



El ombudsman bancario: Una protección especial y alternativa del consumidor financiero, pero una utopía en países de américa latina [

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text (article)

Analítica

The protection of the rights and economic interests of consumers, especially users of financial services, constitutes one of the basic pillars of society. In fact, it is the duty of Public Authorities to provide effective redress. In Latin America, a change in the concept of Justice is taking place, especially in those sectors whose complexity makes necessary an alternative and highly effective protection such the Ombudsmans. This is an unknown institution in Latin America but most well received in countries such as Spain, USA and even Australia, for its speed, independence and especially because it is free of charge and specialist on a subject that requires adequate technical knowledge. Besides, this Institution not only handles with financial consumer disputes through mediation and conciliation, but serves as a means of self-control for the credit entities themselves, enabling them to identify the causes of the problems and correct their action policies

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