

Competent authorities for handling complaints (Article 80)

(pending formal adoption and/or notification)

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

	Poland	Financial Supervision Authority	www.knf.gov.pl
	Portugal	National Central Bank – Banco de Portugal	www.bportugal.pt/
	Romania	For Title III and IV of the Directive: National Authority for Consumer Protection	www.anpc.ro
		For Title II of the Directive: National Bank of Romania	www.bnr.ro
	Slovenia	National Central Bank – Banka Slovenije	www.bsi.si
	Slovakia	Banka Slovenije, the national central bank	www.bsi.si
	Finland	Financial Supervisory Authority	www.finanssivalvonta.fi
		Consumer Ombudsman	www.kuluttajavirasto.fi
	Sweden	Swedish National Board for Consumer Complaints – Allmänna Reklamationsnämnden	www.arn.se
	United Kingdom	Financial Services Authority (FSA)	www.fsa.gov.uk
EEA country		Name of the organisation	Web address
	Iceland		
	Liechtenstein	Financial Market Authority (FMA)	www.fma.li
		Arbitration Board	www.gerichte.li
	Norway	In the supervision of institutions that deliver payment services, Kredittilsynet may take up issues related to market conduct	www.kredittilsynet.no