




Competent authorities for handling complaints under PSD2

Member State	Name of the organisation	Web address
	Belgium National Bank of Belgium	www.nbb.be/en
	Bulgaria Bulgarian National Bank	www.bnb.bg
	Czech Republic Czech National Bank	www.cnb.cz
	Denmark Finanstilsynet (Danish Financial Supervisory Authority)	www.finanstilsynet.dk/
	Forbrugerombudsmanden (Danish Consumer Ombudsman)	www.forbrugerombudsmanden.dk/
	Konkurrence- og Forbrugerstyrelsen (Danish Competition and Consumer Authority)	www.kfst.dk/
	Germany Federal Financial Supervisory Authority – Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)	www.bafin.de
	Estonia Estonian Financial Supervision Authority	www.fi.ee
	Ireland Central Bank of Ireland	www.centralbank.ie
	Greece General Secretariat of Consumer/ Ministry of Economy, Competitiveness and Shipping	www.efpolis.gr
	Bank of Greece	www.bankofgreece.gr
	Spain Banco de España	www.bde.es
	France Autorité de contrôle prudentiel et de résolution	https://acpr.banque-france.fr/
	Direction générale de la concurrence, de la consommation et de la répression des fraudes	www.economie.gouv.fr/dgccrf

	Croatia	Croatian National Bank	www.hnb.hr
	Italy	Banca d'Italia	www.bancaditalia.it
	Cyprus	Central Bank of Cyprus	www.centralbank.cy
	Latvia	Financial and Capital Market Commission	www.fktk.lv
		Consumer Rights Protection Centre	www.ptac.gov.lv
	Lithuania	Lietuvos bankas (Bank of Lithuania)	www.lb.lt
	Luxembourg	Commission de Surveillance du Secteur Financier (CSSF)	www.cssf.lu
	Hungary	Magyar Nemzeti Bank (National Bank of Hungary)	www.mnb.hu
	Malta	For complaints by natural persons and microenterprises: Office of the Arbitrator for Financial Service	www.financialarbiter.org.mt
		For complaints by legal persons: Central Bank of Malta	www.centralbankmalta.org
	Netherlands	The Netherlands Authority for the Financial Markets (AFM)	www.afm.nl
		Klachteninstituut Financiële Dienstverlening (Kifid)	www.kifid.nl
		The Dutch Central Bank (DNB)	www.dnb.nl
	Austria	Finanzmarktaufsicht - Financial Market Authority (FMA)	www.fma.gv.at
	Poland	Komisja Nadzoru Finansowego (Polish Financial Supervision Authority)	https://www.knf.gov.pl/
		Rzecznik Finansowy (Financial Ombudsman)	https://rf.gov.pl/
		Urząd Ochrony Konkurencji i Konsumenta (UOKiK) (Office of Competition and Consumer Protection)	https://www.uokik.gov.pl/
	Portugal	National Central Bank – Banco de Portugal	www.bportugal.pt/

	Romania	National Authority for Consumer Protection	www.anpc.ro
		National Bank of Romania	www.bnr.ro
	Slovenia	National Central Bank – Banka Slovenije	www.bsi.si
	Slovakia	Narodna banka Slovenska (National Bank of Slovakia)	www.nbs.sk
	Finland	Financial Supervisory Authority (FIN-FSA)	www.fi.se/en/
	Sweden	Konsumentverket (Swedish Consumer Agency)	www.konsumentverket.se
		Finansinspektionen (Swedish Financial Supervisory Authority)	www.fi.se
	United Kingdom	Financial Conduct Authority (FCA)	www.fca.org.uk
EEA country		Name of the organisation	Web address
	Iceland		
	Liechtenstein	Financial Market Authority (FMA)	www.fma.li
	Norway	The Norwegian Financial Services Complaints Board (Finansklagenemnda)	www.finkn.no/index.php/English
		The Norwegian Consumer Council (Forbrukerrådet)	www.forbrukerradet.no/contact-us