For more details, please refer to the FDRS Guidelines on Intake Criteria of Cases on FDRC website.



HOW TO PROCEED?

Before Making Application to FDRC

A written complaint must be made to the relevant financial institution first. The relevant financial institution will issue a final written reply in respect of your complaint within 60 days. If the dispute is not resolved or if no final written reply has been issued within the 60 days, you may contact the FDRC.

Making an Application

- Call Hotline: 3199 5199
- Attend a free public enquiry meeting
- Submit application form and fees

Before Mediation

- Exchange relevant information
- Appoint a mediator
- Sign an Agreement to Mediate
- Prepare for negotiation

Before Arbitration

- Serve a Notice to Arbitrate
- Appoint an arbitrator
- Make written submissions
- Submit documentary evidence



FEES AND CHARGES

	Eligible Claimant (HK\$)	Financial Institution (HK\$)
Making Enquiries	Nil	Nil
Filing an Application Form	\$200	Not Applicable
<b>Mediation Specified Mediation Time (4 hours)</b> Amount of claim: <ul style="list-style-type: none"><li>• Less than \$100,000</li><li>• Between \$100,000 and \$500,000</li></ul>	Per Case  \$1,000 \$2,000	Per Case  \$5,000 \$10,000
<b>Extended Mediation Time</b> Amount of claim: <ul style="list-style-type: none"><li>• Less than \$100,000</li><li>• Between \$100,000 and \$500,000</li></ul>	Per hour or part thereof \$750 \$1,500	Per hour or part thereof \$750 \$1,500
<b>Arbitration</b> (amount of claim up to \$500,000) <ul style="list-style-type: none"><li>• Documents-only</li><li>• In-person hearing (in addition to the fees payable for documents-only Arbitration)</li></ul>	Per Case  \$5,000 \$12,500	Per Case  \$20,000 \$12,500

\* All fees and charges are non-refundable



金融糾紛先調解  
達致雙贏平又快  
Financial dispute mediation  
Towards a win-win solution

# 金融糾紛調解中心

## 金融糾紛調解中心是甚麼？

金融糾紛調解中心是一間非牟利機構，獨立持平地管理一個金融糾紛調解計劃（本計劃），以「先調解，後仲裁」的方式，解決個人客戶與金融機構之間的金錢爭議。

## 服務範圍

### 調解

調解是一個有組織的程序，由不偏不倚的調解員在不對某項爭議或其任何部分作出判決的情況下，協助爭議各方找出爭議點，探求和擬訂解決方案，互相溝通，以及就解決爭議達成協議。

### 調解的優點

- 關注雙方需要
- 知情下決定
- 安排靈活
- 尊重雙方意願
- 保密
- 快捷有效

### 仲裁

仲裁是一個非公開和保密的過程，由獨立公正的仲裁員，根據爭議雙方的理據，裁決有關爭議。

### 仲裁的優點

- 相對省時
- 保密
- 裁決為最終決定且具有約束力



## 誰是本計劃的成員？

所有受香港金融管理局及/或證券及期貨事務監察委員會監管的金融機構（只從事提供信貸評級服務的機構除外），均是本計劃的成員。

## 誰是合資格申索人？

個別人士或獨資經營者：

- 現時或過去與本計劃成員有客戶關係；或
- 曾獲本計劃的任何一名成員提供金融服務。

## 甚麼是合資格爭議？

合資格爭議是：

- 牽涉一名合資格申索人及一名本計劃成員；
- 屬金錢性質；
- 申索金額不超過港幣500,000元（或等值外幣）；及
- 本計劃成員曾經處理的爭議。

有關詳情請參閱金融糾紛調解中心網頁上的調解計劃《個案受理準則指引》

## 如何進行申索？

### 向金融糾紛調解中心提出申請前

你須先向有關金融機構提出書面投訴。該金融機構應就投訴在60日內向你發出最後書面答覆。如爭議仍未能解決，或在指定限期內你仍未收到該金融機構的最後書面答覆，你可以考慮向金融糾紛調解中心查詢。

### 提交申請

- 致電熱綫: **3199 5199**
- 參與免費公眾諮詢面談
- 遞交申請表及費用

### 調解前

- 交換相關資料
- 委任一名調解員
- 簽署調解協議
- 為磋商作好準備

### 仲裁前

- 發出仲裁通知書
- 委任一名仲裁員
- 提交書面陳述
- 提交有關爭議的證明文件



## 收費表

	合資格 申索人 (港幣)	金融 機構 (港幣)
查詢	免費	免費
提交申請	\$200	不適用
調解 指定的調解時間 (4小時) 申索金額： <ul style="list-style-type: none"><li>• 少於\$100,000</li><li>• 介乎\$100,000至\$500,000</li></ul>	<div>\$1,000</div> <div>\$2,000</div>	<div>\$5,000</div> <div>\$10,000</div>
經延長的調解時間		
申索金額： <ul style="list-style-type: none"><li>• 少於\$100,000</li><li>• 介乎\$100,000至\$500,000</li></ul>	<div>每小時 (不足一小時也作一小時計算) \$750</div> <div>\$1,500</div>	<div>每小時 (不足一小時也作一小時計算) \$750</div> <div>\$1,500</div>
仲裁 (申索金額不多於\$500,000) <ul style="list-style-type: none"><li>• 只審理文件</li><li>• 親身出席聆訊 (在「只審理文件」的仲裁費用外須另繳付的額外費用)</li></ul>	<div>每宗個案</div> <div>\$5,000</div> <div>\$12,500</div>	<div>每宗個案</div> <div>\$20,000</div> <div>\$12,500</div>

\* 所有費用一經繳付，不獲退回

## 聯絡我們 CONTACT FDRC

辦公時間 Office Hours:  
上午9時 - 下午5時30分 (星期一至星期五，公眾假期除外)  
9:00am - 5:30pm (Mon to Fri, except public holidays)

網址 Website **www.fdrc.org.hk**  
熱線 Hotline **(852) 3199 5199**  
傳真 Fax **(852) 2565 8662**  
電郵 Email **fdrc@fdrc.org.hk**

金融糾紛調解中心  
香港中環雪廠街11號律政中心西座4樓408-409室  
Financial Dispute Resolution Centre  
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