

## Competent authorities for the access to payment systems (Article 28)

(pending formal adoption and/or notification)

Member State	Name of the organisation	Web address
	<b>Belgium</b>	SPF Economie, P.M.E., Classes moyennes et Energie <a href="http://economie.fgov.be/en/index.jsp">http://economie.fgov.be/en/index.jsp</a>
		Conseil de la concurrence <a href="http://www.mineco.fgov.be">www.mineco.fgov.be</a>
	<b>Bulgaria</b>	Bulgarian National Bank <a href="http://www.bnb.bg">www.bnb.bg</a>
	<b>Czech Republic</b>	Czech National Bank <a href="http://www.cnb.cz">www.cnb.cz</a>
	<b>Denmark</b>	Danish FSA <a href="http://www.dfsa.dk">www.dfsa.dk</a>
	<b>Germany</b>	For claims under civil law: Courts <a href="http://www.bmj.de/enid/6f37d60f997aa7234241122659db624d,0/Service/Gerichte_Staatsanwaltschaft_en_by.html">www.bmj.de/enid/6f37d60f997aa7234241122659db624d,0/Service/Gerichte_Staatsanwaltschaft_en_by.html</a> <a href="http://www.justiz.de">www.justiz.de</a>
		Antitrust authorities within their area of competencies <a href="http://www.bundeskartellamt.de">www.bundeskartellamt.de</a>
	<b>Estonia</b>	Central bank <a href="http://www.bankofestonia.info/frontpage/en/">www.bankofestonia.info/frontpage/en/</a>
		Financial Supervision Authority <a href="http://www.fi.ee">www.fi.ee</a>
	<b>Ireland</b>	Central Bank and Financial Services Authority of Ireland <a href="http://www.centralbank.ie">www.centralbank.ie</a>
	<b>Greece</b>	Bank of Greece <a href="http://www.bankofgreece.gr">www.bankofgreece.gr</a>
	<b>Spain</b>	Banco de España <a href="http://www.bde.es">www.bde.es</a>
	<b>France</b>	Banque de France <a href="http://www.banque-france.fr">www.banque-france.fr</a>
	<b>Italy</b>	Banca d'Italia <a href="http://www.bancaditalia.it">www.bancaditalia.it</a>
	<b>Cyprus</b>	Central Bank of Cyprus <a href="http://www.centralbank.gov.cy">www.centralbank.gov.cy</a>
	<b>Latvia</b>	
	<b>Lithuania</b>	
	<b>Luxembourg</b>	Conseil de la concurrence <a href="http://www.concurrence.lu">www.concurrence.lu</a>
	<b>Hungary</b>	
	<b>Malta</b>	Central Bank of Malta <a href="http://www.centralbankmalta.org">www.centralbankmalta.org</a>
	<b>Netherlands</b>	Nederlandse Mededingingsautoriteit (NMa) <a href="http://www.nmanet.nl">www.nmanet.nl</a>
	<b>Austria</b>	For claims under civil law: Courts <a href="http://www.bmj.gv.at/justiz/content.php?nav=30">www.bmj.gv.at/justiz/content.php?nav=30</a>
		The Federal Cartel Attorney and cartel courts, without prejudice to the competence and responsibilities of the Federal Antitrust Authority <a href="http://www.bwb.gv.at">www.bwb.gv.at</a>
	<b>Poland</b>	National Bank of Poland – Narodowy Bank Polski <a href="http://www.nbp.pl/homen.aspx?f=/srodeken.htm">www.nbp.pl/homen.aspx?f=/srodeken.htm</a>
	<b>Portugal</b>	Banco de Portugal, without prejudice to the competences of Autoridade da Concorrência (Competition Authority) <a href="http://www.bportugal.pt/">www.bportugal.pt/</a>
		<a href="http://www.concorrencia.pt">www.concorrencia.pt</a>
	<b>Romania</b>	National Bank of Romania <a href="http://www.bnr.ro">www.bnr.ro</a>
	<b>Slovenia</b>	Banka Slovenije, the national central bank <a href="http://www.bsi.si">www.bsi.si</a>

	<b>Slovakia</b>	Národná banka Slovenska	<a href="http://www.nbs.sk">www.nbs.sk</a>
	<b>Finland</b>		
	<b>Sweden</b>		
	<b>United Kingdom</b>	Office of Fair Trading	<a href="http://www.offt.gov.uk">www.offt.gov.uk</a>
<b>EEA country</b>		<b>Name of the organisation</b>	<b>Web address</b>
	<b>Iceland</b>		
	<b>Liechtenstein</b>	Financial Market Authority (FMA)	<a href="http://www.fma.li">www.fma.li</a>
	<b>Norway</b>	Central bank (for interbank payment systems)	<a href="http://www.norges-bank.no">www.norges-bank.no</a>
		Norwegian FSA (for payment services)	
		Norwegian Competition Authority also	<a href="http://www.konkurransetilsynet.no">www.konkurransetilsynet.no</a>