


Country	Competent Authority under Article 5 of the MCD		Appointed Representatives allowed under Art. 31 MCD (yes or no)	Full contact details
Austria	<p>Article 9</p> <p>Articles 29, 32 to 34</p> <p>Article 35</p>	<p>Financial Market Authority (for creditors); Austrian local Trade Authorities (for credit intermediaries)</p> <p>Austrian local Trade Authorities</p> <p>Austrian local Trade Authorities</p>	No	<p>Financial Market Authority (FMA) Otto-Wagner-Platz 5 AT -1090 Vienna Phone (+43-1) 24 959-0 Fax (+43-1) 24 959-5499</p> <p><a href="https://www.fma.gv.at/en/homepage.html">https://www.fma.gv.at/en/homepage.html</a></p> <p>The trade authority having territorial competence for the trade premises: The <a href="#">District Authority</a><sup>German text</sup> (Bezirkshauptmannschaft); In <a href="#">cities with their own municipal law</a><sup>German text</sup> (Statutarstädte): the <a href="#">Municipal Administration</a><sup>German text</sup> (Magistrat); In Vienna: <a href="#">the Municipal District Office (Magistratisches Bezirksamt) or the Municipal Department 63</a><sup>German text</sup></p>
Belgium	<p>Article 9, 29, 32 to 34 and 35</p>	<p>FSMA for Articles 9 and 29 to 33</p> <p>FSMA and SPF Economy for Articles 34 and 35</p> <p>SPF Economy for the rest of the MCD</p>	Yes	<p>The Financial Services and Markets Authority (FSMA) Mortgage and credit providers and intermediaries Rue du Congrès/Congresstraat 12-14, BE - 1000 BRUSSELS - Belgium Phone: +32(0)2 220 52 11 Email : Mcc@fsma.be Website: <a href="http://www.fsma.be">www.fsma.be</a></p> <p>SPF Economie, P.M.E., Classes moyennes et Energie Direction générale de l'Inspection économique NG III - Boulevard Roi Albert II, 16 BE - 1000 Bruxelles - Belgique Website: <a href="http://economie.fgov.be/">http://economie.fgov.be/</a></p>

Country	Competent Authority under Article 5 of the MCD		Appointed Representatives allowed under Art. 31 MCD (yes or no)	Full contact details
Bulgaria	Article 9 Articles 29, 32 and 33 Article 34 Article 35	Bulgarian National Bank Bulgarian National Bank Commission for Consumer Protection and Bulgarian National Bank Bulgarian National Bank	No	Commission for Consumer Protection 4A, Slaveikov Square BG - SOFIA 1000 e-mail: <a href="mailto:info@kzp.bg">info@kzp.bg</a> Phone +359 2 5330565, +359 2 5330500 Fax: +359 2 9884218 <a href="http://www.kzp.bg">www.kzp.bg</a>  Bulgarian National Bank Postal Address: 1, Knyaz Alexander I Sq., BG -1000 SOFIA Phone (+3592) 91459 Fax (+3592) 980-24-25 E-mail: <a href="mailto:Contact.Point.MCD@bnbank.org">Contact.Point.MCD@bnbank.org</a> <a href="http://www.bnb.bg/index.htm">http://www.bnb.bg/index.htm</a>
Croatia	Article 9, 29, 32 to 34 and 35	Croatian National Bank	No	Croatian National Bank Trg hrvatskih velikana 3 10000 Zagreb Republic of Croatia e-mail: <a href="mailto:ured.guvernera@hnb.hr">ured.guvernera@hnb.hr</a> phone: +385 1 45 64 555 website: <a href="https://www.hnb.hr/en">https://www.hnb.hr/en</a>
Cyprus	Article 9 Articles 29, 32 to 34	Central Bank of Cyprus in respect of all Articles	No	Central Bank of Cyprus 80 Kennedy Avenue CY - 1076 Nicosia, Cyprus Phone (+357) 22714100

Country	Competent Authority under Article 5 of the MCD		Appointed Representatives allowed under Art. 31 MCD (yes or no)	Full contact details
	Article 35			Fax (+357) 22378152 <a href="http://www.centralbank.gov.cy/nqcontent.cfm?a_id=1&amp;lang=en">http://www.centralbank.gov.cy/nqcontent.cfm?a_id=1&amp;lang=en</a>
Czech Republic	For Article 9, 29, 32 to 34 and 35	The Czech National Bank in respect of all Articles	No	The Czech National Bank Na Příkopě 28 CZ - 115 03 Praha 1 Phone +420 224 411 111 Fax: +420 224 412 404 <a href="http://www.cnb.cz">www.cnb.cz</a>  <u>Green line</u> Phone: +420 800 160 170
Denmark	Articles 9, 29, 32 to 34 and 35	Finanstilsynet (Danish Financial Supervisory Authority) in respect of all Articles	No	Finanstilsynet ( Danish Financial Supervisory Authority ) Aarhusgade 110 DK-2100 Copenhagen Ø Phone: +45 3355 8282 Fax: +45 3333 8200  e-mail: <a href="mailto:finanstilsynet@ftnet.dk">finanstilsynet@ftnet.dk</a> homepage : <a href="http://www.finanstilsynet.dk/">http://www.finanstilsynet.dk/</a>
Estonia	Articles 9, 29, 32 to 34 and 35	The Financial Supervision Authority (Finantsinspektsioon) in respect of all Articles	No	The Financial Supervision Authority (Finantsinspektsioon) Sakala 4 EE - Tallinn 15030



Country	Competent Authority under Article 5 of the MCD		Appointed Representatives allowed under Art. 31 MCD (yes or no)	Full contact details
				E-mail of the registry: <a href="mailto:kirjaamo@kkv.fi">kirjaamo@kkv.fi</a> Web : <a href="http://www.kkv.fi">www.kkv.fi</a>
France	<p>Article 9</p> <p>Articles 29, 32 to 34</p> <p>Article</p>	<ul style="list-style-type: none"> <li>- Creditors: <ul style="list-style-type: none"> <li>o ACPR</li> <li>o Ministry of Economy (DGCCRF)</li> </ul> </li> <li>- Intermediaries: <ul style="list-style-type: none"> <li>o ORIAS (immatriculation)</li> <li>o ACPR (control)</li> </ul> </li> </ul> <p>Article 29 : ORIAS</p> <p>Article 32:</p> <ul style="list-style-type: none"> <li>- ORIAS (registration)</li> <li>- ACPR (control)</li> </ul> <p>Article 33:</p> <ul style="list-style-type: none"> <li>- ORIAS</li> <li>- ACPR</li> </ul> <p>Article 34:</p> <ul style="list-style-type: none"> <li>- ACPR</li> <li>- Ministry of Economy (DGCCRF)</li> </ul>	No	<p>Autorité de contrôle prudentiel et de résolution, 61, rue Taitbout FR - 75436 Paris Cedex 09 Phone (+33) 01 49 95 40 00, <a href="https://acpr.banque-france.fr/lacpr/presentation.html">https://acpr.banque-france.fr/lacpr/presentation.html</a></p> <p>Direction générale de la concurrence, de la consommation et de la répression des fraudes (DGCCRF) 59, Boulevard Vincent Auriol FR - 75703 Paris Cedex 13 Phone (+33) 01 44 87 17 17 <a href="mailto:dirgen@dgccrf.finances.gouv.fr">dirgen@dgccrf.finances.gouv.fr</a>, <a href="http://www.economie.gouv.fr/dgccrf">http://www.economie.gouv.fr/dgccrf</a></p> <p>Orias 1, rue Jules Lefebvre FR - 75311 Paris cedex 09 Phone (+33) 01 53 21 51 74 / <a href="mailto:gregoire.dupont@orias.fr">gregoire.dupont@orias.fr</a></p> <p><u>Notification requests, emails or letters need to be addressed to:</u> Orias Service Notifications 1, rue Jules Lefebvre FR - 75311 Paris cedex 09</p>

Country	Competent Authority under Article 5 of the MCD		Appointed Representatives allowed under Art. 31 MCD (yes or no)	Full contact details
	35			<a href="mailto:notifications@orias.fr">notifications@orias.fr</a> , <a href="http://www.orias.fr">www.orias.fr</a>
Germany	Article 9, 29, 32 to 34 and 35	<p>Art. 9: BaFin</p> <p>Intermediaries: Local Trade Authority or Chamber of Commerce and Industry Art. 29, 32 – 34, 35 Local Trade Authority or Chamber of Commerce and Industry</p> <p>Article 35: BaFin as far as concerning supervised entities according sec. 1 of the German banking act</p>	No	<p>Bundesanstalt für Finanzdienstleistungsaufsicht (Federal Financial Supervisory Authority) Graurheindorfer Str. 108 DE - 53117 Bonn Dreizehnmorgenweg 13-15 DE - 53175 Bonn Marie-Curie-Str. 24-28 DE - 60439 Frankfurt <a href="http://www.bafin.de">http://www.bafin.de</a></p> <p>Ministries for Economic Affairs of the Federal States (see attachment), responsible for the supervision of the competent authorities</p> <p> Liste Wirtschaftsministerien</p> <p>Bundesanstalt für Finanzdienstleistungsaufsicht (Federal Financial Supervisory Authority) Graurheindorfer Str. 108 DE - 53117 Bonn Dreizehnmorgenweg 13-15</p>

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				DE - 53175 Bonn Marie-Curie-Str. 24-28 DE - 60439 Frankfurt <a href="http://www.bafin.de">http://www.bafin.de</a>
Greece	Articles 9, 29, 32 to 34 and 35	Bank of Greece	No	BANK OF GREECE 21 E. Venizelos Avenue GR 102 50 ATHENS Telephone: (+30) 2103201111 <a href="http://www.bankofgreece.gr">http://www.bankofgreece.gr</a>
Hungary	Articles 9, 29, 32 to 34 and 35	Central Bank of Hungary in respect of all Articles	Yes	Central Bank of Hungary Szabadság tér 9. HU - 1054 Budapest Phone: (+36 1) 428-2600 Fax: (+36 1) 429-8000 E-mail: <a href="mailto:info@mnbb.hu">info@mnbb.hu</a> Postal address: Magyar Nemzeti Bank, 1850 <a href="http://www.mnbb.hu">http://www.mnbb.hu</a>
Ireland	Articles 9, 29, 32 to 34 and 35	Central Bank of Ireland in respect of all Articles	No	Contact details for Article 9: <a href="http://www.centralbank.ie/regulation/processes/minimum-competency/Pages/contact-us.aspx">http://www.centralbank.ie/regulation/processes/minimum-competency/Pages/contact-us.aspx</a>  Contact details for Articles 29, 30, 33, 34: <a href="http://www.centralbank.ie/regulation/industry-sectors/retailintermediaries/Pages/Contact.aspx">http://www.centralbank.ie/regulation/industry-sectors/retailintermediaries/Pages/Contact.aspx</a> <a href="http://www.centralbank.ie/regulation/industry-sectors/retailintermediaries/pages/authorisationprocess.aspx">http://www.centralbank.ie/regulation/industry-sectors/retailintermediaries/pages/authorisationprocess.aspx</a>

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				<p><u>Article 32 contact details:</u>            Passporting Notifications            Consumer Protection: Policy &amp; Authorisations Division            Central Bank of Ireland            PO Box 9138, College Green            IE - Dublin 2, Ireland            Tel: +353 (0)1 224 6000  <a href="mailto:mcdnotifications@centralbank.ie">mcdnotifications@centralbank.ie</a></p> <p><a href="http://www.centralbank.ie/regulation/industry-sectors/retailintermediaries/pages/authorisationprocess.aspx">http://www.centralbank.ie/regulation/industry-sectors/retailintermediaries/pages/authorisationprocess.aspx</a></p>
Italy	Article 9          Articles 29, 32 to 34	Banca d'Italia for creditors and non-credit institutions       OAM for credit intermediaries and appointed representatives   OAM	yes	Banca d'Italia Via Nazionale, 91 IT - 00184 ROMA Phone +39 06 47921 e-mail: <a href="mailto:email@bancaditalia.it">email@bancaditalia.it</a> <a href="https://www.bancaditalia.it/">https://www.bancaditalia.it/</a> <a href="https://www.bancaditalia.it/homepage/index.html?com.dotmarketing.htmlpage.language=1">https://www.bancaditalia.it/homepage/index.html?com.dotmarketing.htmlpage.language=1</a>



Country	Competent Authority under Article 5 of the MCD		Appointed Representatives allowed under Art. 31 MCD (yes or no)	Full contact details
	Article 35	Banca d'Italia		Fax +39.06.68212709 web: <a href="http://www.organismo-am.it">www.organismo-am.it</a> <a href="http://www.organismo-am.it">www.organismo-am.it</a>  Banca d'Italia Via Nazionale, 91 IT - 00184 ROMA Phone +39 06 47921 e-mail: <a href="mailto:email@bancaditalia.it">email@bancaditalia.it</a> <a href="https://www.bancaditalia.it/">https://www.bancaditalia.it/</a> <a href="https://www.bancaditalia.it/homepage/index.html?com.dotmarketing.htmlpage.language=1">https://www.bancaditalia.it/homepage/index.html?com.dotmarketing.htmlpage.language=1</a>
Latvia	Article 9,          Articles 29, 32 to 34 and	Consumer Rights Protection Center       Financial and Capital Market Commission       Consumer Rights Protection	yes	Brīvības iela 55, Rīga, LV-1010, Latvija Phone: +371 67388650; e-mail: <a href="mailto:ptac@ptac.gov.lv">ptac@ptac.gov.lv</a> Website: <a href="http://www.ptac.gov.lv">http://www.ptac.gov.lv</a>  Kungu iela 1, Rīga, LV-1050, Latvija Phone: +371 67774800 Fax: +371 67225755 e-mail: <a href="mailto:fktk@fktk.lv">fktk@fktk.lv</a> Website: <a href="http://www.fktk.lv">http://www.fktk.lv</a>  Brīvības iela 55, Rīga, LV-1010, Latvija Phone: +371 67388650;

Country	Competent Authority under Article 5 of the MCD		Appointed Representatives allowed under Art. 31 MCD (yes or no)	Full contact details
	35	Center		e-mail: <a href="mailto:ptac@ptac.gov.lv">ptac@ptac.gov.lv</a> Website: <a href="http://www.ptac.gov.lv">http://www.ptac.gov.lv</a>
Lithuania	Articles 9, 29, 32 to 34 and 35	The Bank of Lithuania	No	The Bank of Lithuania Gedimino ave. 6, LT-01103 Vilnius Phone: +370 5 268 0029, fax: +370 5 268 0038 E-mail: <a href="mailto:info@lb.lt">info@lb.lt</a> Website: <a href="https://www.lb.lt">https://www.lb.lt</a>
Luxembourg	Articles 9, 29, 32 to 34 and 35	Commission de Surveillance du Secteur Financier (CSSF) in respect of all Articles	No	Commission de Surveillance du Secteur Financier (CSSF)  283, route d'Arlon <a href="http://www.cssf.lu/">L-1150 Luxembourg</a>  Postal address: L-2991 Luxembourg  Tél. : (+352) 26 25 1 - 1 (central) Fax : (+352) 26 25 1 - 2601  <a href="http://www.cssf.lu/">http://www.cssf.lu/</a> <a href="mailto:direction@cssf.lu">direction@cssf.lu</a>
Malta	Articles 9, 29, 32 and 33	Malta Financial Services Authority	No	Article 9: Notabile Road, Attard BKR 3000, M Telephone: +356 21441155, Fax: +356 21441188 Email address : <a href="mailto:aubankingFls@mfsa.com.mt">aubankingFls@mfsa.com.mt</a> ; <a href="mailto:BSU_MCD@mfsa.com.mt">BSU_MCD@mfsa.com.mt</a>

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	Articles 34 and 35	<p>Malta Financial Services Authority</p> <p>Malta Competition and Consumer Affairs Authority</p>		<p>Website : <a href="http://www.mfsa.com.mt/">http://www.mfsa.com.mt/</a></p> <p>Articles 29 and 32:  Notabile Road, Attard BKR 3000, Malta  Telephone: +356 21441155, Fax: +356 21441188  Email address : <a href="mailto:aubankingFls@mfsa.com.mt">aubankingFls@mfsa.com.mt</a>  Website : <a href="http://www.mfsa.com.mt/">http://www.mfsa.com.mt/</a></p> <p>Article 33 :  Notabile Road, Attard BKR 3000, Malta  Telephone: +356 21441155, Fax: +356 21441188  Email address : <a href="mailto:BSU_MCD@mfsa.com.mt">BSU_MCD@mfsa.com.mt</a>  Website : <a href="http://www.mfsa.com.mt/">http://www.mfsa.com.mt/</a></p> <p>Article 34:  Notabile Road, Attard BKR 3000, Malta  Telephone: +356 21441155, Fax: +356 21441188  Email address : <a href="mailto:BSU_MCD@mfsa.com.mt">BSU_MCD@mfsa.com.mt</a>  Website : <a href="http://www.mfsa.com.mt/">http://www.mfsa.com.mt/</a></p> <p>Office for Consumer Affairs, Mizzi House, National Road, Blata I-Bajda, Hamrun HMR 9010, Malta  Telephone : +356 23952700  Email address : <a href="mailto:info@mccaa.org.mt">info@mccaa.org.mt</a>, <a href="mailto:joyce.a.borg@mccaa.org.mt">joyce.a.borg@mccaa.org.mt</a>;  Website : <a href="http://www.mccaa.org.mt/">http://www.mccaa.org.mt/</a></p> <p>Article 35 :</p>

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				<p>Notabile Road, Attard BKR 3000, Malta  Telephone: +356 21441155, Fax: +356 21441188  Email address : <a href="mailto:BSU_MCD@mfsa.com.mt">BSU_MCD@mfsa.com.mt</a>;  <a href="mailto:aubankingFls@mfsa.com.mt">aubankingFls@mfsa.com.mt</a>  Website : <a href="http://www.mfsa.com.mt/">http://www.mfsa.com.mt/</a></p> <p>Office for Consumer Affairs, Mizzi House, National Road, Blata I-Bajda, Hamrun HMR 9010, Malta  Telephone : +356 23952700  Email address : <a href="mailto:info@mccaa.org.mt">info@mccaa.org.mt</a>, <a href="mailto:joyce.a.borg@mccaa.org.mt">joyce.a.borg@mccaa.org.mt</a>;  Website : <a href="http://www.mccaa.org.mt/">http://www.mccaa.org.mt/</a></p>
Netherlands	Articles 9, 29, 32 to 34 and 35	Netherlands Authority for the Financial Markets (AFM)	No	<p><b>Postal address</b>  P.O. box 11723  NL - 1001 GS, AMSTERDAM</p> <p><b>Visiting address</b>  Vijzelgracht 50  NL - 1017 HS, AMSTERDAM  Phone: +31(0)20-797 2000  Fax: +31(0)20-797 3800  E-mail: <a href="mailto:info@afm.nl">info@afm.nl</a>  <a href="https://www.afm.nl/en">https://www.afm.nl/en</a></p> <p>Contact Supervision Service Centre of the AFM:  <a href="mailto:relatiebeheer@afm.nl">relatiebeheer@afm.nl</a>  Notifications: <a href="mailto:MCD-notifications@afm.nl">MCD-notifications@afm.nl</a></p>

Country	Competent Authority under Article 5 of the MCD		Appointed Representatives allowed under Art. 31 MCD (yes or no)	Full contact details
Poland	Articles 9, 29, 32 to 34 and 35	Polish Financial Supervision Authority (KNF)	Yes	Plac Powstańców Warszawy 1, PO box 419 00-950 Warszawa  Telephone: (+48 22) 262 50 00 Fax: (+ 48 22) 262 51 11  E-mail: <a href="mailto:knf@knf.gov.pl">knf@knf.gov.pl</a> Website: <a href="https://www.knf.gov.pl/en/index.html">https://www.knf.gov.pl/en/index.html</a>
Portugal	Articles 9, 29, 32 to 34 and 35	Bank of Portugal	No	Banco de Portugal Rua do Comércio, 148. 1100-150 Lisboa, Portugal T: +351 213 130 000 <a href="https://www.bportugal.pt/">https://www.bportugal.pt/</a>
Romania	Article 9 Articles 29, 32 to 34  Article 35	National Authority for Consumers' Protection will be the competent authority for articles 9, 29, 32, 33, 34, 36, and appointed representatives will be permitted.  National Bank of Romania is empowered to register and prudentially supervise/monitor the non-bank financial institutions		National Authority for Consumers' Protection 72, Aviatorilor Blv, Sector 1 RO - Bucharest  National Bank of Romania 25 Lipscani Street RO - Bucharest 3, 030031 Phone: (+4) 021 313 04 10, (+4) 021 315 27 50

Country	Competent Authority under Article 5 of the MCD		Appointed Representatives allowed under Art. 31 MCD (yes or no)	Full contact details
		<p>(entities performing lending activities as their core business and which are not entitled to accept deposits or other repayable funds from the public).</p> <p>National Authority for Consumers Protection is empowered to register other non-bank creditors.</p>		<p><a href="http://www.bnr.ro/Home.aspx">http://www.bnr.ro/Home.aspx</a>  <a href="http://www.bnr.ro/Home.aspx">http://www.bnr.ro/Home.aspx</a></p>
Slovenia	<p>Article 9 Articles 29, 32 to 34 Article 35</p>	<p>Bank of Slovenia in respect of all Articles</p>	<p>No</p>	<p>Bank of Slovenia Banking Supervision Department Slovenska 35 SI - 1505 Ljubljana Phone: +386 1 47 19 543 Fax: +386 1 25 15 516 <a href="mailto:matevz.lah@bsi.si">matevz.lah@bsi.si</a></p> <p>Bank of Slovenia Prudential Supervision and Regulation Department (Licensing) Slovenska 35 SI - 1505 Ljubljana T: +386 1 47 19 335 F: +386 1 25 15 516 - <a href="mailto:licenciranje@bsi.si">licenciranje@bsi.si</a></p>
Slovakia	<p>Articles 9, 29, 32 to 34 and 35</p>	<p>National bank of Slovakia in respect of all Articles</p>	<p>Yes</p>	<p>National bank of Slovakia Imricha Karvasa 1, SK - 813 25 Bratislava <a href="http://www.nbs.sk/sk/titulna-stranka">http://www.nbs.sk/sk/titulna-stranka</a></p> <p>Phone: + 421 2 5787 1111, + 421 2 5865 1111</p>

Country	Competent Authority under Article 5 of the MCD		Appointed Representatives allowed under Art. 31 MCD (yes or no)	Full contact details
				Fax: + 421 2 5787 1100 E – mail: <a href="mailto:info@nbs.sk">info@nbs.sk</a>
Spain	Articles 9, 29, 32 to 34 and 35			
Sweden	Article 9 Articles 29, 32 to 34 Article 35	Finansinspektionen  Articles 9, 29, 32, 33, 34 and 35  Konsumentverket (EN: The Swedish Consumer Agency)  Article 34	No	Finansinspektionen Box 7821 SE-103 97 Stockholm Phone: +46 8 408 980 00 Fax: +46 8 24 13 35 E-mail: <a href="mailto:finansinspektionen@fi.se">finansinspektionen@fi.se</a>  Konsumentverket, Box 48 SE-651 02 Karlstad Phone: + 48 771-42 33 00 Fax: + 46 54-19 41 95 E-mail: <a href="mailto:konsumentverket@konsumentverket.se">konsumentverket@konsumentverket.se</a>
United Kingdom	Articles 9, 29, 32 to 34 and 35	Financial Conduct Authority (FCA) in respect of all Articles.	Yes	Financial Conduct Authority (FCA) 25 The North Colonnade UK - London, E14 5HS Switchboard: 020 7066 1000 <a href="https://www.the-fca.org.uk/">https://www.the-fca.org.uk/</a>

Country	Competent Authority under Article 5 of the MCD		Appointed Representatives allowed under Art. 31 MCD (yes or no)	Full contact details
Iceland	Articles 9, 29, 32 to 34 and 35			
Norway	Articles 9, 29, 32 to 34 and 35			
Liechtenstein				