

# 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 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](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 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]](#footnote-1) | Finnish Financial Supervisory Authority  Snellmaninkatu 6, Helsinki  P.O. Box 103, FI-00101  Helsinki, Finland.  [kirjaamo@fiva.fi](mailto: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  Siltasaarenkatu 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](mailto: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 Greece  21 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 Ireland  PO Box 559 Dame Street Dublin 2 D02 P656  Email: [enquiries@centraibank.ie](mailto:enquiries@centraibank.ie) | Competition and Consumer Protection Commission  PO Box 12585 Dublin 1  Email: [consumerenforcement@ccpc.ie](mailto:consumerenforcement@ccpc.ie) |
| Italy | Banca d'Italia  Via Nazionale 91 00184 Roma – Italia [email@bancaditalia.it](mailto:email@bancaditalia.it) | Italian Competition Authority  Piazza Verdi 6/A 00198 Roma – Italia [www.agcm.it](http://www.agcm.it) (available also in English) |
| Latvia | Financial and Capital Market Commission  Kungu Street 1, Riga, Latvia,  e-mail: [fktk@fktk.lv](mailto: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](http://www.cssf.lu) - [direction@cssf.lu](mailto: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](mailto:oversight@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 Portugal  Apartado 2240, 1106-001 Lisboa  [info@bportugal.pt](mailto: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](mailto:info@nbs.sk)  Regulatory Authority for Electronic Communication and Postal services  [inspection@teleoff.gov.sk](mailto: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](mailto:info@soi.sk) |
| Slovenia | Banka Slovenija  Slovenska 35  1505 Ljubljana  Slovenija  [pr@bsi.si](mailto:pr@bsi.si) | |

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| Spain | Banco de España  <http://www.bde.es> [paymentsystems@bde.es](mailto:paymentsystems@bde.es) | Consumer Authorities of Comunidades Autónomas[[4]](#footnote-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 І Sq., 1000 Sofia, Bulgaria  Contact point for complaints [krastev.k@bnbank.org](mailto:krastev.k@bnbank.org) | |
| Croatia[[5]](#footnote-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](mailto:info.fi@mfin.hr) | Croatian National Bank  Trg hrvatskih velikana 3  10002 Zagreb  Republic of Croatia  P.O. BOX 603  e-mail: [prituzbe-zpp@hnb.hr](mailto:prituzbe-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](mailto: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 [ugyfelszolgalat@mnb.hu](mailto:ugyfelszolgalat@mnb.hu) or [info@.mnb.hu](mailto:info@.mnb.hu) | |
| Poland[[6]](#footnote-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](mailto:knf@knf.gov.pl) | Arbitration court - PL Powstańców Warszawy 1 00 – 030 Warszawa  tel: + 48 22 26 24 054  e-mail: sad.pohłbo [wnv@knf.gov.pl](mailto: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](mailto:info@bnro.ro) Tel: +4021 313 04 10 or +4021 315 27 50 | |
| Sweden | Finansinspektionen  Box 7821  103 97 Stockholm  Email: [finansinspektionen@fi.se](mailto:finansinspektionen@fi.se) | |
| United Kingdom | Financial Conduct Authority  25 The North Colonnade - London  E14 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)