

Guidelines compliance table

EBA/GL/2015/01 Appendix 1

18 March 2015 – Updated 6 October 2015

Guidelines on the national provisional lists of the most representative services linked to a payment account and subject to a fee under the Payment Accounts Directive (2014/92/EU)

The following competent authorities* comply or intend to comply with EBA's Guidelines on the national provisional lists of the most representative services linked to a payment account:

	Competent authority	Complies or intends to comply	Comments
Member State			
BE	National Bank of Belgium on behalf of Federal Public Service Economy, S.M.E.s, Self-employed and Energy	Yes	As at 22.02.2019, notification date. The final list of the most representative services is published in a royal decree (Arrete royal du 5 fevrier 2019 relatif a la comparabilite des frais des services lies a un compte de paiement et a l'indication des frais et des services non lies a un compte de paiement) according to the procedure of article 3.5 of the Payment Account Directive. The provisional list was provided to EBA and EC in due time.
BG	Българска народна банка (Bulgarian National Bank)	Yes	

		Competent authority	Complies or intends to comply	Comments
CZ	Czech Republic	Česká Národní Banka (Czech National Bank)	Yes	
DK	Denmark	Finanstilsynet (Danish Financial Supervisory Authority)	Yes	
DE	Germany	Bundesanstalt für Finanzdienstleistungsaufsicht (Federal Financial Supervisory Authority)	Yes	As at 01.01.2019, notification date.
EE	Estonia	Finantsinspektsioon (Financial Supervision Authority)	Yes	
IE	Ireland	Central Bank of Ireland	Yes	
EL	Greece	Τράπεζα της Ελλάδος (Bank of Greece)	Yes	
HR	Croatia	National Bank of Croatia	Yes	As at 28.01.2019, notification date. Decision on the most representative services linked to a payment account (OG 42/2018). Link: https://www.hnb.hr/documents/20182/2485108/e-decision-the-most-representative-services-linked-to-payment-account.pdf/eb734010-b093-460b-9311-13dcf378dc7d
ES	Spain	Banco de España (Bank of Spain)	Yes	As at 07 February 2019, notification date.
FR	France	Autorité de Contrôle Prudentiel et de Résolution (Prudential Supervisory & Resolution Authority)	Yes	
IT	Italy	Banca d'Italia (Bank of Italy)	Intends to comply**	By 18 th September 2015.
CY	Cyprus	Κεντρική Τράπεζα της Κύπρου (Central Bank of Cyprus)	Yes	As at 24.04.2019, notification date.
LV	Latvia	Finanšu un Kapitāla tirgus Komisija	Yes	

		Competent authority	Complies or intends to comply	Comments
		(Financial and Capital Market Commission)		
LT	Lithuania	Lietuvos Bankas (Bank of Lithuania)	Yes	
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 (National Bank of Hungary)	Yes	As at 22.02.2019, notification date. The provisional list has been sent by the specified deadline.
MT	Malta	Malta Financial Services Authority	Yes	
NL	Netherlands	Autoriteit Financiële Markten (Authority for the Financial Markets)	Yes	
AT	Austria	Finanzmarktaufsicht (Financial Market Authority)	Yes	As at 24.01.2019, notification date. Please note that with the notification of the FMA of 9 June 2015 the FMA declared full compliance with the guidelines. We would like to inform you that following the entry into force of the EBA Guidelines on national provisional list of the most representative services linked to a payment account and subject to a fee under the Payment Accounts Directive (PAD) (2014/92/EU) (EBA/GL/2015/01) on 18 September 2015, the FMA has been fully compliant with these Guidelines with effect from that date.
PL	Poland	Komisja Nadzoru Finansowego (Polish Financial Supervision Authority)	Intends to comply**	By the date on which the act transposing the PAD becomes effective in Poland.
PT	Portugal	Banco de Portugal (Bank of Portugal)	Yes	As at 05.02.2019, notification date. Full compliance was achieved notably through the initiatives that fall within the transposition of

		Competent authority	Complies or intends to comply	Comments
				the Payment Accounts Directive (PAD), amongst which should be highlighted the publication of Decree-Law 107 /2017, of 30 August 2017, and of Instruction of Banco de Portugal 11/2018.
RO	Romania	Banca Națională a României (National Bank of Romania)	Yes	
SI	Slovenia	Banka Slovenije (Bank of Slovenia)	Yes	
SK	Slovakia	Národná Banka Slovenska (National Bank of Slovakia)	Yes	
FI	Finland	Finanssivalvonta (Finnish Financial Supervisory Authority)	Yes	
SE	Sweden	Finansinspektionen (Swedish Financial Supervisory Authority)	Yes	

EEA – EFTA State

IS	Iceland	Fjármálaeftirlitið (Icelandic Financial Supervisory Authority - FME)	Intends to comply**	By 15 th October 2015
LI	Liechtenstein	Finanzmarktaufsicht - FMA (Financial Market Authority)	Intends to comply**	By 1st January 2017. The Guidelines refer to Directive 2014/92/EU on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features. The Principality of Liechtenstein intends to implement this Directive on 01 January 2017. Intends to comply, further information is currently not available. FMA intends to comply with EBA/GL/2015/01. The incorporation of PAD into the EEA has been postponed. Therefore, also the national implementation of the act has been postponed. Currently it is unclear as of when

		Competent authority	Complies or intends to comply	Comments
				the act will be incorporated into EEA.
NO	Norway	Finanstilsynet (Norwegian Financial Supervisory Authority)	Yes	

*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.