

## Guidelines compliance table

EBA/GL/2015/01 Appendix 1

18 March 2015 – Updated 18 Jan 2022

### 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:

Member State	Competent authority	Complies or intends to comply	Comments
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	
CZ	Česká Národní Banka (Czech National Bank)	Yes	

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

		<b>Competent authority</b>	<b>Complies or intends to comply</b>	<b>Comments</b>
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	Complies as of the date of notification, i.e. 17.01.2022. The Supervisory Consolidation (Credit Institutions) Regulations (S.L. 371.22) were brought into effect pursuant to Legal Notice 494 of 2021, which was published in the Maltese Government Gazette on 24th December 2021. The proviso to regulation 7(11)(d) of these Regulations stipulates that “the competent authority shall, when providing its opinion on whether the confidentiality requirements of a third country regulatory authority are equivalent, take into consideration any assessment carried out by the EBA on the equivalence of the confidentiality regime of the relevant third country regulatory authority.” Pursuant to such legislative amendment, the MFSA is required to consider all EBA recommendations or other assessments (including any amendments thereto) that may be communicated by the EBA on the equivalence of the confidentiality regimes of the relevant third country authorities, namely the EBA Recommendation on the equivalence of confidentiality regimes (EBA/REC/2015/01) (Link to the afore-mentioned regulations: <a href="https://legislation.mt/eli/sl/371.22/eng">https://legislation.mt/eli/sl/371.22/eng</a> ).

		<b>Competent authority</b>	<b>Complies or intends to comply</b>	<b>Comments</b>
NL	Netherlands	Autoriteit Financiële Markten (Authority for the Financial Markets)	<b>Yes</b>	
AT	Austria	Finanzmarktaufsicht (Financial Market Authority)	<b>Yes</b>	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)	<b>Intends to comply**</b>	By the date on which the act transposing the PAD becomes effective in Poland.
PT	Portugal	Banco de Portugal (Bank of Portugal)	<b>Yes</b>	As at 05.02.2019, notification date. Full compliance was achieved notably through the initiatives that fall within the transposition of 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)	<b>Yes</b>	
SI	Slovenia	Banka Slovenije (Bank of Slovenia)	<b>Yes</b>	
SK	Slovakia	Národná Banka Slovenska (National Bank of Slovakia)	<b>Yes</b>	

		<b>Competent authority</b>	<b>Complies or intends to comply</b>	<b>Comments</b>
FI	Finland	Finanssivalvonta (Finnish Financial Supervisory Authority)	<b>Yes</b>	
SE	Sweden	Finansinspektionen (Swedish Financial Supervisory Authority)	<b>Yes</b>	

**EEA – EFTA State**

IS	Iceland	Fjármálaeftirlitið (Icelandic Financial Supervisory Authority - FME)	<b>Intends to comply**</b>	By 15 <sup>th</sup> October 2015
LI	Liechtenstein	Finanzmarktaufsicht - FMA (Financial Market Authority)	<b>Intends to comply**</b>	<del>By 1<sup>st</sup> 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.</del> 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 the act will be incorporated into EEA.
NO	Norway	Finanstilsynet (Norwegian Financial Supervisory Authority)	<b>Yes</b>	

\*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](http://www.eba.europa.eu).