

# Guidelines compliance table

EBA/GL/2015/19 Appendix 1

04 August 2016 ; Updated: 17 June 2021

## Guidelines on passport notifications for credit intermediaries under the Mortgage Credit Directive (EBA/GL/2015/19)

The following competent authorities\* comply, intend to comply, or not comply with the EBA Guidelines on passport notifications for credit intermediaries under the MCD.

Member State	Competent authority	Complies or intends to comply	Comments
<b>Member State</b>			
BE	National Bank of Belgium	<b>Not applicable</b>	08.03.2016 – The National Bank of Belgium is not Competent in the field of the Mortgage Credits.
BE	The Financial Services and Markets Authority (FSMA)	<b>Yes</b>	
BG	Българска народна банка (Bulgarian National Bank)	<b>Yes</b>	
CZ	Česká Národní Banka (Czech National Bank)	<b>Yes</b>	As at 05.02.2019, notification date.
DK	Finanstilsynet (Danish Financial Supervisory Authority)	<b>Yes</b>	

Member State	Competent authority	Complies or to	Comments
DE	Germany	Yes	As at 16.05.2019, notification date.
	Local Trade Authority or Chamber of Commerce and Industry	Yes	
EE	Estonia	Yes	
IE	Ireland	Yes	<a href="http://www.centralbank.ie//regulation/industry-sectors/retailintermediaries/mortgage/Pages/MCIpassporting">http://www.centralbank.ie//regulation/industry-sectors/retailintermediaries/mortgage/Pages/MCIpassporting</a>
EL	Greece	Yes	As at 18.03.2021, notification date. Guidelines have been adopted with the Executive Committee Act of the Bank of Greece No. 137/16.4.2018
HR	Croatia	Yes	As at 02.10.2020, notification date. Please be informed that national measure necessary for compliance with the Guidelines is: Decision on notification of the provision of cross-border credit intermediation services (OG 107/2017)  Link: <a href="https://www.hnb.hr/documents/20182/2135754/e-odluka-prekograncne-usluge-kreditnog-posrednika.pdf/45e99b9c-04d4-41cd-abcf-6168cdc90f07">https://www.hnb.hr/documents/20182/2135754/e-odluka-prekograncne-usluge-kreditnog-posrednika.pdf/45e99b9c-04d4-41cd-abcf-6168cdc90f07</a>
			<del>As at 28.01.2019, notification date. Please be informed that national measure necessary for compliance with the Guidelines is: Decision on notification of the provision of cross-border credit intermediation services</del>

Member State	Competent authority	Complies or to	Comments	
			(OG 107/2017) Link: <a href="https://www.hnb.hr/documents/20182/2135754/e-odluka-prekograncne-usluge-kreditnog-posrednika.pdf/45e99b9c-04d4-41cd-abcf-6168cdc90f07">https://www.hnb.hr/documents/20182/2135754/e-odluka-prekograncne-usluge-kreditnog-posrednika.pdf/45e99b9c-04d4-41cd-abcf-6168cdc90f07</a>	
ES	Spain	Banco de España (Bank of Spain)	Yes	
FR	France	Autorité de Contrôle Prudentiel et de Résolution (Prudential Supervisory & Resolution Authority)	Yes	
		ORIAS	Intends to comply**	
IT	Italy	Banca d'Italia (Bank of Italy)	Intends to comply**	When necessary legislative or regulatory proceedings have been completed
CY	Cyprus	Central Bank of Cyprus	Yes	As at 19.10.2017, notification date.
LV	Latvia	Finanšu un Kapitāla tirgus Komisija (Financial and Capital Market Commission)	Yes	The Financial and Capital Market Commission is not responsible for the registration and supervision of credit intermediaries under national law. Amendments to the Consumer Rights Protection Law, which entered into force on 1 August 2016, states that the Consumer Rights Protection Centre is designated as national authority that would be responsible for the registration of credit intermediaries under the Mortgage Credit Directive. The FCMA has informed the Consumer Rights Protection Centre about the EBA/GL/2015/19 guidelines.
		Consumer Rights Protection Centre	Yes	As at 14.04.2021, notification date. <a href="https://registri.ptac.gov.lv/en/content/about-crpc">https://registri.ptac.gov.lv/en/content/about-crpc</a>
LT	Lithuania	Lietuvos Bankas (Bank of Lithuania)	Yes	As at 27.02.2019, notification date. Compliance with GL approve by 25 February 2019 Supervision Service Decision No 241-48.

Member State	Competent authority	Complies or intends to comply	Comments
LU	Luxembourg Commission de Surveillance du Secteur Financier (Commission for the Supervision of Financial Sector)	Yes	As at 05.02.2019, notification date.
HU	Hungary Magyar Nemzeti Bank (Central Bank of Hungary)	Yes	
MT	Malta Malta Financial Services Authority	Yes	As at 04.02.2019, notification date.
NL	Netherlands Autoriteit Financiële Markten (Authority for the Financial Markets) or De Nederlandsche Bank (National Bank of Netherlands)	Yes	As at 24.07.2019, notification date.
AT	Austria Bundesminister für Wissenschaft und Wirtschaft (BMWF)	Yes	
PL	Poland Komisja Nadzoru Finansowego (Polish Financial Supervision Authority)	Intends to comply**	Will comply when the Directive is fully transposed into national law and the authority is designated as competent authority under the Directive.
PT	Portugal Banco de Portugal (Bank of Portugal)	Yes	As at 01.02.2018, notification date.
RO	Romania National Authority for Consumer Association	Intends to comply**	
	Romania Banca Națională a României (National Bank of Romania)	Yes	As at 31.01.2019, notification date.
SI	Slovenia Bank of Slovenia	Yes	As at 07.03.2017, notification date. The Bank of Slovenia makes decisions regarding the application of guidelines and recommendations issued by the European Banking Authority. Decision regarding the application of guidelines is published in the Official Gazette of the Republic of Slovakia.

Member State	Competent authority	Complies or intends to comply	Comments
SK	Slovakia Národná Banka Slovenska (National Bank of Slovakia)	No response	The competent authority has not submitted a notification.
FI	Finanssivalvonta (Finnish Financial Supervisory Authority)	Yes	As of date of notification, 08.04.2021. Pls see the FIN-FSA webpage: Mortgage credit intermediaries - Authorisations and registrations - <a href="http://www.finanssivalvonta.fi">www.finanssivalvonta.fi</a>
SE	Finansinspektionen (Swedish Financial Supervisory Authority)	Yes	As at 08.03.2021, notification date.

## EEA – EFTA State

IS	Iceland Fjármálaeftirlitið (Icelandic Financial Supervisory Authority - FME)	No response	The competent authority has not submitted a notification.
LI	Liechtenstein Finanzmarktaufsicht - FMA (Financial Market Authority)	Yes	As at 13.04.2021, notification date. Please note that according to the national implementation of Directive 2014/17 the competence for supervising credit intermediaries has been split between two authorities. While the Office for Economic Affairs supervises unbound credit intermediaries, the FMA is the competent authority for supervising bound credit intermediaries. Thus, this notification covers both the Office for Economic Affairs as well as the FMA with in their respective remit.
NO	Norway Finanstilsynet (Norwegian Financial Supervisory Authority)	Intends to comply**	Will comply when the Directive is fully transposed into national law and the authority is designated as competent authority under the Directive.

\*The EEA States other than the Member States of the European Union are not currently required to notify their compliance with the EBA's Guidelines. This table is based on information provided from those EEA States on a voluntary basis.

\*\* Please note that, in the interest of transparency, if a competent authority continues to intend to comply after the application date, it will be considered “non-compliant” unless (A) the Guidelines relate to a type of institution or instruments which do not currently exist in the jurisdiction concerned; or (B) legislative or regulatory proceedings have been initiated to bring any national measures necessary to comply with the Guidelines in force in the jurisdiction concerned.

### Notes

Article 16(3) of the EBA’s Regulations requires national competent authorities to inform us whether they comply or intend to comply with each Guideline or recommendation we issue. If a competent authority does not comply or does not intend to comply it must inform us of the reasons. We decide on a case by case basis whether to publish reasons.

The EBA endeavour to ensure the accuracy of this document, however, the information is provided by the competent authorities and, as such, the EBA cannot accept responsibility for its contents or any reliance placed on it.

For further information on the current position of any competent authority, please contact that competent authority. Contact details can be obtained from the EBA’s website [www.eba.europa.eu](http://www.eba.europa.eu).