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From: Secretary-General of the European Commission,
signed by Mr Jordi AYET PUIGARNAU, Director

date of receipt: 23 November 2017

To: Mr Jeppe TRANHOLM-MIKKELSEN, Secretary-General of the Council of
the European Union

Subject: ANNEX to the Report to the European Parliament and to the Council on
the application of Regulation EU n°260/2012 establishing technical and
business requirements for credit transfers and direct debits in euro and
amending Regulation (EC) No 924/2009

Delegations will find attached document COM(2017) 683 final Annex 1.

Encl.: COM(2017) 683 final Annex 1



Brussels, 23.11.2017
COM(2017) 683 final

ANNEX 1

ANNEX

to the

Report to the European Parliament and to the Council

on the application of Regulation EU n°260/2012 establishing technical and business requirements for credit transfers and direct debits in euro and amending Regulation (EC) No 924/2009

**ANNEX I - COMPETENT AUTHORITIES FOR PAYMENT SERVICES PROVIDERS' (PSPs)
COMPLIANCE, PAYMENT SERVICES USERS' (PSUs) COMPLIANCE AND CONTACT POINTS
FOR COMPLAINTS.**

Euro area	Competent authority for PSPs' compliance	Competent authority for PSUs' compliance
Austria	Financial Market Authority Consumer Information & Complaints Otto-Wagner-Platz 5, 1090 Vienna, Austria https://www.fma.gv.at/en/complaints-and-points-of-contact/	
Belgium	Nationale Bank van België Departement Prudentieel Toezicht, Berlaimontlaan 3, 1000 Brussel www.nbb.be	Federale Overheidsdienst Economie Economische Inspectie, Koning Albert II-laan 16, 1000 Brussel. www.economie.fgov.be
Cyprus	Central Bank of Cyprus 80 Kennedy Avenue, 1076, Nicosia, Cyprus.	Inter-Ministerial Committee Ministry of Finance Michael Karaoli & Gregori Afxentiou, 1439 Nicosia, Cyprus.
Estonia	Estonian Financial Supervision Authority (Finantsinspektioon) https://www.fi.ee	Estonian Consumer Protection Board (Tarbijakaitseamet) http://www.tarbijakaitseamet.ee
Finland ¹	Finnish Financial Supervisory Authority Snellmaninkatu 6, Helsinki P.O. Box 103, FI-00101 Helsinki, Finland. kirjaamo@fiva.fi Tel: +358 10 831 51, Consumer helpline for users of banking, investment and insurance services Tel: 0800-0-5099	Consumer Ombudsman Finnish Competition and Consumer Authority Siltasaarekatu 12 A, 00530 Helsinki P. O. Box 5, FI-00531 Helsinki, Finland. Tel: +358 (0)29 505 3000.
France	Autorité de contrôle prudentiel et de Résolution (ACPR) Secrétariat général de l'ACPR 61 rue Taitbout 75426 PARIS CEDEX 09 Banque de France Direction des Systèmes de Paiement et des Infrastructures de Marché 31, rue Croix des Petits-Champs 75049 PARIS CEDEX 01 Direction Générale de la concurrence, de la consommation et de la répression des fraudes (DGCCRF) 59, Boulevard Vincent Auriol 75703 PARIS CEDEX 13	Direction Générale de la concurrence, de la consommation et de la répression des fraudes (DGCCRF) 59, Boulevard Vincent Auriol 75703 PARIS CEDEX 13
Germany	Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin) Graurheindorfer Straße 108 53117 Bonn E-Mail: poststelle@bafin.de	Liste der Industrie- und Handelskammern sowie der Handwerkskammern nach § 8 UWG und § 3 UklG ²

¹ FIN FSA is competent for both PSPs and PSUs

² http://www.bmwi.de/Redaktion/DE/Downloads/I/industrie-und-handelskammern-handwerkskammern-uwg-uklag-liste.pdf?jsessionid=3E4C6ED1BD48A17A825D906F2AF3A35E?_blob=publicationFile&v=2

Greece ³	Bank of Greece 21 E. Venizelos Avenue, GR 10250 Athens, Greece. www.bankofgreece.gr/pages/en/other/communication.aspx Secretariat General Consumer Protection, 20 Kaniggos Square, GR 10181, Athens, Greece. www.1520.gov.gr/epikoinia www.1520.gov.gr/ypovoli-kataggelias?id=253	
Ireland	Central Bank of Ireland PO Box 559 Dame Street Dublin 2 D02 P656 Email: enquiries@centraibank.ie	Competition and Consumer Protection Commission PO Box 12585 Dublin 1 Email: consumerenforcement@ccpc.ie
Italy	Banca d'Italia Via Nazionale 91 00184 Roma – Italia email@bancaditalia.it	Italian Competition Authority Piazza Verdi 6/A 00198 Roma – Italia www.agcm.it (available also in English)
Latvia	Financial and Capital Market Commission Kungu Street 1, Riga, Latvia, e-mail: fktk@fktk.lv Tel:+371 67774800	
Lithuania	The Bank of Lithuania Totorių g. 4, 01121 Vilnius Tel: +370 5 268 0029 Fax: +370 5 268 0038	
Luxembourg	Commission de surveillance du secteur financier Tel. : (+352) 26 25 1 - 1 (central) - www.cssf.lu - direction@cssf.lu 283, route d' Arlon - L-1150 Luxembourg Postal address: L-2991 Luxembourg	
Malta	Central Bank of Malta Pjazza Kastilja Valletta VLT 1060 - Malta oversight@centralbankmalta.org	
The Netherlands	De Nederlandsche Bank - www.dnb.nl	The Netherlands Authority for Consumers and Markets - www.acm.nl
Portugal	Banco de Portugal Apartado 2240, 1106-001 Lisboa info@bportugal.pt or website http://clientebancario.bportugal.pt/pt-PT/Reclamacoes/Paginas/Formulariodenovareclamacao.aspx	
Slovakia	National Bank of Slovakia http://www.nbs.sk info@nbs.sk Regulatory Authority for Electronic Communication and Postal services inspection@teleoff.gov.sk Ministry of Justice http://www.justice.gov.sk Ministry of Finance http://www.finance.gov.sk	Slovak Commercial Inspection http://www soi.sk info@soi.sk
Slovenia	Banka Slovenija Slovenska 35 1505 Ljubljana Slovenija pr@bsi.si	

³ The provisions of Law 4141/2013, Article 30, do not explicitly designate authority(ies) with respect to PSUs, being them consumers or not

Spain	Banco de España http://www.bde.es paymentsystems@bde.es	Consumer Authorities of Comunidades Autónomas ⁴ Coordinated by AECOSAN C/Príncipe de Vergara, 54. 28006. Madrid. Spain
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Non Euro area	Competent authority for PSPs' compliance	Competent authority for PSUs' compliance
Bulgaria	Bulgarian National Bank 1, Knyaz Alexander I Sq., 1000 Sofia, Bulgaria Contact point for complaints krastev.k@bnbank.org	
Croatia ⁵	Ministry of Finance, Financial Inspectorate Ulica grada Vukovara 72 10002 Zagreb Republic of Croatia P.O. BOX 274 e-mail: info.fi@mfin.hr	Croatian National Bank Trg hrvatskih velikana 3 10002 Zagreb Republic of Croatia P.O. BOX 603 e-mail: pritzube-zpp@hnb.hr
Czech Republic	The Czech National Bank, Address: Na Příkopě 28, 115 03 Praha 1 Phone: +420 224 411 111, fax: +420 224 412 404, e-mail: podatelna@cnb.cz http://www.cnb.cz/en/about_cnb/form_general_enquiry/general_enquiry.html	
Denmark	Danish Financial Supervisory Authority Århusgade 110, 2100 København Ø Tel.: +45 33 55 82 82 The Danish Competition and Consumer Authority Carl Jacobsens Vej 35, 2500 Valby Tel.: +45 41 71 50 00	
Hungary	Magyar Nemzeti Bank (MNB) 1054 Budapest Szabadság tér 9 ügyfélszolgálat@mnb.hu or info@mnb.hu	
Poland ⁶	Polish Financial Supervision Authority Komisja Nadzoru Finansowego Plac Powstańców Warszawy 1 skr. poczt. 419 00-950 Warszawa tel: (+48 22) 262 5000 e-mail: knf@knf.gov.pl	Arbitration court - PL Powstańców Warszawy 1 00 – 030 Warszawa tel: + 48 22 26 24 054 e-mail: sad.pohlbo.wnv@knf.gov.pl or Financial Ombudsman - Al. Jerozolimskie 87 02-001 Warszawa tel: +48 22 333-73-26 tel: +48 22 333-73-27
Romania	National Bank of Romania 25 Lipscani Street 3, 030031 Bucharest, Romania info@bnro.ro Tel: +4021 313 04 10 or +4021 315 27 50	
Sweden	Finansinspektionen Box 7821 103 97 Stockholm Email: finansinspektionen@fi.se	
United Kingdom	Financial Conduct Authority 25 The North Colonnade - London E14 5HS - United Kingdom	Financial Ombudsman Service

⁴ Coordinated by Agencia Española de Consumo, Seguridad Alimentaria y Nutrición (AECOSAN), Subdirección General de Coordinación, Calidad y Cooperación en Consumo
http://www.aecosan.msssi.gob.es/AECOSAN/web/home/aecosan_inicio.htm
<http://aesan.msssi.gob.es/SIAC-WEB/contacto.do?reqCode=newSearch>

⁵ Croatian National Bank is competent for both PSPs and PSUs

⁶ Though two contact points are indicated for PSUs, these authorities are not compliant in cases against other PSUs that would not comply with the Regulation (see chapter 2.3 on IBAN discrimination)