
# Annex I - Competent authorities for Payment Services Providers' (PSPs) compliance, Payment Services Users' (PSUs) compliance and contact points for complaints.

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| **Euro area** | **Competent authority for PSPs' compliance** | **Competent authority for PSUs' compliance** |
| Austria | Financial Market AuthorityConsumer Information & ComplaintsOtto-Wagner-Platz 5, 1090 Vienna, Austria<https://www.fma.gv.at/en/complaints-and-points-of-contact/> |
| Belgium | Nationale Bank van BelgiëDepartement Prudentieel Toezicht,Berlaimontlaan 3, 1000 Brussel[www.nbb.be](http://www.nbb.be) | Federale Overheidsdienst Economie Economische Inspectie,Koning Albert ll-laan 16, 1000 Brussel.[www.economie.fgov.be](http://www.economie.fgov.be) |
| Cyprus | Central Bank of Cyprus80 Kennedy Avenue, 1076, Nicosia, Cyprus. | Inter-Ministerial CommitteeMinistry of FinanceMichael 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]](#footnote-1) | Finnish Financial Supervisory AuthoritySnellmaninkatu 6, HelsinkiP.O. Box 103, FI-00101Helsinki, Finland.kirjaamo@fiva.fi Tel: +358 10 831 51,Consumer helpline for users of banking, investment and insurance servicesTel: 0800-0-5099 | Consumer OmbudsmanFinnish Competition and Consumer AuthoritySiltasaarenkatu 12 A, 00530 HelsinkiP. 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’ACPR61 rue Taitbout75426 PARIS CEDEX 09Banque de FranceDirection des Systèmes de Paiement et des Infrastructures de Marché31, rue Croix des Petits-Champs75049 PARIS CEDEX 01Direction Générale de la concurrence, de la consommation et de la répression des fraudes (DGCCRF)59, Boulevard Vincent Auriol75703 PARIS CEDEX 13 | Direction Générale de la concurrence, de la consommation et de la répression des fraudes (DGCCRF)59, Boulevard Vincent Auriol75703 PARIS CEDEX 13 |
| Germany | Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)Graurheindorfer Straße 10853117 BonnE-Mail: poststelle@bafin.de  | Liste der Industrie- und Handelskammern sowie der Handwerkskammern nach § 8 UWG und § 3 UklaG[[2]](#footnote-2)  |

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| Greece[[3]](#footnote-3) | Bank of Greece21 E. Venizelos Avenue, GR 10250 Athens, Greece. [www.bankofgreece.gr/pages/en/other/communication.aspx](http://www.bankofgreece.gr/pages/en/other/communication.aspx)Secretariat General Consumer Protection, 20 Kaniggos Square, GR 10181, Athens, Greece. [www.1520.gov.gr/epikoinia](http://www.1520.gov.gr/epikoinia) [www.1520.gov.gr/ypovoli-kataggelias?id=253](http://www.1520.gov.gr/ypovoli-kataggelias?id=253) |   |
| Ireland | Central Bank of IrelandPO Box 559 Dame Street Dublin 2 D02 P656Email: enquiries@centraibank.ie | Competition and Consumer Protection CommissionPO Box 12585 Dublin 1Email: consumerenforcement@ccpc.ie |
| Italy | Banca d'Italia Via Nazionale 91 00184 Roma – Italia email@bancaditalia.it  | Italian Competition AuthorityPiazza Verdi 6/A 00198 Roma – Italia [www.agcm.it](http://www.agcm.it) (available also in English) |
| Latvia | Financial and Capital Market CommissionKungu Street 1, Riga, Latvia, e-mail: fktk@fktk.lv Tel:+371 67774800 |  |
| Lithuania | The Bank of LithuaniaTotorių g. 4, 01121 VilniusTel: +370 5 268 0029Fax: +370 5 268 0038 |
| Luxembourg | Commission de surveillance du secteur financier Tel. : (+352) 26 25 1 - 1 (central) - [www.cssf.lu](http://www.cssf.lu) - direction@cssf.lu 283, route d’Arlon - L-1150 LuxembourgPostal address: L-2991 Luxembourg |
| Malta | Central Bank of MaltaPjazza KastiljaValletta VLT 1060 - Maltaoversight@centralbankmalta.org |
| The Netherlands | De Nederlandsche Bank - [www.dnb.nl](http://www.dnb.nl) | The Netherlands Authority for Consumers and Markets - [www.acm.nl](http://www.acm.nl) |
| Portugal | Banco de PortugalApartado 2240, 1106-001 Lisboainfo@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 servicesinspection@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 SlovenijaSlovenska 351505 LjubljanaSlovenijapr@bsi.si |

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| Spain | Banco de España<http://www.bde.es> paymentsystems@bde.es  | Consumer Authorities of Comunidades Autónomas[[4]](#footnote-4)Coordinated by AECOSANC/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 Bank1, Knyaz Alexander І Sq., 1000 Sofia, BulgariaContact point for complaints krastev.k@bnbank.org |
| Croatia[[5]](#footnote-5) | Ministry of Finance, Financial InspectorateUlica grada Vukovara 7210002 ZagrebRepublic of CroatiaP.O. BOX 274e-mail: info.fi@mfin.hr | Croatian National BankTrg hrvatskih velikana 310002 ZagrebRepublic of CroatiaP.O. BOX 603e-mail: prituzbe-zpp@hnb.hr |
| Czech Republic | The Czech National Bank,Address: Na Příkopě 28, 115 03 Praha 1Phone: +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 AuthorityÅrhusgade 110, 2100 København ØTel.: +45 33 55 82 82The Danish Competition and Consumer AuthorityCarl Jacobsens Vej 35, 2500 ValbyTel.: +45 41 71 50 00 |
| Hungary | Magyar Nemzeti Bank (MNB)1054 BudapestSzabadság tér 9 ugyfelszolgalat@mnb.hu or info@.mnb.hu |
| Poland[[6]](#footnote-6) | Polish Financial Supervision AuthorityKomisja Nadzoru Finansowego Plac Powstańców Warszawy 1 skr. poczt. 419 00-950 Warszawatel: (+48 22) 262 5000e-mail: knf@knf.gov.pl | Arbitration court - PL Powstańców Warszawy 1 00 – 030 Warszawatel: + 48 22 26 24 054e-mail: sad.pohłbo wnv@knf.gov.plorFinancial Ombudsman - Al. Jerozolimskie 87 02-001 Warszawatel: +48 22 333-73-26 tel: +48 22 333-73-27 |
| Romania | National Bank of Romania25 Lipscani Street 3, 030031 Bucharest, Romaniainfo@bnro.roTel: +4021 313 04 10 or +4021 315 27 50 |
| Sweden | FinansinspektionenBox 7821103 97 StockholmEmail: finansinspektionen@fi.se  |
| United Kingdom | Financial Conduct Authority25 The North Colonnade - LondonE14 5HS - United Kingdom | Financial Ombudsman Service |

1. FIN FSA is competent for both PSPs and PSUs [↑](#footnote-ref-1)
2. <http://www.bmwi.de/Redaktion/DE/Downloads/I/industrie-und-handelskammern-handwerkskammern-uwg-uklag-liste.pdf;jsessionid=3E4C6ED1BD48A17A825D906F2AF3A35E?__blob=publicationFile&v=2> [↑](#footnote-ref-2)
3. The provisions of Law 4141/2013, Article 30, do not explicitly designate authority(ies) with respect to PSUs, being them consumers or not [↑](#footnote-ref-3)
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> [↑](#footnote-ref-4)
5. Croatian National Bank is competent for both PSPs and PSUs [↑](#footnote-ref-5)
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) [↑](#footnote-ref-6)