

Country	Competent Authority under Article 5 of the MCD		Appointed Representatives allowed (under Art. 31 MCD; Yes/No)	Full contact details
Austria	Article 9	Financial Market Authority (for creditors); Federal Ministry of Labour and Economy (for credit intermediaries)	No	Financial Market Authority (FMA) Otto-Wagner-Platz 5 AT -1090 Vienna Phone (+43-1) 24 959-0 Fax (+43-1) 24 959-5499 Website: https://www.fma.gv.at/
	Articles 29, 32, 33, 34	Federal Ministry of Labour and Economy		Federal Ministry of Labour and Economy Stubenring 1, 1010 Wien Website: www.bmaw.gv.at Nine regional governors (Landeshauptmann) and at district level trade authorities with territorial competence for districts (District Authority = Bezirkshauptmannschaft); in cities with their own municipal law (Statutarstädte) the Municipal Administration (Magistrat); in Vienna: Municipal District Office (= Magistratisches Bezirksamt) or the Municipal Department (= Magistratsabteilung) 63.
	Article 35	Federal Ministry of Labour and Economy		Phone: +43 1 711 00-805782 (MMag. Stefan Trojer) Email address for notifications under Art. 32 MCD: POST.Notifikationen@bmaw.gv.at general questions: stefan.trojer@bmaw.gv.at

Belgium	Article 9, 29, 32, 33, 34 and 35	FSMA for Articles 9 and 29 to 33 FSMA and SPF Economy for Articles 34 and 35 SPF Economy for the rest of the MCD	Yes	The Financial Services and Markets Authority (FSMA) Mortgage and credit providers and intermediaries Rue du Congrès/Congresstraat 12-14, BE - 1000 BRUSSELS - Belgium Phone: +32(0)2 220 52 11 E-mail : Mcc@fsma.be Website: www.fsma.be SPF Economie, P.M.E., Classes moyennes et Energie Direction générale de l'Inspection économique City Atrium C, Rue du Progrès 50 1210 Bruxelles - Belgique Phone: +32 800 12033 Website: http://economie.fgov.be/
Bulgaria	Article 9 Articles 29, 32 and 33 Article 34 Article 35	Bulgarian National Bank Bulgarian National Bank Commission for Consumer Protection and Bulgarian National Bank Bulgarian National Bank	No	Commission for Consumer Protection 1, Vrabcha Str., floors 3, 4 and 5, BG - Sofia 1000 Phone +359 2 9330565, +359 2 9330563 Fax: +359 2 9884218 E-mail: info@kzp.bg Website: www.kzp.bg Bulgarian National Bank Postal Address: 1, Knyaz Alexander I Sq., BG -1000 SOFIA Phone (+3592) 91459 Fax (+3592) 980-24-25 E-mail: Contact.Point.MCD@bnbank.org Website: http://www.bnb.bg/index.htm

Croatia	Article 9, 29, 32, 33 and 34	Croatian National Bank	No	Croatian National Bank Trg hrvatskih velikana 3 10000 Zagreb, Republic of Croatia Phone: +385 1 45 64 555 E-mail: info@hnb.hr Website: https://www.hnb.hr/en Article 32 contact details: passport.notifications@hnb.hr
Cyprus	Article 9, 29, 32, 33, 34 and 35	Central Bank of Cyprus	No	Central Bank of Cyprus 80 Kennedy Avenue CY - 1076 Nicosia, Cyprus Phone (+357) 22714100 Fax (+357) 22714959 Website: https://www.centralbank.cy/
Czech Republic	Article 9, 29, 32, 33, 34 and 35	The Czech National Bank	No	The Czech National Bank Na Příkopě 28 CZ - 115 03 Praha 1 Phone +420 224 411 111 Fax: +420 224 412 404 Green line phone: +420 800 160 170 Website: www.cnb.cz
Denmark	Articles 9, 29, 32, 33, 34 and 35	Finanstilsynet (Danish Financial Supervisory Authority)	No	Finanstilsynet (Danish Financial Supervisory Authority) Aarhusgade 110 DK-2100 Copenhagen Ø Phone: +45 3355 8282 Fax: +45 3333 8200 E-mail: finansstilsynet@ftnet.dk Website : https://www.dfsa.dk/

Estonia	Articles 9, 29, 32, 33, 34 and 35	The Financial Supervision Authority (Finantsinspeksioon)	No	Finantsinspeksioon (The Financial Supervision Authority) Sakala 4 EE - Tallinn 15030 Phone: 00372 6680 500 Fax: 00372 6680 501 E-mail: info@fi.ee Website: www.fi.ee
Finland	Articles 9, 29, 32, 33, 34 Article 35	The Finnish Financial Supervisory authority is a competent authority for all the Articles except Article 35. Besides the FSA, the Southern Finland Regional State Administrative Agency is a competent authority for Article 9 (creditors which are not credit institutes) and Consumer Ombudsman for Article 34. For Article 35 the Southern Finland Regional State Administrative Agency is the competent authority.	No	The Finnish Financial Supervisory Authority (Finanssivalvonta) Snellmaninkatu 6 P.O. Box 103 FI-00101 Helsinki Phone: +358 9 183 51 Fax : +358 9 183 5328 E-mail of the registry: kirjaamo@finanssivalvonta.fi Website : www.finanssivalvonta.fi Regional State Administrative Agency for Southern Finland Wähäjärvenkatu 6 FI - 13101 Hämeenlinna P.O. Box 1, 13035 AVI, Finland Phone: +358 295 016 000 Fax: +358 295 016 661 E-mail of the registry: kirjaamo.etela@avi.fi Website : www.avi.fi (Etelä-suomi) The Consumer Ombudsman/Finnish Competition and Consumer Authority (Kuluttaja-asiamies/Kilpailu- ja kuluttajavirasto) Lintulahdenkuja 2 P. O. Box 5 FI - 00531 Helsinki Phone: +358 29 505 3000 E-mail of the registry: kirjaamo@kkv.fi Website : www.kkv.fi

France	Article 9	- Creditors: - o ACPR - o Ministry of Economy (DGCCRF) - Intermediaries: - o ORIAS (immatriculation) - o ACPR (control)	No	Autorité de contrôle prudentiel et de résolution, 4 Place de Budapest CS 92459 FR - 75436 Paris Cedex 09 Phone (+33) 01 49 95 40 00, Website: https://acpr.banque-france.fr/lacpr/presentation.html Direction générale de la concurrence, de la consommation et de la répression des fraudes (DGCCRF) 59, Boulevard Vincent Auriol FR - 75703 Paris Cedex 13 Phone: 3939 Phone: (+33) 01 73 60 39 39 E-mail: dirgen@dgccrf.finances.gouv.fr Website: http://www.economie.gouv.fr/dgccrf Orias 1, rue Jules Lefebvre FR - 75311 Paris cedex 09 Phone (+33) 09 69 32 59 73 E-mail: contact@orias.fr <u>Notification requests, emails or letters need to be addressed to:</u> Orias, Service Notifications 1, rue Jules Lefebvre FR - 75311 Paris cedex 09 notifications@orias.fr, www.orias.fr
	Articles 29, 32, 33, 34	Article 29 : ORIAS Article 32: - ORIAS (registration) - ACPR (control) Article 33: - ORIAS - ACPR Article 34: - ACPR - Ministry of Economy (DGCCRF)		

Germany	Article 9, 29, 32, 33, 34 and 35	Art. 9: BaFin Intermediaries: Local Trade Authority or Chamber of Commerce and Industry Art. 29, 32 – 34, 35 Local Trade Authority or Chamber of Commerce and Industry Article 35: BaFin as far as concerning supervised entities according sec. 1 of the German banking act	No	Bundesanstalt für Finanzdienstleistungsaufsicht (Federal Financial Supervisory Authority) Graurheindorfer Str. 108 DE - 53117 Bonn Marie-Curie-Str. 24-28 DE - 60439 Frankfurt Telephone: +49 (0)228 4108 0 Fax: +49 (0)228 4108 1550 E-Mail: poststelle@bafin.de https://www.bafin.de/SharedDocs/KontaktDaten/DE/BaFin/Kontakt/kontakt_poststelle_bafin_va.html?nn=7845952 Website: http://www.bafin.de Ministries for Economic Affairs of the Federal States (Wirtschaftsministerien) responsible for the supervision of the competent authorities
Greece	Articles 9, 29, 32, 33, 34 and 35	Bank of Greece	No	Bank of Greece 21 E. Venizelos Avenue GR 102 50 ATHENS Telephone: (+30) 2103201111 Email: dep.bankingsupervision@bankofgreece.gr Website: http://www.bankofgreece.gr

Hungary	Articles 9, 29, 32, 33, 34 and 35	Central Bank of Hungary	Yes	Magyar Nemzeti Bank (Central Bank of Hungary) 1054 Szabadság tér 9. HU - 1850 Budapest Phone: (+36 1) 428-2600 Fax: (+36 1) 429-8000 E-mail: info@mnbb.hu Website: http://www.mnbb.hu
Ireland	Articles 9, 29, 32, 33, 34 and 35	Central Bank of Ireland	No	Central Bank of Ireland PO Box 559 IE - Dublin 1 - D01 F7X3 Phone: +353 (0)1 224 6000 Fax: +353 (0)1 671 5550 Website: http://www.centralbank.ie/Pages/home.aspx <u>Article 32 contact details:</u> Passporting Notifications Central Bank of Ireland Consumer Protection: Policy & Authorisations Division mcdnotifications@centralbank.ie https://www.centralbank.ie/regulation/industry-market-sectors/brokers-retail-intermediaries/authorisation-process
Italy	Article 9, Article 35	Banca d'Italia (for creditors and non-credit institutions)	Yes	Banca d'Italia Via Nazionale, 91 IT - 00184 Roma Phone +39 06 47921 E-mail: email@bancaditalia.it Website: https://www.bancaditalia.it/ OAM – Organismo per la gestione degli Elenchi degli Agenti in attività finanziaria e dei Mediatori creditizi. Via Galilei, n. 3

	Articles 29, 32 to 34	OAM for credit intermediaries and appointed representatives		IT – 00185 - Roma Phone: +39.06.688251 Fax: +39.06.68212709 E-mail: info@organismo-am.it , segreteria@organismo-am.it Website: www.organismo-am.it
Latvia	Article 9	Consumer Rights Protection Center	Yes	Consumer Rights Protection Center Brīvības iela 55, Rīga, LV-1010, Latvija Phone: +371 67388622; E-mail: ptac@ptac.gov.lv Website: http://www.ptac.gov.lv
		Financial and Capital Market Commission		Financial and Capital Market Commission Kungu iela 1, Rīga, LV-1050, Latvija Phone: +371 67774800 Fax: +371 67225755 E-mail: fktk@fktk.lv Website: http://www.fktk.lv
	Articles 29, 32, 33, 34 and 35	Consumer Rights Protection Center		Consumer Rights Protection Center Brīvības iela 55, Rīga, LV-1010, Latvija Phone: +371 67388622; E-mail: ptac@ptac.gov.lv Website: http://www.ptac.gov.lv
Lithuania	Articles 9, 29, 32, 33, 34 and 35	The Bank of Lithuania	No	The Bank of Lithuania Gedimino ave. 6, LT-01103 Vilnius Phone: +370 800 50 500, fax: +370 5 268 0038 E-mail: info@lb.lt Website: https://www.lb.lt

Luxembourg	Articles 9, 29, 32, 33, 34 and 35	Commission de Surveillance du Secteur Financier (CSSF)	No	Commission de Surveillance du Secteur Financier (CSSF) 283, route d'Arlon L-1150 Luxembourg Postal address: L-2991 Luxembourg Tél. : (+352) 26 25 1 - 1 (central) Fax : (+352) 26 25 1 - 2601 Website : http://www.cssf.lu/ E-mail: direction@cssf.lu
Malta	Articles 9, 29, 32 and 33 Articles 34 and 35	Malta Financial Services Authority Malta Financial Services Authority Malta Competition and Consumer Affairs Authority	No	Malta Financial Services Authority Notabile Road, Attard BKR 3000, Malta Telephone: +356 21441155, Fax: +356 21441188 Website : http://www.mfsa.com.mt/ E-mail: aubankingfls@mfsa.com.mt (Article 9, 29, 32, 35) E-mail: BSU_MCD@mfsa.com.mt (Article 9, 29, 32, 33, 34, 35) Malta Competition and Consumer Affairs Authority Mizzi House, National Road, Blata L-Bajda, Hamrun HMR 9001, Malta Telephone : +356 23952000 E-mail: info@mccaa.org.mt Website : https://mccaa.org.mt/
The Netherlands	Articles 9, 29, 32, 33, 34 and 35	Netherlands Authority for the Financial Markets (AFM)	No	De Autoriteit Financiële Markten (AFM) P.O. box 11723, 1001 GS, AMSTERDAM Vijzelgracht 50, 1017 HS, AMSTERDAM Phone: +31(0)20-797 2000 Fax: +31(0)20-797 3800 E-mail: info@afm.nl Website: https://www.afm.nl/en Contact Supervision Service Centre of the AFM: relatiebeheer@afm.nl Notifications: MCD-notifications@afm.nl
Poland	Articles	Polish Financial	Yes	Komisja Nadzoru Finansowego

	9, 29, 32, 33, 34 and 35	Supervision Authority (KNF)		ul. Piękna 20 skr. poczt. 419 00-549 Warsaw Telephone: (+48 22) 262 50 00 Fax: (+ 48 22) 262 51 11 E-mail: knf@knf.gov.pl Website: https://www.knf.gov.pl/en/
Portugal	Articles 9, 29, 32, 33, 34 and 35	Bank of Portugal	No	Banco de Portugal Rua do Comércio, 148. 1100-150 Lisboa, Portugal Phone: +351 213 130 000 E-mail: info@bportugal.pt Website : https://www.bportugal.pt/
Romania	Articles 9, 29, 32, 33, 34 Article 35	National Authority for Consumers' Protection will be the competent authority for articles 9, 29, 32, 33, 34, 36, and appointed representatives will be permitted. National Bank of Romania is empowered to register and prudentially supervise/monitor the non-bank financial institutions (entities performing lending activities as their core business and which are not entitled to accept	Yes	Autoritatea Nationala pentru Protectia Consumatorilor 72, Aviatorilor Blv, Sector 1 RO - Bucharest Phone: + 40 21 307 67 84, +40 21 9551 Fax: + 40 21 314 34 62 E-mail: cabinet@anpc.ro Website : www.anpc.ro Banca Nationala a Romaniei 25 Lipscani Street RO - Bucharest 3, 030031 Phone: (+4) 021 313 04 10, (+4) 021 315 27 50 Website: http://www.bnr.ro/Home.aspx

		deposits or other repayable funds from the public). National Authority for Consumers Protection is empowered to register other non-bank creditors.		
Slovenia	Articles 9, 29, 32, 33, 34 and 35	Bank of Slovenia	No	Bank of Slovenia Slovenska 35 SI - 1505 Ljubljana Phone: +386 (0)1 471 90 00 Fax: +386 1 25 15 516 Website: https://www.bsi.si/en Banking Supervision Department E-mail: NBP_Nadzorskladnostiposlovanjabank@bsi.si Prudential Supervision and Regulation Department (Licensing) E-mail: licenciranje@bsi.si
Slovakia	Articles 9, 29, 32, 33, 34 and 35	National Bank of Slovakia	Yes	Narodna banka Slovenska (National Bank of Slovakia) Imricha Karvasa 1 SK - 813 25 Bratislava Phone: + 421 2 5787 1111 Fax: + 421 2 5787 1100 E-mail: info@nbs.sk Website: http://www.nbs.sk/
Spain	Articles 9, 29, 32, 33, 34 and	Banco de España and	Yes	Banco de España C/ Alcalá, 48 28014 Madrid Phone: +(34) 91 338 5000

	35	the Competent Authority of each Autonomous Region		Website: www.bde.es Competent Authority of each Autonomous Region
Sweden	Articles 9, 29, 32, 33, 34 and 35	Finansinspektionen	No	Finansinspektionen, Box 7821, SE-103 97 Stockholm, Sweden Telephone: +46 8 408 980 00 Fax: +46 8 24 13 35 E-mail: finansinspektionen@fi.se
	Article 34	Konsumentverket (EN: The Swedish Consumer Agency)		Konsumentverket, Box 48, SE-651 02 Karlstad, Sweden Telephone: + 48 771-42 33 00 Fax: + 46 54-19 41 95 E-mail: konsumentverket@konsumentverket.se
United Kingdom	Articles 9, 29, 32, 33, 34 and 35	Financial Conduct Authority (FCA)	Yes	Financial Conduct Authority (FCA) 12 Endeavour Square UK - London, E20 1JN Switchboard: 020 7066 1000 Website: https://www.fca.org.uk
Iceland	Art. 9, 29, 32, 33, 34 and 35	Seðlabanki Íslands (The Central Bank of Iceland)	No	The Central Bank of Iceland Kalkofnsvegi 1 101 Reykjavík, Iceland Phone: +354 569 9600 Fax: 354 569 9605 E-mail: sedlabanki@sedlabanki.is Webpage: www.sedlabanki.is
Norway	Articles 9, 29, 32, 33, 34 and 35	Finanstilsynet (the Norwegian Supervisory Authority)	N/A	Finanstilsynet Revierstredet 3 P.O.Box 1187 Sentrum 0107 Oslo Norway Phone: +47 22 93 98 00

				Fax: N/A Email: post@finanstilsynet.no Website: www.finanstilsynet.no
Liechtenstein	Art. 9 Art. 29, 32, 33 Art.34	The Financial Market Authority for creditors and tied credit intermediaries. The Office for Economic Affairs for all other credit intermediaries. The Office for Economic Affairs The Financial Market Authority for tied credit intermediaries. The Office for Economic Affairs for all other credit intermediaries.	No	Financial Market Authority (FMA) Liechtenstein Landstrasse 109 P.O. Box 279 9490 Vaduz Liechtenstein Telephone +423 236 73 73 Fax +423 236 72 38 E-Mail info@fma-li.li Office for Economic Affairs P.O. Box 684 9490 Vaduz Liechtenstein Telephone +423 236 68 71 Fax +423 236 68 89 E-Mail: info.wirtschaft@llv.li www.avw.llv.li