

## Competent authorities responsible for ensuring compliance Article 10 of Regulation (EU) No 260/2012

*The information provided for in this table is based on updates received from Member States (as of November 2020).*

| Euro area                  | Competent authority for compliance by Payment Services Providers (PSPs) such as banks.                                                                                                                                                                                                                                                                                                                                | Competent authority for compliance by Payment Services Users (PSUs) that are not consumers, such as companies or public authorities.                                                                                                                                                         |
|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Austria</b>             | Financial Market Authority - Consumer Information & Complaints<br>Otto-Wagner-Platz 5, 1090 Vienna, Austria<br><a href="https://www.fma.gv.at/en/complaints-and-points-of-contact/">https://www.fma.gv.at/en/complaints-and-points-of-contact/</a>                                                                                                                                                                    |                                                                                                                                                                                                                                                                                              |
| <b>Belgium</b>             | Nationale Bank van België<br>Departement Prudentieel Toezicht,<br>Berlaimontlaan 3, 1000 Brussel<br><a href="https://www.nbb.be/en/about-national-bank/national-bank-belgium/contact-us">https://www.nbb.be/en/about-national-bank/national-bank-belgium/contact-us</a>                                                                                                                                               | Federale Overheidsdienst Economie<br>Economische Inspectie,<br>Koning Albert II-laan 16, 1000 Brussel.<br><a href="https://economie.fgov.be/nl/ons-contacteren">https://economie.fgov.be/nl/ons-contacteren</a>                                                                              |
| <b>Cyprus</b>              | Central Bank of Cyprus<br>80 Kennedy Avenue, 1076, Nicosia,<br>Cyprus<br><a href="http://www.centralbank.cy/">www.centralbank.cy/</a>                                                                                                                                                                                                                                                                                 | Inter-Ministerial Committee<br>Ministry of Finance<br>Michael Karaoli & Gregori Afxentiou<br>1439 Nicosia, Cyprus<br>E-mail: <a href="mailto:registry@mof.gov.cy">registry@mof.gov.cy</a>                                                                                                    |
| <b>Estonia</b>             | Estonian Financial Supervision Authority<br>(Finantsinspektion)<br><a href="https://www.fi.ee">https://www.fi.ee</a>                                                                                                                                                                                                                                                                                                  | Estonian Consumer Protection Board<br>(Tarbijakaitseamet)<br><a href="http://www.tarbijakaitseamet.ee">http://www.tarbijakaitseamet.ee</a>                                                                                                                                                   |
| <b>Finland<sup>1</sup></b> | Finnish Financial Supervisory Authority<br>Snellmaninkatu 6, Helsinki<br>P.O. Box 103, FI-00101<br>Helsinki, Finland<br>E-mail: <a href="mailto:kirjaamo@fiva.fi">kirjaamo@fiva.fi</a><br>Tel.: +358 10 831 51<br>Consumer helpline: 0800-0-5099<br><a href="https://www.finanssivalvonta.fi/en/about-the-fin-fsa/contact-information/">https://www.finanssivalvonta.fi/en/about-the-fin-fsa/contact-information/</a> | Consumer Ombudsman<br>Finnish Competition and Consumer<br>Authority<br>Siltasaarenkatu 12 A, 00530 Helsinki<br>P. O. Box 5, FI-00531 Helsinki, Finland.<br>Tel.: +358 (0)29 505 3000.<br><a href="https://www.kkv.fi/en/contact-information/">https://www.kkv.fi/en/contact-information/</a> |

<sup>1</sup> FIN FSA is competent for both PSPs and PSUs

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| <b>France</b>  | <p>Autorité de contrôle prudentiel et de<br/>Résolution (ACPR)<br/>Secrétariat général de l'ACPR<br/>61 rue Taitbout<br/>75426 PARIS CEDEX 09<br/><a href="http://www.acp.banque-france.fr/accueil.html">http://www.acp.banque-france.fr/accueil.html</a></p> <p>Banque de France<br/>Direction des Systèmes de Paiement et<br/>des Infrastructures de Marché<br/>31, rue Croix des Petits-Champs<br/>75049 PARIS CEDEX 01<br/><a href="http://www.banque-france.fr">http://www.banque-france.fr</a></p> | <p>Direction Générale de la concurrence, de la<br/>consommation et de la répression des<br/>fraudes (DGCCRF)<br/>Services financiers et professions<br/>réglementées, 59 Boulevard Vincent Auriol,<br/>75013 Paris</p> <p>E-mail: <a href="mailto:bureau-6C@dgccrf.finances.gouv.fr">bureau-6C@dgccrf.finances.gouv.fr</a><br/><a href="https://www.economie.gouv.fr/contact/contacter-la-dgccrf">https://www.economie.gouv.fr/contact/contacter-la-dgccrf</a></p> |
| <b>Germany</b> | <p>Bundesanstalt für<br/>Finanzdienstleistungsaufsicht (BaFin)<br/>Graurheindorfer Straße 108<br/>53117 Bonn<br/>E-mail: <a href="mailto:poststelle@bafin.de">poststelle@bafin.de</a></p>                                                                                                                                                                                                                                                                                                                | <p>Liste der Industrie- und Handelskammern<br/>sowie der Handwerkskammern nach § 8<br/>UWG und § 3 UklG<sup>2</sup></p>                                                                                                                                                                                                                                                                                                                                            |
| <b>Greece</b>  | <p>Bank of Greece<br/>21 E. Venizelos Avenue, GR 10250<br/>Athens, Greece.<br/><a href="http://www.bankofgreece.gr/pages/en/other/communication.aspx">www.bankofgreece.gr/pages/en/other/communication.aspx</a></p>                                                                                                                                                                                                                                                                                      | <p>Bank of Greece<br/>21 E. Venizelos Avenue, GR 10250 Athens,<br/>Greece.<br/><a href="http://www.bankofgreece.gr/pages/en/other/communication.aspx">www.bankofgreece.gr/pages/en/other/communication.aspx</a></p>                                                                                                                                                                                                                                                |
| <b>Ireland</b> | <p>Central Bank of Ireland<br/>New Wapping Street, North Wall Quay,<br/>PO Box 559, Dublin 1<br/>Email:<br/><a href="mailto:ibandiscrimination@centralbank.ie">ibandiscrimination@centralbank.ie</a><br/><a href="https://www.centralbank.ie/contact-us">https://www.centralbank.ie/contact-us</a></p>                                                                                                                                                                                                   | <p>Competition and Consumer Protection<br/>Commission<br/>PO Box 12585 Dublin 1<br/><a href="https://www.ccpc.ie/consumers/contact/contact-directory/contact-us-form/">https://www.ccpc.ie/consumers/contact/contact-directory/contact-us-form/</a></p>                                                                                                                                                                                                            |
| <b>Italy</b>   | <p>Banca d'Italia</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <p>Italian Competition Authority (Autorità</p>                                                                                                                                                                                                                                                                                                                                                                                                                     |

<sup>2</sup> [http://www.bmwi.de/Redaktion/DE/Downloads/I/industrie-und-handelskammern-handwerkskammern-uwg-uklag-liste.pdf?sessionid=3E4C6ED1BD48A17A825D906F2AF3A35E?\\_\\_blob=publicationFile&v=2](http://www.bmwi.de/Redaktion/DE/Downloads/I/industrie-und-handelskammern-handwerkskammern-uwg-uklag-liste.pdf?sessionid=3E4C6ED1BD48A17A825D906F2AF3A35E?__blob=publicationFile&v=2)

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|------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                        | Via Nazionale 91 00184 Roma – Italia E-<br>E-mail: <a href="mailto:email@bancaditalia.it">email@bancaditalia.it</a><br><a href="https://www.bancaditalia.it/footer/contact/index.html">https://www.bancaditalia.it/footer/contact/index.html</a>                                          | Garante della Concorrenza e del Mercato)<br>Postal address: Piazza Giuseppe Verdi 6/A<br>00198 ROME – Italy;<br>E-mail: <a href="mailto:protocollo.agem@pec.agem.it">protocollo.agem@pec.agem.it</a> ;<br><a href="https://en.agcm.it/en/services/report-a-complaint">https://en.agcm.it/en/services/report-a-complaint</a> (in English)<br><a href="https://www.agcm.it/servizi/segnala-on-line">https://www.agcm.it/servizi/segnala-on-line</a><br>(in Italian) |
| <b>Latvia</b>          | Financial and Capital Market Commission<br>Kungu Street 1, Riga, Latvia,<br>Tel.: +371 67774800<br>E-mail: <a href="mailto:fktk@fktk.lv">fktk@fktk.lv</a><br><a href="https://www.fktk.lv/en/">https://www.fktk.lv/en/</a>                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Lithuania</b>       | The Bank of Lithuania<br>Totorių g. 4, 01121 Vilnius<br>Tel.: +370 5 268 0029<br><a href="https://www.lb.lt/en/">https://www.lb.lt/en/</a>                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Luxembourg</b>      | Commission de surveillance du secteur financier<br>283, route d'Arlon - L-1150 Luxembourg<br>Postal address: L-2991 Luxembourg<br>Tel. : (+352) 26 25 1 - 1 (central)<br>E-mail: <a href="mailto:direction@cssf.lu">direction@cssf.lu</a><br><a href="http://www.cssf.lu">www.cssf.lu</a> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Malta</b>           | Central Bank of Malta<br>Pjazza Kastilja<br>Valletta VLT 1060 - Malta<br>E-mail: <a href="mailto:oversight@centralbankmalta.org">oversight@centralbankmalta.org</a><br><a href="https://www.centralbankmalta.org/">https://www.centralbankmalta.org/</a>                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>The Netherlands</b> | De Nederlandsche Bank<br><a href="http://www.dnb.nl">www.dnb.nl</a>                                                                                                                                                                                                                       | The Netherlands Authority for Consumers and Markets<br><a href="http://www.acm.nl">www.acm.nl</a>                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Portugal</b>        | Banco de Portugal                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

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|                 | <p>Apartado 2240, 1106-001 Lisboa<br/> E-mail: <a href="mailto:info@bportugal.pt">info@bportugal.pt</a><br/> <a href="https://cliente bancario.bportugal.pt/en/contactos">https://cliente bancario.bportugal.pt/en/contactos</a></p> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Slovakia</b> | <p>National Bank of Slovakia<br/> E-mail: <a href="mailto:info@nbs.sk">info@nbs.sk</a><br/> <a href="https://www.nbs.sk/en/about-the-bank/contact">https://www.nbs.sk/en/about-the-bank/contact</a></p>                              | <p>Slovak Commercial Inspection<br/> E-mail: <a href="mailto:info@soi.sk">info@soi.sk</a><br/> <a href="http://www.soi.sk">http://www.soi.sk</a><br/> <br/> Ministry of Finance<br/> <a href="http://www.finance.gov.sk">http://www.finance.gov.sk</a><br/> <a href="https://www.mfsr.sk/en/contact/">https://www.mfsr.sk/en/contact/</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Slovenia</b> | <p>Banka Slovenija<br/> Slovenska 35<br/> 1505 Ljubljana<br/> Slovenija<br/> E-mail: <a href="mailto:pr@bsi.si">pr@bsi.si</a><br/> <a href="https://www.bsi.si/kontakt">https://www.bsi.si/kontakt</a></p>                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Spain</b>    | <p>Banco de España<br/> E-mail : <a href="mailto:paymentsystems@bde.es">paymentsystems@bde.es</a><br/> <a href="https://www.bde.es/bde/en/utiles/contacto/">https://www.bde.es/bde/en/utiles/contacto/</a></p>                       | <p>Consumer Authorities or Comunidades Autónomas<sup>3</sup><br/> <br/> Central national contact point:<br/> Subdirectorato-General for coordination, quality and cooperation in consumer affairs<br/> C/ Príncipe de Vergara, 54<br/> 28006 MADRID – SPAIN<br/> E-mail:<br/> <a href="mailto:subdireccion.calidad@consumo.gob.es">subdireccion.calidad@consumo.gob.es</a><br/> (0034) 91 822 44 43 or 91 822 44 07<br/> <a href="https://sede.mscbs.gob.es/sugerenciasQuejas/presencial.htm">https://sede.mscbs.gob.es/sugerenciasQuejas/presencial.htm</a><br/> Banco de España<sup>4</sup><br/> E-mail : <a href="mailto:paymentsystems@bde.es">paymentsystems@bde.es</a><br/> <a href="https://www.bde.es/bde/en/utiles/contacto/">https://www.bde.es/bde/en/utiles/contacto/</a></p> |

<sup>3</sup> 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://www.aecosan.msssi.gob.es/AECOSAN/web/home/aecosan_inicio.htm)  
[https://www.aesan.gob.es/AECOSAN/web/contacto\\_temp.htm](https://www.aesan.gob.es/AECOSAN/web/contacto_temp.htm)

<sup>4</sup> Competent authority also for compliance in relation to companies, entrepreneurs or professionals acting on the basis of their commercial or professional activities which are not payment service providers and are beneficiaries of a payment order whose originator is another company, entrepreneur or professional acting on the basis of their commercial or professional activity that is not a payment service provider.

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| Non Euro area              | Competent authority for PSPs' compliance                                                                                                                                                                                                                                                      | Competent authority for PSUs' compliance                                                                                                                                                                                                                                                      |
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| <b>Bulgaria</b>            | <p>Bulgarian National Bank<br/>1, Knyaz Alexander I Sq., 1000 Sofia, Bulgaria<br/>Contact point for complaints <a href="mailto:bnb-delovodstvo@bnbank.org">bnb-delovodstvo@bnbank.org</a><br/><a href="https://bnb.bg/index.htm?toLang=_BG">https://bnb.bg/index.htm?toLang=_BG</a></p>       |                                                                                                                                                                                                                                                                                               |
| <b>Croatia<sup>5</sup></b> | <p>Ministry of Finance, Financial Inspectorate<br/>Ulica grada Vukovara 72<br/>10002 Zagreb<br/>Republic of Croatia<br/>P.O. BOX 274<br/>E-mail: <a href="mailto:info.fi@mfin.hr">info.fi@mfin.hr</a><br/><a href="https://mfin.gov.hr/contact/2844">https://mfin.gov.hr/contact/2844</a></p> | <p>Croatian National Bank<br/>Trg hrvatskih velikana 3<br/>10002 Zagreb<br/>Republic of Croatia<br/>P.O. BOX 603<br/>E-mail: <a href="mailto:prituze-zpp@hnb.hr">prituze-zpp@hnb.hr</a><br/><a href="https://www.hnb.hr/en/about-us/contacts">https://www.hnb.hr/en/about-us/contacts</a></p> |
| <b>Czech Republic</b>      | <p>The Czech National Bank,<br/>Address: Na Příkopě 28, 115 03 Praha 1<br/>Phone: +420 224 411 111, fax: +420 224 412 404, e-mail: <a href="mailto:podatelna@cnb.cz">podatelna@cnb.cz</a><br/><a href="https://www.cnb.cz/en/public/contacts/">https://www.cnb.cz/en/public/contacts/</a></p> |                                                                                                                                                                                                                                                                                               |
| <b>Denmark</b>             | <p>Danish Financial Supervisory Authority<br/>Århusgade 110, 2100 København Ø<br/>Tel.: +45 33 55 82 82<br/><a href="https://www.dfsa.dk/Contact">https://www.dfsa.dk/Contact</a></p>                                                                                                         | <p>The Danish Competition and Consumer Authority<br/>Carl Jacobsens Vej 35, 2500 Valby<br/>Tel.: +45 41 71 50 00<br/><a href="https://www.en.kfst.dk/about-us/">https://www.en.kfst.dk/about-us/</a></p>                                                                                      |
| <b>Hungary</b>             | <p>Magyar Nemzeti Bank (MNB)<br/>1054 Budapest<br/>Szabadság tér 9<br/>E-mail: <a href="mailto:info@.mnb.hu">info@.mnb.hu</a><br/><a href="https://www.mnb.hu/en/the-central-bank/contact-us">https://www.mnb.hu/en/the-central-bank/contact-us</a></p>                                       |                                                                                                                                                                                                                                                                                               |

<sup>5</sup> Croatian National Bank is competent for both PSPs and PSUs

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| <b>Poland<sup>6</sup></b> | <p>Polish Financial Supervision Authority<br/> Komisja Nadzoru Finansowego Plac<br/> Powstańców Warszawy 1 skr. poczt. 419 00-<br/> 950 Warszawa<br/> Tel.: (+48 22) 262 5000<br/> E-mail: <a href="mailto:knf@knf.gov.pl">knf@knf.gov.pl</a><br/> <a href="https://www.knf.gov.pl/en/">https://www.knf.gov.pl/en/</a></p> | <p>Office of Competition and Consumer<br/> Protection<br/> Plac Powstańców Warszawy 1<br/> 00-950 Warszawa<br/> Tel.: +48 22 55 60 800<br/> E-mail: <a href="mailto:uokik@uokik.gov.pl">uokik@uokik.gov.pl</a><br/> <a href="https://www.uokik.gov.pl/home.php">https://www.uokik.gov.pl/home.php</a></p> |
| <b>Romania</b>            | <p>National Bank of Romania<br/> 25 Lipscani Street 3, 030031 Bucharest, Romania<br/> Tel.: +4021 313 04 10 or +4021 315 27 50<br/> E-mail: <a href="mailto:info@bnro.ro">info@bnro.ro</a><br/> <a href="https://bnr.ro/National-Bank-of-Romania-1144.aspx">https://bnr.ro/National-Bank-of-Romania-1144.aspx</a></p>      |                                                                                                                                                                                                                                                                                                           |
| <b>Sweden</b>             | <p>Finansinspektionen<br/> Box 7821<br/> 103 97 Stockholm<br/> E-mail: <a href="mailto:finansinspektionen@fi.se">finansinspektionen@fi.se</a><br/> <a href="https://fi.se/">https://fi.se/</a></p>                                                                                                                         |                                                                                                                                                                                                                                                                                                           |

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<sup>6</sup> 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)