

Guidelines compliance table

EBA/GL/2017/13 Appendix 1

13 October 2017; Date of application –
09 February 2018 (Updated –19 March
2021)

Guidelines on procedures for complaints of alleged infringements of Directive (EU) 2015/2366

The following competent authorities* comply or intend to comply with the EBA's Guidelines on procedures for complaints of alleged infringements of Directive (EU) 2015/2366:

Member State	Competent authority	Complies or intends to comply	Comments
BE	National Bank of Belgium	Yes	As at 25.01.2018, notification date. The National Bank of Belgium is not competent in the field of Procedures for complaints of alleged infringements of the PSD2. The answer is on behalf of the Federal Public Service Economy, whom we have contacted for this notification.
BG	Bulgarian National Bank	Yes	As at 17/07/2019, notification date.
CZ	Czech National Bank	Yes	As at 24.01.2018, notification date.
DK	Finanstilsynet	Yes	As at 31.01.2019, notification date.
DE	Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)	Yes	As at 05.02.2018, notification date.
EE	Finantsinspektsioon	Yes	As at 01.02.2018, notification date.

		Competent authority	Complies or intends to comply	Comments
IE	Ireland	Central Bank of Ireland	Yes	As at 02.02.2018, notification date.
EL	Greece	Bank of Greece	Intends to comply**	By such time as the necessary national legislative or regulatory proceedings have been completed.
HR	Croatia	Hrvatska narodna banka (Croatian National Bank)	Yes	As of 28.07.2018. National measures necessary for compliance with the Guidelines are: Zakon o platnom prometu (engl. Payment System Act), published in "Narodne novine", no. 66/2018 on 20 July 2018, entered into force on 28 July 2018. Link: https://narodne-novine.nn.hr/clanci/sluzbeni/2018_07_66_1330.html Zakon o elektroničkom novcu (engl. Electronic Money Act), published in "Narodne novine", no. 64/2018 on 18 July 2018, entered into force on 26 July 2018. Link: https://narodne-novine.nn.hr/clanci/sluzbeni/2018_07_64_1304.html
ES	Spain	Banco de España	Yes	As of 25.03.2020, notification date.
FR	France	Prudential Supervision and Resolution Authority (ACPR)	Yes	As at 20.01.2018, notification date.
		Direction générale de la concurrence, de la consommation et de la répression des frauds (DGCCRF)	Yes	As at 05.02.2018, notification date.
IT	Italy	Bank of Italy	Yes	As at 15.03.2021, notification date. https://www.bancaditalia.it/media/notizia/provedimento-in-materia-di-apertura-e-mantenimento-di-conti-di-pagamento-preso-una-banca-a-favore-di-istituti-di-pagamento/ https://servizionline.bancaditalia.it/home
CY	Cyprus	Central Bank of Cyprus	Intends to comply**	By 30.09.2019.

		Competent authority	Complies or intends to comply	Comments
LV	Latvia	Financial and Capital Market Commission	Yes	As at 05.02.2018, notification date.
LT	Lithuania	Bank of Lithuania	Yes	As at 22.01.2019, notification date. Compliance with GL approved by 8 May 2018 Supervision Service Decision No 03-76 and 28 April 2017 No 03-74.
LU	Luxembourg	Commission de Surveillance du Secteur Financier (CSSF)	Yes	As at 05.02.2019, notification date.
HU	Hungary	The Central Bank of Hungary	Yes	As at 05.02.2018, notification date.
MT	Malta	Central Bank of Malta	Yes	As at 28.01.2019, notification date.
NL	Netherlands	De Nederlandsche Bank N.V.	Yes	As at 04.03.2019, notification date.
AT	Austria	Austrian Financial Market Authority	Yes	Following the entry into force of the Austrian Payment Services Act 2018 (ZaDiG 2018; Zahlungsdienstegesetz 2018) on 1 June 2018 our legal basis under national law is now adequate to allow the FMA to declare its full compliance with these Guidelines.
PL	Poland	Komisja Nadzoru Finansowego	Yes	As at 05.02.2018, notification date.
PT	Portugal	Banco de Portugal	Yes	As at 05.02.2019, notification date. Full compliance was achieved following the transposition of the Second Payment Services Directive, through the publication of Decree-Law 91/2018, of 12 November 2018.
RO	Romania	National Bank of Romania	Yes	As at 11.03.2021, notification date. PSD 2 has been transposed through Law no.209/2019 (http://www.bnr.ro/apage.aspx?pid=404&actId=331235). According to the provisions of the Law no.209/2019, NBR has issued internal procedures for dealing with complaints of alleged infringements of the law.
SI	Slovenia	Bank of Slovenia	Yes	As at 01.03.2018, notification date. https://www.uradni-list.si/glasilo-

		Competent authority	Complies or intends to comply	Comments
				uradni-list-rs/vsebina/2018-01-0551?so=2018-01-0551
SK	Slovakia	Národná banka Slovenska	Yes	As at 25.01.2018, notification date.
FI	Finland	Finanssivalvonta (FIN-FSA)	Yes	As at 05.02.2018, notification date.
SE	Sweden	Finansinspektionen	Yes	As at 09.01.2018, notification date.

EU Institutions – Agencies

ECB	ECB	ECB	Not applicable	
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EEA – EFTA State

IS	Iceland	Fjármálaeftirlitið (Financial Supervisory Authority, Iceland)	Intends to comply**	By such time as the necessary national legislative or regulatory proceedings have been completed- still the same
LI	Liechtenstein	Financial Market Authority Liechtenstein (FMA)	Yes	As of 17.02.2021, notification date.
NO	Norway	The Financial Supervisory Authority of Norway (Finanstilsynet)	Intends to comply**	By such time as the necessary national legislative or regulatory proceedings have been completed.

*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 endeavours 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.