

Country	Competent authority	Contact	Address
Austria			
Belgium	The Federal Public Service Economy (except article 7 IFR) National Bank of Belgium (for article 7 IFR).	info.eco@economie.fgov.be Tpsecretariat@nbb.be	Federal Public Service Economy, SMEs, Self-employed and Energy City Atrium- Vooruitgangstraat 50 / Rue du Progrès, 50 (1210 Brussels) National Bank of Belgium boulevard de Berlaimont 14 (1000 Brussels)
Bulgaria	Bulgarian National Bank (with the exception of Article 15.) Conciliation Commission for Payment Disputes at the Consumer Protection Commission (Article 15)	Contact: press_office@bnbank.org Contact: adr.payment@kzp.bg.	Knyaz Al.Batenberg Sq. 1, ploshtad "Knyaz Aleksandar I" 2, 1000 Sofia, Bulgaria Slaveikov Sq. №4A, fl.3 , 1000 Sofia, Bulgaria
Croatia	- Croatian National Bank Financial Inspectorate of the Republic of Croatia	Contact: zpp@hnb.hr. Contact: info.fi@mfin.hr.	Trg hrvatskih velikana, 10000, Zagreb, Croatia Zagreb, Ulica grada Vukovara 72
Cyprus	Commission for the Protection of Competition Central Bank of Cyprus	Central contact: chairman@competition.gov.cy; Contact person: Christiana Sideri - contact: CSideri@competition.gov.cy Contact person: Theroula Louca - contact: psoversight@centralbank.gov.cy	53, Strovolos Avenue, Victory Tower, 2018 Strovolos, Nicosia P.O. Box 23467, 1683 Nicosia 80 Kennedy Avenue, CY-1076 Nicosia, Cyprus P.O.BOX 25529, CY-1395 NICOSIA

Czech Republic	Czech National Bank (responsible for supervision of payment service providers)	Contact: podatelna@cnb.cz	Na Příkopě 28 115 03 Praha 1
	Office for the Protection of Competition, (responsible for payment card scheme operators and the entities which process the payment card transactions)	Contact: posta@compet.cz .	trida Kpt. Jarose 7 604 55 Brno, Czech Republic
	Czech Trade Inspection Authority, (responsible for payees (merchants))	Contact: podatelna@coi.cz	Česká obchodní inspekce (Czech Trade Inspection Authority) Štěpánská 567/15 120 00 Praha 2 Czech Republic
	Form for submitting the complaints:	http://www.cnb.cz/en/about_cnb/form_general_enquiry/general_enquiry.html .	Česká obchodní inspekce Štěpánská 567/15 120 00 Praha 2 Czech Republic
Denmark	Danish Competition and Consumer Authority (DCCA) (with the exception of article 12 IFR).	Contact: Samuel Eddie Mogensen - sem@kfst.dk ; Troels Felskov-Lihme - tfl@kfst.dk .	Carl Jacobsens Vej 35, DK-2500 Valby
	Danish Consumer ombudsmand supervises article 12.	Contact : forbrugerombudsmanden@kfst.dk	Carl Jacobsens Vej 35, DK-2500 Valby
Estonia	Financial Supervision Authority	Contact: info@fi.ee	Sakala 4, 15030 Tallinn Estonia
	Estonian Consumer Protection Board	Contact: info@tarbijakaitseamet.ee	Pronksi 12, 10117 Tallinn, Estonia
Finland	Finnish Financial Supervisory Authority	Contact: kirjaamo@finanssivalvonta.fi	The Finnish Financial Supervisory Authority, P.O. Box 103, FI-00101 Helsinki, Finland
France	Direction generale de la concurrence, de la consommation et de la repression des fraudes (DGCCRF)	General contactpoint: sous-direction-6@dgccrf.finances.gouv.fr	Ministère de Finances et des Comptes publics Ministère de l'Économie, de l'Industrie et du Numérique Télédoc 151 139, rue de Bercy 75572 Paris Cedex 12

Germany	Bundesanstalt für Finanzdienstleistungsaufsicht	Contact: poststelle@bafin.de	Graurheindorfer Str. 108 53117 Bonn Postfach 1253 53002 Bonn
Greece			
Hungary	Magyar Nemzeti Bank (the Central Bank of Hungary)	Contact: info@mnbb.hu	Budapest, Szabadság tér 9, 1054 Hungary
Ireland	The Central Bank of Ireland Competition and Consumer Protection Commission (articles 8(6) and 10(4) IFR)	Contact: pssadmin@centralbank.ie Contact: info@ccpc.ie	Dame St, Dublin 2, Ireland PO Box 559 Dame Street Dublin 2 D02 P656 Parnell House, 14 Parnell Square, Dublin 1
Italy	Bank of Italy, Market and Payment System Oversight Directorate, Payment services and instruments Unit Italian Competition Authority (AGCM), Consumer Protection Directorate General, B Directorate	Contact: Smp201@bancaditalia.it Contact: DTSB@agcm.it	91 Via Nazionale 00184 Roma Autorità Garante della Concorrenza e del Mercato Piazza G. Verdi, 6/A, 00198 Roma - Italia
Latvia	- Financial and Capital Market Commission	Contact: fktk@fktk.lv	Kungu iela 1, Rīga, LV-1050
Lithuania	Lietuvos bankas (Bank of Lithuania)	korteliureglamentas@lb.lt	Gedimino pr. 6, LT-01103 Vilnius Post: Totoriu str. 4, 01121 Vilnius
Luxembourg	Commission de Surveillance du Secteur Financier (CSSF), competent authority according to article 13	direction@cs.sf.lu	283, route d'Arlon, L-1150 Luxembourg Postal address (P&T): L-2991 Luxembourg
Malta	The Central Bank of Malta	Contact: oversight@centralbankmalta.org	Central Bank of Malta Castille Place Valletta – VLT1060 Malta

Netherlands	<p>The Netherlands Authority for Consumers and Markets (ACM): Articles 3, 4, 5, 6, 8(1) and (3) to (6), 10 and 11</p> <p>De Nederlandsche Bank (DNB): Article 7</p> <p>The Dutch Authority for the Financial Markets (AFM): Articles 8(2), 9 and 12</p>	<p>Contact: info@acm.nl</p> <p>Contact: info@dnb.nl</p> <p>Contact: Raoul Köhler (Raoul.Koehler@afm.nl).</p>	<p>Muzenstraat 41 2511 WB The Hague The Netherlands PO Box 16326 2500 BH The Hague The Netherlands</p> <p>Hoofdkantoor Amsterdam Westeinde 1, 1017 ZN Amsterdam Postbus 98, 1000 AB Amsterdam</p> <p>Vijzelgracht 50 1017 HS, AMSTERDAM P.O. box 11723 1001 GS, AMSTERDAM The Netherlands</p>
Poland	<p>Polish Financial Supervision Authority (PFSA), will be responsible for ensuring compliance with the Regulation by payment service providers (PSPs)</p> <p>Narodowy Bank Polski (central bank of Poland, NBP) will be competent for card payment schemes</p>	<p>Contact: knf@knf.gov.pl</p> <p>Contact: listy@nbp.pl. (legislation to be adopted)</p>	<p>Komisja Nadzoru Finansowego Plac Powstańców Warszawy 1 skr. poczt. 419 00-950 Warszawa Postal: Komisja Nadzoru Finansowego Plac Powstańców Warszawy 1 skr. poczt. 419 00-950 Warszawa</p> <p>Narodowy Bank Polski Świętokrzyska 11/21 00-919 Warszawa Poland</p>
Portugal	Banco de Portugal, Payment Systems Department, Payment Systems Regulation Unit	Contact: dpg.jur@bportugal.pt	R. do Comércio, 148 -1100-150 Lisboa
Romania	<p>Romanian Consumers' Protection Authority</p> <p>National Bank of Romania</p>	<p>Contact: cabinet@anpc.ro</p> <p>mif.bnr@bnro.ro</p>	<p>no postal address available on homepage</p> <p>Str. Maior Aviator Ștefan Sănătescu, nr. 44, etaj 1, ap. 2, Sector 1, București, RO – 011478, România</p> <p>25 Lipscani Street, Bucharest 3, 030031 Romania - Hartă</p>

Slovakia	Národná banka Slovenska (National Bank of Slovakia)	Contact: info@nbs.sk	Imricha Karvasa 1 813 25 Bratislava Slovak Republic
	Úrad pre reguláciu elektronických komunikácií a poštových služieb (Regulatory Authority for Electronic Communications and Postal Services)	Contact: podatelna@teleoff.gov.sk No email address.	Továrenská 7 P.O. Box 40 828 55 Bratislava 24 Župné námestie 13 813 11 Bratislava
	Ministry of Justice of the Slovak Republic	Contact: info@soi.sk	Ministry of Finance of the SR Public Relations Department Štefanovičova 5 P.O.Box 82 817 82 Bratislava 15
	Ministry of Finance of the Slovak Republic Slovak Trade Inspection. C25		
Slovenia	The Bank of Slovenia (Banka Slovenije)	Contact: pr@bsi.si.	Slovenska 35 1505 Ljubljana Slovenia
Spain	Banco de España, Payment Systems Department	Contact: paymentsystem@bde.es	C/ Alcalá, 48 28014 Madrid
Sweden	Finansinspektionen	Contact: finansinspektionen@fi.se	Box 7821, SE-103 97 Stockholm, Sweden
	Konsumentverket, Competent authority regarding articles 10(4)	Contact: konsumentverket@konsumentverket.se	Tage Erlandergatan 8A, Karlstad Box 48, 651 02 Karlstad
United Kingdom	Payment Systems Regulator (PSR)	Contact: cards@psr.org.uk	25 The North Colonnade London E14 5HS
	Financial Conduct Authority (co-competent authority for articles 8, 9, 10, 11 and 12)	Contact: paymentservices@fca.org.uk	25 The North Colonnade London E14 5HS
	For Gibraltar, Gibraltar Financial Services Commission	Contact: IFR@fsc.gi	PO Box 940 Suite 3, Ground Floor Atlantic Suites Europort Avenue GX11-1AA Gibraltar