

## Appendix B: Local deadlines by country for acknowledging and responding to complaints

The following table indicates the local deadlines by country for acknowledging and responding to complaints. For the most up to date deadlines please refer to Crystal and the latest Complaints Notices in the LWR.

Country	Timescale for acknowledging complaints	Timescale for responding to complaints	Holding Letter
Austria	5 business days	8 weeks	
Belgium	3 business days	1 month	2 weeks (to align with Assuralia, Belgian market practises)
Bulgaria	5 business days	1 month	
Croatia	5 business days	8 weeks	
Cyprus	2 business days	15 business days and 45 business days if additional time is necessary	15 business days
Czech Republic	5 business days	8 weeks	
Denmark	3 business days	8 weeks	
Estonia	5 business days	15 calendar days	
Finland	5 business days	8 weeks	
France	10 business days	2 months from the date of receipt of the complaint	
Monaco	5 business days	8 weeks	
Germany FOE	5 business days	6 weeks	
Germany FOS	5 business days	6 weeks	
Greece	5 business days	50 calendar days	
Hungary	5 business days	30 calendar days	
Iceland	5 business days	4 weeks	
Ireland	5 business days	40 business days	20 business days
Italy	5 business days	45 calendar days	
Latvia	5 business days	20 calendar days	

Liechtenstein	5 business days	8 weeks	
Lithuania	5 business days	15 business days and 35 business days in exceptional cases	15 business days
Luxembourg	5 business days	8 weeks	
Malta	5 business days	15 business days	
Netherlands	14 calendar days	8 weeks	
Norway	5 business days	35 business days	15 business days
Poland	5 business days	30 calendar days and 60 calendar days for complex complaint cases	30 calendar days
Portugal	5 business days	30 business days	20 business days
Romania	5 business days	8 weeks	
Slovakia	5 business days	8 weeks	
Slovenia	5 business days	30 business days	
Spain FOE	5 business days	1 month	
Spain FOS	5 business days	2 months	
Sweden	5 business days	14 calendar days	
Switzerland	5 business days	8 weeks	
UK	5 business days	8 weeks	4 weeks
Non-EEA	5 business days	8 weeks	