









## Competent authorities for handling complaints (Article 80)

(pending formal adoption and/or notification)

Member State	Name of the organisation	Web address
	<b>Belgium</b>	SPF Economie <a href="http://economie.fgov.be/en/index.jsp">http://economie.fgov.be/en/index.jsp</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>	Consumer Ombudsman <a href="http://www.forbrug.dk">www.forbrug.dk</a>
		Danish FSA <a href="http://www.dfsa.dk">www.dfsa.dk</a>
	<b>Germany</b>	Federal Financial Supervisory Authority – Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin) <a href="http://www.bafin.de">www.bafin.de</a>
	<b>Estonia</b>	Estonian Consumer Protection Board (Consumer Complaint Committee) <a href="http://www.tka.riik.ee/1210">www.tka.riik.ee/1210</a>
		and Financial Supervision Authority <a href="http://www.fi.ee">www.fi.ee</a>
	<b>Ireland</b>	Financial Regulator <a href="http://www.financialregulator.ie">www.financialregulator.ie</a>
	<b>Greece</b>	Ministry of Development / Department of Consumer Affairs <a href="http://www.ypan.gr/structure_uk_c.htm">www.ypan.gr/structure_uk_c.htm</a>
	<b>Spain</b>	Ministerio de Economía y Hacienda <a href="http://www.tesoro.es">www.tesoro.es</a>
		Banco de España <a href="http://www.bde.es">www.bde.es</a>
	<b>France</b>	Direction générale de la concurrence, de la consommation et de la répression des fraudes <a href="http://www.dgccrf.bercy.gouv.fr">www.dgccrf.bercy.gouv.fr</a>
	<b>Italy</b>	Banca d'Italia <a href="http://www.bancaditalia.it">www.bancaditalia.it</a>
	<b>Cyprus</b>	For payment services provided by a bank, payment institution and non-cooperative e- money institution: Central Bank of Cyprus <a href="http://www.centralbank.gov.cy">www.centralbank.gov.cy</a>
		For payment services provided by a cooperative credit institution and cooperative e-money institution: Authority for the Supervision and Development of Cooperative Societies <a href="http://www.cssda.gov.cy/cssda/cssda.nsf/DMLIndex_en/DMLIndex_en?OpenDocument">www.cssda.gov.cy/cssda/cssda.nsf/DMLIndex_en/DMLIndex_en?OpenDocument</a>
	<b>Latvia</b>	For legal persons' complaints: Financial and Capital Market Commission <a href="http://www.fktk.lv">www.fktk.lv</a>
		For natural persons' complaints: Consumer Rights Protection Centre <a href="http://www.ptac.gov.lv">www.ptac.gov.lv</a>
	<b>Lithuania</b>	State Consumer Rights Protection Authority <a href="http://www.nvtat.lt">www.nvtat.lt</a>
	<b>Luxembourg</b>	Commission de Surveillance du Secteur Financier (CSSF) <a href="http://www.cssf.lu">www.cssf.lu</a>
	<b>Hungary</b>	Hungarian Financial Supervisory Authority <a href="http://www.pszaf.hu">www.pszaf.hu</a>
	<b>Malta</b>	Consumer Complaints Manager Malta Financial Services Authority <a href="http://www.mfsa.com.mt/Consumer">www.mfsa.com.mt/Consumer</a>
	<b>Netherlands</b>	The Netherlands Authority for the Financial Markets (AFM) <a href="http://www.afm.nl">www.afm.nl</a>
	<b>Austria</b>	Financial Market Authority (FMA) <a href="http://www.fma.gv.at">www.fma.gv.at</a>
		For class actions: courts <a href="http://www.bmj.gv.at/justiz/content.php?nav=30">www.bmj.gv.at/justiz/content.php?nav=30</a>
	<b>Poland</b>	Financial Supervision Authority <a href="http://www.knf.gov.pl">www.knf.gov.pl</a>

	<b>Portugal</b>	National Central Bank – Banco de Portugal	<a href="http://www.bportugal.pt/">www.bportugal.pt/</a>
	<b>Romania</b>	For Title III and IV of the Directive: National Authority for Consumer Protection	<a href="http://www.anpc.ro">www.anpc.ro</a>
		For Title II of the Directive: National Bank of Romania	<a href="http://www.bnr.ro">www.bnr.ro</a>
	<b>Slovenia</b>	National Central Bank – Banka Slovenije	<a href="http://www.bsi.si">www.bsi.si</a>
	<b>Slovakia</b>	Banka Slovenije, the national central bank	<a href="http://www.bsi.si">www.bsi.si</a>
	<b>Finland</b>	Financial Supervisory Authority	<a href="http://www.finanssivalvonta.fi">www.finanssivalvonta.fi</a>
		Consumer Ombudsman	<a href="http://www.kuluttajavirasto.fi">www.kuluttajavirasto.fi</a>
	<b>Sweden</b>	Swedish National Board for Consumer Complaints – Allmänna Reklamationsnämnden	<a href="http://www.arn.se">www.arn.se</a>
	<b>United Kingdom</b>	Financial Services Authority (FSA)	<a href="http://www.fsa.gov.uk">www.fsa.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>
		Arbitration Board	<a href="http://www.gerichte.li">www.gerichte.li</a>
	<b>Norway</b>	In the supervision of institutions that deliver payment services, Kredittilsynet may take up issues related to market conduct	<a href="http://www.kredittilsynet.no">www.kredittilsynet.no</a>