



## Questions?

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## Belmed

Online out-of-court  
dispute resolution platform

**Business-to consumer (B2C)**

**Business-to business (B2B)**



BE CONNECTED...  
AND SURF TO THE SOLUTION!  
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## What is Belmed?

With the online platform Belmed, disputes between merchants and between consumers and merchants can be settled online and out of court with the help of an independent mediator.

The platform can be consulted for free. The possible costs of a mediation procedure with Belmed depend on the mediation body concerned, but even when it must be paid for, a mediation process remains cheaper than a lawsuit.

## Types of disputes for which Belmed CAN or CANNOT be used:

### YES:

- Sales of consumption goods (furniture, household appliances, new technologies, second-hand vehicles...);
- Consumer services provision (insurances, bank, construction, energy, travel...);
- Cross-border disputes between a consumer residing in the European Union and a company registered with the Crossroads-Bank for Enterprises;
- Trade disputes between companies.

### NO:

- Non-business disputes (such as disputes with the Tax Administration, disputes concerning social taxes...);
- Disputes between private individuals.

## Access conditions

- You have to be at least 18 years old.
- Before you make a request, you must have contacted the other party to try to solve the dispute.
- It is best if your dispute is not already pending in court, but should this be the case, it is still possible to ask the judge to suspend the court action in order to try an amicable settlement procedure.
- You have to be directly involved in the case or to represent someone who is directly involved.
- You have to act in good faith and effectively look for an amicable solution

## Some examples

### B2C (business to consumer)

- My electricity supplier sends me a formal notice to pay even though I have provided proof of payment.
- I live in London and despite many reminders, I still have not received the books I ordered from a publishing house in Liège.
- I bought a second-hand car from a professional merchant who refuses to give me any sort of guarantee.

## B2B (business to business)

- As a construction contractor, I have ordered building material for a house. I still have not received them even though I paid a deposit.
- As a clothes retailer, I have a problem with one of my suppliers. I still have not received the spring collection even though the season has already started.
- I have recently taken over a company and I must now face unfair competition from the former owner, who has just started a new company.

