



# Specific privacy notice – EBA Register under Article 15 of the PSD2

---

We process your personal data based on Regulation (EU) 2018/1725 of the European Parliament and of the Council on the protection of individuals with regard to the processing of personal data by the Union institutions and bodies, offices and agencies and on the free movement of such data, and repealing Regulation (EC) No 45/2001 and Decision No 1247/2002/EC (hereinafter “the Regulation”). We provide you with the information that follows based on Articles 15 and 16 of the Regulation.

## Who is the controller?

European Banking Authority represented by the Executive Director Adam Farkas. For more information on the EBA please consult our website: <https://eba.europa.eu>

## What personal data do we process and who can access it?

### Personal data we process

The EBA processes personal data included into the central register of payment institutions and electronic money institutions under Directive (EU) 2015/2366 (‘PSD2’) (EBA Register), specifically name, address, national identification number as specified in the Annex to the ITS on the EBA Register under the PSD2.<sup>1</sup>

### Who can access it?

The data shall be disclosed to the general public by making the EBA Register available on the EBA website.

### For what purpose do we process your personal data?

Pursuant to Article 15(1) of the PSD2, the EBA shall develop, operate and maintain an electronic, central register that contains the information as notified by the competent authorities in accordance with paragraph 2 of Article 15 of the PSD2. EBA shall be responsible for the accurate presentation of that information.

---

<sup>1</sup> Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC (Text with EEA relevance) (OJ L 337, 23.12.2015, p. 35).

The EBA shall make the register publicly available on its website, and shall allow for easy access to and easy search for the information listed in the register, free of charge.

The establishment of the EBA Register shall pursuant to the Recital 42 of the PSD2 enhance transparency of the operation of payment institutions that are authorised by, or registered with, competent authorities of the Member States, including their agents, and to ensure a high level of consumer protection in the Union.

### What is the legal basis for processing your personal data?

The EBA process your personal data in compliance with point (a) of Article 5(1) of the Regulation. The processing is required by Article 15 of the PSD2.

### Where did we get your personal data?

Your personal data which are included into the EBA Register were notified to the EBA by national competent authorities in accordance with Article 15(2) of the PSD2. The role of the EBA is to operate and to maintain an electronic, central register that contains the information entered into national public registers as referred to in Article 14 of the PSD2 and notified to the EBA.

### How long do we keep your personal data?

We keep your personal data for as long as your personal data is included into the national public register and notified to the EBA plus 5 years after the EBA has been notified of the withdrawal of the authorisation and any withdrawal of an exemption pursuant to Article 32 or 33 of the PSD2 which contains personal data.

### What are your rights regarding your personal data?

You have the right of access to your personal data and to relevant information concerning how we use it. You have the right to rectify your personal data. Under certain conditions, you have the right to ask that we delete your personal data or restrict its use. You have the right to object to our processing of your personal data, on grounds relating to your particular situation, at any time. We will consider your request, take a decision and communicate it to you.

Due to the fact that your personal data is notified to the EBA by national competent authorities, in the cases you should think there is a need to rectify your personal data, to delete them, to restrict their use, or you would like to object the processing of your personal data, please contact at the same time also your national competent authority. The national competent authority which notified your personal data to the EBA will provide you with information on your rights under the GDPR<sup>2</sup> and national data protection legislation.

---

<sup>2</sup> Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation) (Text with EEA relevance) (OJ L 119, 4.5.2016, p. 1).



You can send your request to the EBA by post in a sealed envelope or via email (see section on contact details below).

You have the right to lodge a complaint.

If you have any remarks or complaints regarding the way we process your personal data, we invite you to contact the DPO of the EBA (see section on contact details below).

You have, in any case, the right to lodge a complaint with the EDPS as a supervisory authority: [https://edps.europa.eu/data-protection/our-role-supervisor/complaints\\_en](https://edps.europa.eu/data-protection/our-role-supervisor/complaints_en).

## Contact details for enquiries regarding your personal data

We encourage you to contact your national competent authority which notified your personal data to the EBA.

<https://eba.europa.eu/risk-analysis-and-data/register-of-payment-and-e-money-institutions-under-psd2>

Should you wish to contact the EBA, we encourage you to do so by email: [info@eba.europa.eu](mailto:info@eba.europa.eu) by stating in the subject “**Data Protection enquiry**”.

If you wish to contact the DPO of the EBA personally, you can send an e-mail to [dpo@eba.europa.eu](mailto:dpo@eba.europa.eu) or a letter to the postal address of the EBA marked for the attention of the DPO of the EBA.

The postal address of the EBA is:

European Banking Authority EBA  
One Canada Square (Floor 46)  
Canary Wharf  
London E14 5AA | UK

You can also find contact information on the EBA’s website: <https://eba.europa.eu/contacts>