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## **Guidelines for passport notifications**

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## Introduction

1. This Guideline provides a framework for the co-operation of competent authorities with regard to the notification provisions of Directive 2006/48/EC of the European Parliament and of the Council of 14 June 2006 relating to the taking up and pursuit of the business of credit institutions (recast) (hereinafter, "Banking Directive"), particularly in the light of the implementation of the Directive 2004/39/EC of the European Parliament and of the Council of 21 April 2004 on markets in financial instruments (hereinafter, "MiFID").
2. CEBS Members, recognising the need to cooperate and exchange information to ensure an efficient passport notification process for credit institutions operating in the European Economic Area (hereinafter, "EEA"), have resolved to agree to this Guideline applying to new notifications sent under the Banking Directive as from the approval of this Guideline. CEBS Members and other signatories may update this Guideline from time to time to take into account of regulatory developments.
3. This Guideline applies to any **Competent Authority** as defined below for the purposes of the Guideline:
  - (i) any CEBS Member that is a Competent Authority under the Banking Directive (Competent CEBS Authority);
  - (ii) any other Competent Authority under the Banking Directive or the MiFID (hereinafter referred to as "Directives") that is not a CEBS member which signs the Joinder agreement to this Guideline set out in Annex 7.
4. The Competent Authorities have agreed the **Annexes** to this Guideline which are comprised of the following:
  - (i) standard notification form for cross border services (Annex 1);
  - (ii) standard notification form for branch establishment (Annex 2);
  - (iii) the list of Competent Authorities for notification of cross-border services and branch establishment (Annex 3);
  - (iv) the list of website addresses of public registers for credit institutions in the various member states (Annex 4);
  - (v) the list of competent bodies for receipt of complaints and out-of court settlements of complaints (Annex 5);
  - (vi) the list of compensation schemes (Annex 6); and
  - (vii) joinder agreement (Annex 7).

5. Annexes 3 to 6 inclusive will be updated by the CEBS Secretariat to reflect any changes to the relevant lists and will be communicated to all Competent Authorities. Competent Authorities agree to inform the CEBS Secretariat of any changes to the details in these annexes in a timely manner.

## **PART I – General Considerations**

### ***1.1. General aims***

6. In accordance with the principle of single authorisation, the decision to issue an authorisation, which is valid for the whole of the EU, shall be the sole responsibility of the Competent Authority of the home Member State. A credit institution may then provide the services or perform the activities, for which it has been authorised, throughout the Community, either through the establishment of a branch or the free provision of services.
7. In addition to listing the activities that may be undertaken by a credit institution, Annex I of the Banking Directive states:
8. "The services and activities provided for in Section A and B of Annex I of Directive 2004/39/EC of the European Parliament and of the Council of 21 April 2004 on markets in financial instruments when referring to the financial instruments provided for in Section C of Annex I of that Directive are subject to mutual recognition according to this Directive."
9. The Competent Authorities of the Member States consider that the adoption of the Banking Directive and MiFID makes necessary a deepening of their cooperation. The Competent Authorities intend to uphold practical cooperation between national administrative services for the purpose of facilitating the passport notification process for credit institutions within the EEA and of examining any difficulties which may arise in the application of MiFID to credit institutions.
10. Additionally, the increase of the membership of the EU in recent years and the consequent increased information flows between supervisors make streamlined and effective procedures and communications even more important.
11. In this Guideline, CEBS builds upon work already done by CESR, on the grounds that it is neither necessary nor efficient to duplicate work that has been done by another Lamfalussy Committee.
12. The CESR framework which has been put into place in the 'Protocol on MiFID Passport Notifications', was published in May 2007 (and updated in October 2007) in the specific context of MiFID with regard to investment firms. The main features of the Protocol on MiFID Passport Notifications were deemed applicable also for CEBS, particularly given Annex I of the Banking Directive quoted above. However adjustments are included in this Guideline compared to that adopted by CESR, to address the differences between the Directives and the specific nature of credit institutions.

## ***1.2. Co-operation between Competent Authorities***

13. The Competent Authorities, recognising that the supervision of credit institutions has an ongoing character and that its efficiency shall be based upon the knowledge of the situation of the credit institution and the possibility of joint action, intend to co-operate in all cases necessary for the proper application of the EU passporting provisions and to mutually facilitate the carrying out of their tasks and the good functioning of the Single Market. They agree that the co-operation between Competent Authorities as a result of the provisions of the Directives should lead to genuine dialogue between themselves with a view to the promotion within the EU of a system of supervision which is as satisfactory as possible.
14. In this regard, each Competent Authority should designate a contact point responsible for the co-ordination of passport notifications, and whose contact details shall be made available to the other authorities.

## ***1.3. Harmonisation of documents used***

15. The Competent Authorities consider that harmonisation of passport notifications, through the adoption of the common templates set out in Annexes 1 and 2, will help ensure host authorities receive the information they require and reduce the need for further requests for information.

## ***1.4. Mutual assistance and confidentiality***

16. Competent Authorities shall provide each other with the fullest mutual assistance in any matters falling within the scope of this Guideline. When receiving confidential information under this Guideline, they will maintain its confidentiality according to TITLE V, CHAPTER 1, Section 2 of the Banking Directive.

## ***1.5. Possible addition to provisions for co-operation***

17. The Competent Authorities acknowledge that the relevant provisions for co-operation set out in this document may show themselves to be inadequate when faced with actual cases. They agree that, as a result, the relevant provisions could be adapted on a bilateral basis as the need arises for a specific case and that such bilateral arrangements would be drawn up in conformity with the principles of Community law.
18. The Competent Authorities also agree that their co-operation may extend to areas not expressly provided for by the Directives, taking account, as far as possible, of the principles of the Directives.

## ***1.6. Co-operation with non-EU States that are parties to the EEA Agreement***

19. The Guideline applies to the Competent Authorities of non-EU Member States that are parties to the EEA Agreement as if they were the Competent Authorities of EU Member States. Consequently, the term 'Member State' shall be used in this Guideline to include the non-EU Member States that are parties to the EEA Agreement.
20. Furthermore, where the term 'European Union' ('EU') is used, this shall be understood to apply to the whole EEA. If the term 'Member' (of CEBS) is used, this shall be understood to include also the supervisory authorities of the Non-EU EEA countries.
21. If certain supervisory tasks according to the Banking Directive fall under the competence of Authorities that are not Members of CEBS, those Authorities may, subject to approval by CEBS Members, join the present Guideline by signing the Joinder Agreement in Annex 7, if this contributes to further strengthening cross-border cooperation as provided for in this Guideline. If the term 'Competent Authority' is used, this shall also include the latter Authorities. Annex 3 lists all Competent Authorities to which the Guideline applies.

## **PART II – Services and Activities of Credit Institutions: Notifications**

### ***2.1. Exercise of activities by way of freedom to provide services***

#### **2.1.1 Contents of the notification made by the Competent Authority of the home Member State to the Competent Authority of the host Member State**

22. Article 28 of the Banking Directive requires notification by the Competent Authority of the home Member State of the activities which the credit institution intends to carry on for the first time in the host Member State. It is agreed that this notification shall include:
  - the name and head office address of the credit institution;
  - the activities listed in Annex I of the Banking Directive which will be provided into the host Member State<sup>1</sup>;

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<sup>1</sup> Where notification is in respect of an electronic money institution, only Activity 5 shall be notified, with confirmation that this activity is "strictly limited to the issuance of electronic money".

- the investment services and/or activities as well as ancillary services listed in Annex 1 of MiFID which will be provided into the host Member State (if applicable).

23. All information shall be written in English or another language accepted by the respective home and host Competent Authorities.

### **2.1.2 Transmission of the notification**

24. This information should be communicated to the Competent Authority of the host Member State as listed in Annex 3 using the standard notification form template set out at Annex 1.

25. This may be by post or email, depending on whether the Competent Authorities of the home and host Member State agree to exchange such notifications electronically. Annex 3 contains a list of agreed contact points for competent authorities under the Banking Directive, and an indication of whether they have agreed to accept electronic notifications whether, for example, by PDF attachment, or 'electronic signature' etc.

26. This information must be communicated by the Competent Authority of the home Member State as soon as is practicable, but no later than one month from its receipt.

27. The Competent Authority of the host Member State should acknowledge receipt of the notification from the Competent Authority of the home Member State in a timely manner.

28. The Competent Authorities may then add details of the service(s) and activities to be carried on in the host Member State(s) – the 'passport' – on the public registers, where applicable, in a timely manner.

### **2.1.3 Notification of changes to the information provided in the initial notification**

29. Although not specifically required under the Banking Directive, CEBS members agree that any changes to an existing services notification made under article 28, communicated by the credit institution to the Home authority (including cancellation/termination/merger) should be communicated between Home and Host competent authorities. For changes concerning the scope of activities, the notification may be established according to the Schedule attached to Annex 1.

## ***2.2 Opening a branch by way of freedom of establishment***

### **2.2.1 Contents of the application made by the institution to the Competent Authority of the home Member State**

30. Any credit institution wishing to establish a branch in another Member State must communicate certain information to the Competent Authority of its home Member State (article 25(2) of the Banking Directive), which includes a 'programme of operations' setting out, amongst other things, the types of business envisaged and the structural organisation of the branch. This does not affect the right of both Home and Host competent authorities to request additional information, as necessary.
31. The information provided in this instance will be more detailed than the brief summary information supplied where cross border services are being provided, as the host Member State will assume certain supervisory responsibilities in accordance with the competencies identified within article 26(1) of the Banking Directive ("general good"), article 41(1) of the Banking Directive (liquidity supervision) and – concerning credit institutions providing investment services – within article 32(7) of MiFID (see the box below). With this in mind, the Competent Authorities consider that, while it is possible to identify information that should be included in the notification sent to the Competent Authority of the host Member State, the focus and level of detail supporting a specific notification will vary depending on the business model of the institution concerned.

*Article 26(1) of the Banking Directive identifies as competence of the Authority of the Host Member State to indicate the conditions under which, in the interest of the general good (rules of conduct, consumers protection, and other general good), the activities shall be carried on.*

*Article 41(1) of the Banking Directive establishes that Host Member States shall retain responsibility in cooperation with the competent authorities of the Home Member State for the supervision of the liquidity of the branches of credit institutions.*

*Article 32(7) of MiFID assigns additional responsibility to the Competent Authority of the Host Member State as follows:*

- Conduct of Business obligations (article 19(1) of MiFID)
- Information provided to clients or potential clients (article 19(2) & (3) of MiFID)
- Client profile information (article 19(4) to 19(6) of MiFID)
- Client records (article 19(7) of MiFID)
- Reporting on services provided to clients (article 19(8) of MiFID)



- Best execution and order handling (articles 21 & 22 of MiFID as well as article 45 of Directive 2006/73/EC<sup>2</sup>)
- Obligation to uphold market integrity and transaction reporting (article 25 of MiFID)
- Pre and post trade transparency (articles 27 and 28 of MiFID)
- Right to examine arrangements and to request changes in order to ensure compliance with the above mentioned obligations (article 32(7) of MiFID).

In addition, article 13(9) of MiFID gives the Competent Authority of the host Member State responsibility for "enforcing record keeping obligations with regard to transactions undertaken by the branch".

32. The Competent Authorities agree that, where a branch is being established, the details requested by the Competent Authority of the home Member State from the institution in support of their passport application should usually include the following:

- Name, head office address and branch address of the credit institution and the address in the host Member State from which documents may be obtained if it is different;
- details of the accredited compensation scheme of which the institution is a member<sup>3</sup>;
  - the activities listed in Annex I of the Banking Directive which will be provided in the host Member State;
- the investment services and/or activities as well as ancillary services listed in Annex 1 of the MiFID which will be provided into the host Member State (if applicable);
- the names of those responsible for the management of the branch; and
- a 'programme of operations' as set out in detail in the Schedule attached to Annex 2 including at least the following information:

#### **Business plan**

- A high level strategy, explaining how the branch will contribute to the institution's/group's strategy and what the main functions of the branch will be.
- A description of the type of customers or counterparties the branch will be dealing with and how the institution will obtain and deal with those clients.

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<sup>2</sup> Commission Directive 2006/73/EC of 10 August 2006 implementing Directive 2004/39/EC of the European Parliament and of the Council as regards organisational requirements and operating conditions for investment firms and defined terms for the purposes of that Directive.

<sup>3</sup> A list of accredited compensation schemes in each Member State is attached (Annex 6).

### **Organisational structure**

- A high-level summary of the organisational structure of the branch, showing both functional and legal reporting lines (if a matrix management structure is in operation), how the branch fits into the corporate structure of the institution/group and how the branch reports to the head office.
- Details of individuals managing the branch.

### **Systems and Controls**

- The branch's principal policies and limited covering liquidity, and the procedures for determining them;
- Summary details of the systems and controls that will be put in place, including:
  - Details of the audit arrangements of the branch (including where applicable details of the external auditor);
  - anti money laundering arrangements; and
  - controls over outsourcing and other arrangements with third parties in connection with the regulated activities carried on in the branch.

### **Financial information**

- Forecast statements for profit and loss and cash flow, both over at least a twelve month period.

### **Investment activities (if applicable)**

- Details of arrangements for:
  - safeguarding client money and assets;
  - compliance with the obligations identified in the box above under this section (2.2.1) (if applicable);
  - internal Code of Conduct, which should include controls over personal account dealing (if applicable);

### **2.2.2 Contents of the notification to be transmitted by the Competent Authority of the home Member State to the Competent Authority of the host Member State**

33. The high-level information identified in the first six bullet points above should be communicated to the Competent Authority of the host Member State using the standard notification form contained in Annex 2. The information contained within the programme of operations will generally be more detailed and is not easily captured in a standard format. With this in mind, the programme of operations template in Annex 2 has been developed to facilitate consistent, efficient and accurate communication of the information

contained within a programme of operations between home and host Member State. It is recommended that the Competent Authority of the home Member State requires credit institutions making a passport notification to submit the programme of operations template in the language of the home Member State, along with a translated copy in the language of the host Member State (or another language that is mutually acceptable to the Competent Authorities of the home and host Member State concerned) for onward transmission to the Competent Authority of the host Member State.

34. Unless the Competent Authority of the home Member State has reason to doubt the adequacy of the administrative structure or the financial situation of the credit institution, taking into account the activities envisaged, the notification must be transmitted to the Competent Authority of the host Member State within three months of its receipt.
35. This may be by post or email, depending on whether the Competent Authorities of the home and host Member State agree to exchange such notifications electronically. Annex 3 contains a list of agreed contact points for competent authorities under the Banking Directive, and an indication of whether they have agreed to accept electronic notifications whether, for example, by PDF attachment, or 'electronic signature' etc.
36. The Competent Authority of the home Member State will then write to the contact named in the notification form of the credit institution confirming that such a communication has been made, and confirming the date such communication was made.
37. The Competent Authority of the host Member State should acknowledge receipt of the notification to the Competent Authority of the home Member State in a timely manner, but no later than two months from its receipt. Moreover, the host authority will have to inform the institution's contact named in the notification form of any conditions under which, in the interests of the general good, the activity(ies) shall be carried on in the host Member State.
38. The Competent Authorities may then add details of the service(s) and activities to be carried on – the 'passport' – on the public registers, where applicable, in a timely manner.

### **2.2.3 Notification of changes to the information provided in the initial notification**

39. Credit institutions shall give written notice of any change in respect of the establishment of a branch to the Competent Authority of the home and host Member State at least one month before implementing the change. Once it has taken its decision to accept the change the Competent Authority of the home Member State shall inform the Competent Authority of the host Member State of the change. Notification of such changes should be made as soon as is practicable and no later than one month from the date of receipt by the Competent Authority of the home Member State.

40. This may be by post or email, depending on whether the Competent Authorities of the home and host Member State agree to exchange such notifications electronically. Annex 3 contains a list of agreed contact points for competent authorities under the Banking Directive, and an indication of whether they have agreed to accept electronic notifications whether, for example, by PDF attachment, or 'electronic signature' etc

## **ANNEX 1 - Standard notification form for cross-border services**

Direct line:  
Local fax:  
Email:

[Date]

**Our Ref:**

Dear,

### **Notification in accordance with Article 28 of the Recast Banking Directive (2006/48/EC)**

[In accordance with Article 28(2) of the Recast Banking Directive (2006/48/EC),] I wish to notify you that **[Name of institution]**, a credit institution authorised by [Competent Authority of the home Member State], intends to [carry on the activities listed in the attached schedule for the first time under the freedom to provide services]/[to change the activities previously notified on a cross-border basis].

The relevant activities are covered by the credit institution's authorisation and the credit institution is validly licensed under the laws of [Member State] to conduct all these activities.

If you have any queries, please do not hesitate to contact me.

Yours sincerely,

[Signatory details]

**SCHEDULE TO NOTIFICATION DATED [date] IN ACCORDANCE WITH ARTICLE 28 OF THE RECAST BANKING DIRECTIVE 2006/48/EC**

**Type of notification :** [e.g first time / changes<sup>4</sup>]  
**Notification reference :** [Home State ref]  
**Member State into which activities are to be provided :** [Host State]  
**Name of Credit Institution :** [name]  
**Address :** [Head Office address]  
**Telephone No :** [tel no]  
**Fax No :** [fax no]  
**Email :** [email address]  
**Contact :** [name]  
**Home State :** [Home State]  
**Authorisation Status :** Authorised by [Home State competent authority]

**Date from which activities will be provided :**

**Activities to be provided in accordance with Annex I of Directive 2006/48/EC**

1.	Acceptance of deposits	
2.	Lending	
3.	Financial Leasing	
4.	Payment services as defined in Article 4(3) of Directive 2007/64/EC of the European Parliament and of the Council of 13 November 2007 on payment services in the internal market	
5.	Issuing and administering other means of payment (e.g. travellers' cheques and bankers' drafts) insofar as this activity is not covered by point 4	
6.	Guarantees and commitments	
7.	Trading for own account or for account of customers in:	
7a.	money market instruments	
7b.	foreign exchange	
7c.	financial futures and options	
7d.	exchange and interest-rate instruments	
7e.	transferable securities	
8.	Participation in securities issues and the provision of services related to such issues	

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<sup>4</sup> to be delivered by Home State competent authority

9.	Advice to undertakings on capital structure, industrial strategy, and related questions and advice as well as services relating to mergers and the purchase of undertakings	
10.	Money broking	
11.	Portfolio management and advice	
12.	Safekeeping and administration of securities	
13.	Credit reference services	
14.	Safe custody services	

Details of investment services that the Credit Institution is authorised to provide on a cross-border basis

Financial Instruments	Investment services and activities								Ancillary services						
	A 1	A 2	A 3	A 4	A 5	A 6	A 7	A 8	B 1	B 2	B 3	B 4	B 5	B 6	B 7
C1															
C2															
C3															
C4															
C5															
C6															
C7															
C8															
C9															
C10															

Note 1: abbreviations in the table are to the relevant provisions in MiFID (e.g. A1 refers to Annex 1 Section A paragraph 1 MiFID)

Note 2: matrix should cover all activities (old and new) provided by the credit institution under the freedom to provide services

## **ANNEX 2 – Standard notification form for branch establishment**

Direct line:  
Local fax:  
Email:

[Date]

**Our Ref:**

Dear

### **Notification in accordance with Article 25 [26.3] of the Recast Banking Directive (2006/48/EC)**

In accordance with Article 25.3 [or 26.3] of the Recast Banking Directive (2006/48/EC), I wish to notify you that **[Name of institution]**, a credit institution authorised by [Competent Authority of the home Member State], intends to establish a branch [change the scope of activities previously notified] to carry out the activities listed in the attached schedule under the freedom of establishment.

[if notification under Article 25:] The branch managers will be [Names], whose CVs are attached, and there will be a total of [X] employees at the branch. A staff organisational chart is attached together with a programme of operations. The branch address is:

XXXXX  
XXXXX  
XXXXX

Tel:  
Fax:  
Email:

[Name of institution] is a participant in the [Home State accredited compensation scheme(s)], which provides cover for eligible depositors and/or investors as required by the [Home State legislation] in respect of banking and/or financial business carried on by the institution in the [Home State] and through its branch offices in the European Economic Area. As of [date] the own funds of [Name of institution] amount to EUR [XXX]. The solvency ratio of this credit institution is [XXX].

If you have any queries, please do not hesitate to contact me.

Yours sincerely,  
[Signatory details]



**SCHEDULE TO NOTIFICATION DATED [date] IN ACCORDANCE WITH  
ARTICLE 25 [or 26(3)] OF THE RECAST BANKING DIRECTIVE  
2006/48/EC**

**Type of notification :** [e.g first time / changes]

**Notification reference :** [Home State reference]

**Member State into which branch is to be established :** [Host State]

**Name of Credit Institution :** [name]

**Address :** [Head Office address]

**Telephone No :** [tel no]

**Fax No :** [fax no]

**Email :** [email address]

**Contact :** [name]

**Home State :** [Home State]

**Authorisation Status :** Authorised by [Home State competent authority]

**Financial status :** [level of own funds, sum of the capital requirements]<sup>5</sup>

**Date on which branch intends to commence business :**

**Activities to be provided in accordance with Annex I of Directive 2006/48/EC:**

1.	Acceptance of deposits	
2.	Lending	
3.	Financial Leasing	
4.	Money transmission services	
5.	Issuing and administering means of payment	
6.	Guarantees and commitments	
7.	Trading for own account or for account of customers in:	
7a.	money market instruments	
7b.	foreign exchange	

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<sup>5</sup> to be delivered by Home State competent authority

7c.	financial futures and options	
7d.	exchange and interest-rate instruments	
7e.	transferable securities	
8.	Participation in securities issues and the provision of services related to such issues	
9.	Advice to undertakings on capital structure, industrial strategy, and related questions and advice as well as services relating to mergers and the purchase of undertakings	
10.	Money broking	
11.	Portfolio management and advice	
12.	Safekeeping and administration of securities	
13.	Credit reference services	
14.	Safe custody services	

Details of investment services that the Credit Institution will provide on a cross-border basis

Financial Instruments	Investment services and activities								Ancillary services						
	A1	A2	A3	A4	A5	A6	A7	A8	B1	B2	B3	B4	B5	B6	B7
C1															
C2															
C3															
C4															
C5															
C6															
C7															
C8															
C9															
C10															

Note 1: abbreviations in the table are to the relevant provisions in MiFID (e.g. A1 refers to Annex 1 Section A paragraph 1 MiFID)

Note 2: matrix should cover all activities (old and new) provided by the branch

## **Programme of operations**

*(This summary should be completed in both, the language of the home state and the host state or a language mutually acceptable to the Competent Authorities of both the home and host Member State.)*

Requirement	Response
<p><b><u>1. Business Plan</u></b></p> <p>a) <i>How will the branch contribute to the overall strategy of the institution/group?</i></p> <p>b) <i>What will be the main objectives and functions of the branch?</i></p> <p>c) <i>Describe the types of customers/counterparties the branch will be dealing with</i></p> <p>d) <i>Describe how the institution will obtain and deal with these customers/clients</i></p>	
<p><b><u>2. Organisational structure</u></b></p> <p>a) <i>Briefly describe how the branch fits into the corporate structure of the group</i></p> <p>b) <i>Description of the administrative structure of the branch (number of business units/premises; number of employees; organisational chart, showing both functional and legal reporting lines);</i></p> <p>c) <i>Details of the branch manager(s) – CV(s) to be supplied</i></p> <p>d) <i>Details of any direct business relations (clients, partners, counterparties) and conditions under which they operate</i></p> <p>e) <i>Details of links with administrative and IT systems of the head office;</i></p> <p>f) <i>Details of links with internal control system of the head office;</i></p>	
<p><b><u>3. Systems &amp; Controls</u></b></p> <p>a) <i>Measures for supervising risk management procedures (includes credit/market/operational/liquidity)</i></p>	

<p>b) Powers of the branch in respect of granting credit facilities</p> <p>c) Details of the audit arrangements of the branch (including where applicable details of the external auditor)</p> <p>d) anti-money laundering procedures (including the name of the AML compliance officer)</p> <p>e) monitoring and control of critical outsourcing arrangements (if applicable)</p>	
<p><b><u>4. Financial information</u></b>  Attach a forecast for over at least a 12 month period, of material items of the Balance Sheet and Profit and Loss.</p>	
<p><b><u>5 Investment activities</u></b> (if applicable)</p> <ul style="list-style-type: none"> <li>• Provide details of arrangements for: <ul style="list-style-type: none"> <li>• safeguarding client money and assets</li> <li>• compliance with the conduct of business and other obligations that fall under the responsibility of the Competent Authority of the host Member State according to MiFID Article 32(7) and record keeping under MiFID Article 13(9)</li> <li>• code of conduct, including personal account dealing</li> </ul> </li> <li>• Provide details of the individual who will be responsible for compliance of the branch</li> <li>• Provide details of the individual responsible for dealing with complaints in relation to the investment activities of the branch</li> </ul>	

### ANNEX 3 - List of competent authorities for notification of cross-border services and branch establishments

Member State	Competent Authority	e-mail accepted for cross-border notifications	e-mail accepted for branch notifications
Austria	<p>Financial Market Authority (<i>Banking Supervision Department</i>) Ms Karin DREER Praterstrasse 23 A-1020 Vienna AUSTRIA</p> <p>Tel: +43 1249 1207 Fax: +43 1249 591299 Email: passport.notifications@fma.gv.at</p>	Yes	Yes
Belgium	<p>Commission Bancaire Financiere et des Assurances (<i>Prudential Supervision Department</i>) 12 rue de Congrès 1000 Brussels BELGIUM</p> <p>Tel: +32 2535 2211 Fax: Email:e- notification.passporting@cbfa.be</p>	Yes	No
Bulgaria	<p>Bulgarian National Bank (Banking Supervision Department) 1, Knyaz Alexander I Square 1000 Sofia BULGARIA</p> <p>Tel: +359 (2) 9145 2103 Fax: +359 (2) 9145 2535 E-mail: timnev.t@bnbank.org</p>	No	No
Cyprus	<p>Central Bank of Cyprus Banking Supervision and Regulation Division 80 Kennedy Avenue 1395 Nicosia CYPRUS</p>	Yes	No

	<p>Tel: +357 2271 4100  Fax: +357 2237 8152  Email:  passport.notifications@centralbank.gov.cy</p>		
Czech Republic	<p>Czech National Bank  Na Příkopě 28  11503 Prague 1  CZECH REPUBLIC</p> <p>Tel: +420 22441 2004  Fax: +420 22441 2922  Email:</p>	Yes	No
Denmark	<p>Finanstilsynet/ The Danish  Financial Supervisory Authority  Aahusgade 110  2100 Copenhagen  DENMARK</p> <p>Tel: +45 3355 8282  Fax: +45 3355 8200  Email: Finanstilsynet@ftnet.dk</p>	Yes	Yes
Estonia	<p>Estonian Financial Supervision  Authority  Sakala 4  15030 Tallinn  ESTONIA</p> <p>Tel: +372 668 8500  Fax: +372 668 0501  Email: notification@fi.ee</p>	Yes	Yes
Finland	<p>Finanssivalvonta  Snellmaninkatu 6, PO Box 103  00101 Helsinki  FINLAND</p> <p>Tel: +358 108 3151  Fax: +358 108 315328  Email: fin-fsa.notifications@bof.fi</p>	Yes	Yes
France	<p>Banque de France  Direction des Établissements de  crédit et des Entreprises  d'Investissement  Affaires européennes  CC 40-1359  31 rue Croix des Petits Champs  75001 PARIS CEDEX 01</p>	Yes	No

	<p>FRANCE</p> <p>Tel : (+33 1) 42 92 41 02  Fax : (+33 1) 42 92 21 70  Email:passport.notifications@banque-France.fr</p>		
Germany	<p>Bundesanstalt für  Finanzdienstleistungsaufsicht  (BaFin)  Graurheindorfer Strasse 108  53117 Bonn  GERMANY  Tel: +49 228 41080  Fax: +49 228 4108 1550  Email:  passport.creditinstitutions@bafin.de</p>	Yes	No
Greece	<p>Bank of Greece  Supervision of Credit and Financial  Institutions  21 El. Venizelos Av.  10250 Athens  GREECE</p> <p>Tel: +30 210 320 5116, 5090,  5025  Fax: +30 210 320 5400  Email:passport.notifications@bank  ofgreece.gr</p>	Yes	No
Hungary	<p>Hungarian Financial Supervisory  Authority  Krisztina krt. 39  H-1013 Budapest  HUNGARY</p> <p>Tel: +36 1489 9100  Fax: +36 1489 9102  Email: single.passport@pszaf.hu</p>	Yes	Yes
Iceland	<p>Fjarmálaeftirlitið  Suðurlandsbraut 32  108 Reykjavik  ICELAND</p> <p>Tel: +354 525 2700  Fax: +354 525 2727  Email: helga@fme.is</p>	Yes	Yes

Ireland	Irish Financial Services Regulatory Authority <i>(International Credit Institutions)</i> PO Box 9138 College Green Dublin 2 IRELAND  Tel: +00 3531 224 4000 Fax: +00 3531 679 0362 Email:	Yes	No
Italy	Bank of Italy <i>(External Relations and General Affairs Department)</i> Via Milano, 64 00187 Rome ITALY  Tel: +39 06 47924525 Fax: +39 06 47925110 Email: rea.constituzioni@bancaditalia.it	Yes, in pdf (or equivalent) format with the visible signature of the home country	No
Latvia	Financial and Capital Market Commission 1 Kungu Street Riga LV 1050 LATVIA  Tel: +371 6777 4800 Fax: +371 6722 5755 Email: single.passport@fctk.lv	Yes	Yes
Liechtenstein	Financial Market Authority (FMA) Heiligkreuz 8 PO Box 279 9490 Vaduz Principality of Liechtenstein  Tel: +423 236 6226 Fax: +423 236 7374 Email: passport@fma-li.li	Yes	No
Lithuania	Bank of Lithuania <i>(Credit Institutions Supervision Department)</i> 14 Jogailos St LT-2001 Vilnius LITHUANIA  Tel: +370 268 0500	Yes	No



	Fax: +370 261 5665 Email: passport.notifications@lb.lt		
Luxembourg	Commission de Surveillance du Secteur Financier 110 route d'Arlon L-2991 Luxembourg LUXEMBOURG  Tel: +352 26 2511 Fax: +352 26 251601 Email: passport.notifications@cssf.lu	Yes	Yes
Malta	Malta Financial Services Authority Banking Unit Notabile Road Attard BKR 3000 MALTA  Tel: +356 2144 1155 Fax: +356 2144 9234 Email: bu@mfsa.com.mt	Yes	Yes
Netherlands	De Nederlandsche Bank NV Westeinde 1 PO Box 98 1000 AB Amsterdam NETHERLANDS  Tel: +31 20 524 3332 Fax: +31 20 524 3669 Email: passport.notifications@dnb.nl	Yes	No
Norway	Kredittilsynet ( <i>Capital Markets Department</i> ) Ostensjoveien 43 PO Box 100 Bryn N-0611 Oslo NORWAY  Tel: +47 2293 9800 Fax: +47 2263 0226 Email: post@kredittilsynet.no	Yes	Yes
Poland	Komisja Nadzoru Finansowego Plac Powstańców Warszawa 1 00-950 Warsaw Poland (phones, fax and e-mail for each one sector are yet to be determined)	No	No

Portugal	<p>Banco de Portugal  <i>(Banking Supervision Department)</i>  Rua Francisco Ribeiro, 2  1150-165 Lisbon  PORTUGAL</p> <p>Tel: +351 21313 0000  Fax: +351 21353 2591  Email:</p>	No	No
Romania	<p>National Bank of Romania  25 Lipscani Street  030031 Bucharest (Sector 3)  ROMANIA</p> <p>Tel: +40 (21) 307 02 11  Fax: +40 (21) 312 38 05  Email: notifications@bnro.ro</p>	Yes	No
Slovak Republic	<p>The National Bank of Slovakia  Imricha Karvaša 1  813 25 Bratislava  SLOVAK REPUBLIC</p> <p>Tel: +421 2 5787 2865  Fax: +421 2 5787 1176  Email: notificationsfi@nbs.sk</p>	Yes	No
Slovenia	<p>Bank of Slovenia  <i>(Banking Supervision Department)</i>  Slovenska 35  S1-1505 Ljubljana  SLOVENIA</p> <p>Tel: +386 1471 9000  Fax: +386 1251 5516  Email:</p>	No	No
Spain	<p>Banco de Espana  <i>(General Directorate of Regulation)</i>  Alcala 48  28014 Madrid  SPAIN</p> <p>Tel: +34 91 338 5000  Fax: +34 91 531 0059  Email: pasaporte.comunitario@bde.es</p>	Yes	No
Sweden	<p>Finansinspektionen  <i>(Licences and Legal Affairs)</i></p>	Yes	Yes

	<p><i>Department)</i>  PO Box 6750  SE-113 85 Stockholm  SWEDEN</p> <p>Tel: +468 787 8000  Fax: +468 24 1335  Email: finansinspektionen@fi.se</p>		
United Kingdom	<p>The Financial Services Authority (FSA)  <i>(Passport Notification Unit)</i>  25 The North Colonnade  Canary Wharf  London  E14 5HS  UNITED KINGDOM</p> <p>Tel: +44 (0) 20 7066 1000  Fax: +44 (0) 20 7066 9798  Email:  passport.notifications@fsa.gov.uk</p>	Yes	Yes

## ANNEX 4 – List of website addresses of public registers for credit institutions in various Member States

Member State	Website Address
Austria	<a href="http://www.fma.gv.at">www.fma.gv.at</a>
Belgium	<a href="http://www.cbfa.be">www.cbfa.be</a>
Bulgaria	<a href="http://www.bnbank.org">www.bnbank.org</a>
Cyprus	<a href="http://www.centralbank.gov.cy">www.centralbank.gov.cy</a>
Czech Republic	<a href="http://www.cnb.cz">www.cnb.cz</a>
Denmark	<a href="http://www.ftnet.dk">www.ftnet.dk</a>
Estonia	<a href="http://www.fi.ee">www.fi.ee</a>
Finland	<a href="http://www.fin-fsa.fi">www.fin-fsa.fi</a>
France	<a href="http://www.banque-france.fr/gb/supervi/agrement/agrement_list.htm">www.banque-france.fr/gb/supervi/agrement/agrement_list.htm</a>
Germany	<a href="http://www.bafin.de">www.bafin.de</a> <small><a href="http://www.bafin.de/nn_720486/EN/Service/Searchcompanies/searchcompanies_node.html?_nnn=true">http://www.bafin.de/nn_720486/EN/Service/Searchcompanies/searchcompanies_node.html?_nnn=true</a></small>
Greece	<a href="http://www.bankofgreece.gr">www.bankofgreece.gr</a>
Hungary	<a href="http://www.pszaf.hu">www.pszaf.hu</a>
Iceland	<a href="http://www.fme.is">www.fme.is</a>
Ireland	<a href="http://www.financialregulator.ie">www.financialregulator.ie</a>
Italy	<a href="http://www.bancaditalia.it">www.bancaditalia.it</a>
Latvia	<a href="http://www.fktk.lv">www.fktk.lv</a>
Liechtenstein	<a href="http://www.fma-li.li">www.fma-li.li</a>
Lithuania	<a href="http://www.lb.lt">www.lb.lt</a>
Luxembourg	<a href="http://www.cssf.lu">www.cssf.lu</a>
Malta	<a href="http://www.mfsa.com.mt">www.mfsa.com.mt</a>
Netherlands	<a href="http://www.dnb.nl">www.dnb.nl</a>
Norway	<a href="http://www.kredittilsynet.no">www.kredittilsynet.no</a>
Poland	<a href="http://www.knf.gov.pl">www.knf.gov.pl</a>
Portugal	<a href="http://www.bportugal.pt">www.bportugal.pt</a>
Romania	<a href="http://www.bnro.ro">www.bnro.ro</a>
Slovak Republic	<a href="http://www.nbs.sk">www.nbs.sk</a>
Slovenia	<a href="http://www.bsi.si">www.bsi.si</a>
Spain	<a href="http://www.bde.es">www.bde.es</a>
Sweden	<a href="http://www.fi.se">www.fi.se</a>

United Kingdom

[www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)

## ANNEX 5 – List of competent bodies for receipt of complaints and out-of-court settlements of complaints

Member State	Competent Body	Receipt of complaints	Out-of-court settlements
Austria	<p>Financial Market Authority            Department for consumer information and complaints management            Praterstrasse 23            A-1020 Vienna            AUSTRIA</p> <p>Tel: +43 124959 5108            Fax: +43 124959 5199            E-Mail: fma@fma.gv.at</p>	Yes	No
Belgium	<p>Service de médiation Banques -            Crédit - Placements            Ombudsman            Rue Belliard 15-17, boîte 8            1040 Brussels            Tel.: +32 2 545 77 70            Fax: +32 2 545 77 79            Email: Ombudsman@OmbFin.be</p>	Yes	Yes
Bulgaria	<p>1. Legal Services and Administration            Directorate            Banking Supervision Department            Bulgarian National Bank            1, Knyaz Alexander I Square            1000 Sofia            Tel: +359 (2) 9145 2103            Fax: +359 (2) 9145 2535            Email: Timnev.T@bnbank.org</p> <p>2. Payment Disputes Conciliation            Committee at the Commission for            Consumers Protection            4 A, Slaveykov Square            1000 Sofia            Email: info@kzp.bg            Tel: +359 2 933 05 00            www.kzp.bg</p>	Yes	No
Cyprus			
Czech Republic	Czech National Bank		

	<p>Na Příkopě 28 11503 Prague 1 CZECH REPUBLIC</p> <p>Tel: +420 22441 2004 Fax: +420 22441 2922 Email: info@cnb.cz</p> <p>Czech Financial Arbitrator Washingtonova 25 110 00 Praha 1 Tel.: +420 221 674 600 Fax: +420 221 674 666 E-mail: arbitr@finarbitr.cz</p>	Yes	No
		Yes (only specific cases)	Yes (only specific cases)
Denmark	<p>Finanstilsynet Aahusgade 110 2100 Copenhagen Denmark</p> <p>Tel: +45 3355 8282 Fax: +45 33558200 Email: Finanstilsynet@ftnet.dk</p> <p>Erhvervsankenaevnet@ftnet.dk / The Commercial Appeal Board Kampmannsgade 1 PO Box 2000 1780 Copenhagen Denmark Tel: +45 3330 7622 Fax: +45 3330 7600 Email: erhvervsankenaevn@eogs.dk</p>	Yes	No
		Yes	Yes
Estonia	<p>Finantsisnepektsioon Sakala 4 15030 Tallinn Tel: (+372 ) 668 0500 Fax: (+372) 668 0535 e-mail: info@fi.ee</p>	Yes	No
Finland	<p>Vakuutus- ja rahoitusneuvonta Porkkalankatu 1 00180 Helsinki Puhelin +358 9 6850 120 Faksi +359 09 6850 1220</p>	Yes	Yes
France	<p>Secrétariat du COMITE DE LA MEDIATION BANCAIRE BANQUE DE FRANCE</p>		

	<p>31, rue Croix-des-Petits-Champs CC 18-1173 75049 PARIS Cedex 01 ctemediation@banque-france.fr Please note that the duty of this Committee is to regulate the mechanism of banking mediation. It does not have any competence for intervening directly in the settlement of complaint.</p> <p>Banking mediation :</p> <p>Each credit institution appoints an ombudsman whose contact details are available on: <a href="http://www.banque-france.fr/fr/instit/services/protection_consommateur/mediation_bancaire.htm">www.banque-france.fr/fr/instit/services/protection_consommateur/mediation_bancaire.htm</a> répertoire des adresses de saisine des médiateurs</p>	No	No
Germany	<p>Bundesanstalt für Finanzdienstleistungsaufsicht Referat Q 23 Graurheindorfer Str. 108 53117 Bonn Email: kontakt- bafin@noreply.bund.de</p> <p>Ombudsmann der privaten Banken Bundesverband deutscher Banken Postfach 04 03 07 10062 Berlin <a href="http://www.bankenombudsmann.de">http://www.bankenombudsmann.de</a></p> <p>Ombudsmann der öffentlichen Banken Bundesverband Öffentlicher Banken Deutschlands Postfach 11 02 72 10832 Berlin <a href="http://www.voeb.de">http://www.voeb.de</a></p> <p>Deutscher Sparkassen- und Giroverband Charlottenstraße 47 10117 Berlin <a href="http://www.dsgv.de">http://www.dsgv.de</a></p> <p>Ombudsmann der genossenschaftlichen Bankengruppe Bundesverband der Deutschen Volks-</p>	Yes	Yes



	<p>und Raiffeisenbanken Postfach 30 92 63 10760 Berlin <a href="http://www.bvr.de">http://www.bvr.de</a></p> <p>Schlichtungsstelle der Deutschen Bundesbank Deutsche Bundesbank Postfach 11 12 32 60047 Frankfurt am Main <a href="http://www.bundesbank.de">http://www.bundesbank.de</a></p>		
Greece	<p>Hellenic Ombudsman for Banking-Investment Services Massalias 1, 106 80 Athens</p> <p>Tel: +30 210 337 6700 Fax: +30 210 3238821 Email: <a href="mailto:contact@bank-invest.omb.gr">contact@bank-invest.omb.gr</a> P.O. Box 3391, GR-102 10, Athens Greece</p>	Yes	Yes
Hungary	<p>Hungarian Financial Supervisory Authority H-1013 Budapest Krisztina krt. 39. Tel: 489-06-40-203-776 E-mail: <a href="mailto:ugyfelszolgalat@pszaf.hu">ugyfelszolgalat@pszaf.hu</a></p>	Yes	No
Iceland	<p>Fjarmalaeftirlitið Suðurlandsbraut 32 108 Reykjavík Iceland Tel: +354 525 2700 Fax: +354 525 2727 Email: <a href="mailto:linda@fme.is">linda@fme.is</a></p> <p>Úrskurðarnefnd um viðskipti við fjármálafyrirtæki Suðurlandsbraut 32 108 Reykjavík Iceland Tel: +354 525 2700 Fax: +354 525 2727 <a href="mailto:urskfjarm@fme.is">urskfjarm@fme.is</a></p>	Yes  Yes	No  Yes
Ireland	<p>Financial Services Ombudsman 3rd Floor, Lincoln House, Lincoln Place, Dublin 2</p>	Yes	Yes

	Local: 1890 88 20 90 Tel: +353 1 6620899 Fax: +353 1 6620890		
Italy	Ombudsman Bancario Via IV Novembre 114 00186 Roma ITALY  Tel: +39 06 6767236 Fax: +39 06 6767400 Email: pm@abi.it	Yes	Yes
Latvia	Latvia Ombudsman of the Association of Commercial Banks Perses street 9/11 Riga, Latvia  Phone: +371 67284528, Fax: +371 67828170 Email: office@bankasoc.lv	Yes	Yes
Liechtenstein	Bank Ombudsman of Liechtenstein Mitteldorf 1 PO Box 343 9490 Vaduz Principality of Liechtenstein Phone: +423 238 10 30 Fax: +423 238 10 31 e-mail: info@bankenombudsmann.li	Yes	Yes
Lithuania			
Luxembourg	Commission de Surveillance du Secteur Financier 110 route d'Arlon L-2991 Luxembourg Tel: +352 26 251-1 Fax: +352 26 251-601 Email: sg@cssf.lu	Yes	Yes
Malta	Consumer Complaints Manager Malta Financial Services Authority, Notabile Road, Attard, BKR 3000 Malta. Tel. No: 0035621441155 Email: consumerinfo@mfsa.com.mt web-site: <a href="http://www.mfsa.com.mt/consumer">http://www.mfsa.com.mt/consumer</a>	Yes	Yes

Netherlands	Klachteninstituut Financiële Dienstverlening Kifid Postbus 93257 2509 AG Den Haag Tel: +31 70-333 8 999	Yes	Yes
Norway	Bankklagenemnda - The Complaints Board for Consumers in banking, finance and mutual fund matters Universitetsgt 8, P.O. Box 6855 St. Olavs Plass, N-0130 OSLO Norway Telephone: +47 22 20 30 14 Fax: +47 22 20 31 90 www.bankklagenemnda.no	Yes	Yes
Poland	1) Polish Financial Supervision Authority, Plac Powstańców Warszawy 1, 00-950 Warsaw, Poland  - Arbitration Court; ph: (+48 22) 26 24 054; email: sad.polubowny@knf.gov.pl  - Consumer Protection Department; ph: (+48 22) 262-40-54 ;fax: (+48 22) 262-40-74 ; email: dok@knf.gov.pl  2) Office of Competition and Consumer Protection; Pl. Powstańców Warszawy 1, 00-950, Warsaw, Poland, ph.: (+48 22) 826 34 14, (+48 22) 556 02 30 fax: (+48 22) 826 61 25, e-mail: sp@uokik.gov.pl, ddk@uokik.gov.pl)  3) Banking Ombudsman at the Polish Bank Association: Bankowy Arbitraż Konsumentcki, ul.Kruczkowskiego 8 00-380 Warszawa telefon (+48 22) 48 68 400	Yes  Yes  No	Yes   Yes
Portugal	Banco de Portugal (Banking Supervision Department) Rua Francisco Ribeiro, 2 1150-165 Lisbon PORTUGAL Tel: +351 21313 0000 Fax: +351 21353 2591	Yes	No

Romania	National Authority for Consumers' Protection 72 Bd. Aviatorilor Bucharest 1 Romania Tel: +40 21 312 12 75 Fax: +40 21 314 34 62 e-mail: office@anpc.ro	Yes	Yes
Slovak Republic	The National Bank of Slovakia Imricha Karvaša 1 813 25 Bratislava SLOVAK REPUBLIC  Tel: +421 2 5787 2860 Email: Peter_Balaz@nbs.sk	Yes	No
Slovenia	Settlement Council at the Bank Association of Slovenia in Out-of-Court Settlement of Disputes between Clients and the Bank The Bank Association of Slovenia Šubičeva ulica 2 1000 Ljubljana SLOVENIA Tel: + 386 1 24 29 700 Fax: + 386 1 24 29 713	Yes	Yes
Spain	Banco de España Servicio de Reclamaciones Alcalá, 48, 28014 Madrid Tel: 913 385 068 and 913 385 851 www.bde.es/servicio/reclama/reclamae.htm	Yes	No
Sweden	The Swedish National Board for Consumer Complaints (Allmänna reklamationsnämnden Box 174 S-101 23 Stockholm SWEDEN Tel: +46 (0)8 508 860 00 Email: arn@arn.se www.arn.se	Yes	Yes
	The Swedish Financial Supervisory Authority (Finansinspektionen) Box 7821 SE-103 97 Stockholm SWEDEN	Yes	No

	<p>Tel: +46 (0)8 787 80 00  Email:  finansinspektionen@finansinspektionen.se  www.fi.se</p> <p>The Swedish Consumer Agency  (Konsumentverket)  Box 48  SE-651 02 Karlstad  SWEDEN  Tel: +46 (0)771 42 33 00  Email:konsumentverket@konsumentverket.se  www.konsumentverket.se</p> <p>The Swedish Consumers 'Banking &amp; Finance Bureau (Konsumenternas Bank- och finansbyrå)  Box 242 23  SE-104 51 Stockholm  SWEDEN  Tel: + 46 (0)8 24 30 85  Fax: +46 (0)8 522 789 55  www.konsumentbankbyran.se</p>	Yes	No
	<p>The Swedish Consumers 'Banking &amp; Finance Bureau (Konsumenternas Bank- och finansbyrå)  Box 242 23  SE-104 51 Stockholm  SWEDEN  Tel: + 46 (0)8 24 30 85  Fax: +46 (0)8 522 789 55  www.konsumentbankbyran.se</p>	Yes	No
United Kingdom	<p>Financial Ombudsman Service  South Quay Plaza  183 Marsh Wall  London  E14 9SR  UNITED KINGDOM</p> <p>Tel: +44 (0)20 7964 1000  Email: complaint.info@financial-ombudsman.org.uk</p>	Yes	Yes

## ANNEX 6 – List of compensation schemes

Member State	Compensation Scheme
Austria	<p>Einlagensicherung der Banken &amp; Bankiers Gesellschaft m.b.H.  A-1013 Wien  Börsegasse 11  Tel: +43 (1) 533 98 03-0  Fax: +43 (1) 533 98 03-5  office@einlagensicherung.at</p> <p>HYPO-Haftungs Gesellschaft m.b.H  A-1040 Wien  Brucknerstraße 8  Tel: +43 (1) 505 87 32-0  Fax: +43 (1) 505 87 32-20  verband@hypoverband.at</p> <p>Österreichische Raiffeisen-Einlagensicherung regGenmbH  A-1030 Wien  Am Stadtpark 9  Tel: +43 (1) 71707-1884 01  Fax: +43 (1) 71707-2496  johannes.schuster@rzb.at</p> <p>Schultze-Delitzsch-Haftungsgenossenschaft reg.GenmbH  A-1013 Wien  Löwelstraße 14  Tel: +43 (1) 31328-28  Fax: +43 (1) 31328-58  kurt_grossauer@oegv.volksbank.at</p> <p>Sparkassen-Haftungs AG  A-1030 Wien  Grimmelshausengasse 1  Tel: +43(0)5 0100 - 28455  Fax: +43(0)5 0100 - 28536  hans.riefel@sv.sparkasse.at</p>
Belgium	<p>Protection fund for deposits and financial instruments  boulevard de Berlaimont 14  1000 Brussels  Email : protectionfund@nbb.be  Tel : 32.2.221.38.92  www.protectionfund.be</p>
Bulgaria	Bulgarian Deposit Insurance Fund (BDIF)

	<p>27, Vladaiska Street  1606 Sofia  Tel: +359 (2) 953 1217  Fax: +359 (2) 953 1318  Email: contact@dif.bg  www.dif.bg</p>
Cyprus	<p>Management Committee  Investor Compensation Fund for Clients of Banks  P.O. Box 25529,  1395 – Nicosia  Tel: 22 714100 Fax: 22 378049  Email: info@centralbank.gov.cy</p> <p>Management Committee,  Deposit Protection Scheme  P.O. Box 25529,  1395 Nicosia  Email: info@centralbank.gov.cy  Tel: 22 714100 Fax: 22 378049  Email: info@centralbank.gov.cy</p>
Czech Republic	<p>Fond pojištění vkladů (Deposit Insurance Fund)  Růžová 15  110 00 Prague 1  Fax: +420 225375309  www.fpv.cz</p>
Denmark	<p>Indskydergarantifonden / The Guarantee fund for Depositors and  Investors  PO Box 2082  1013 Copenhagen  Denmark</p> <p>Tel: +45 3314 6245  Fax: + 45 3314 9437  Email: gii@gii.dk</p>
Estonia	<p>Tagatisfond  Roosikrantsi 2  10119 Tallinn  Tel: (+372) 611 0730  Fax: (+372) 611 0732  www.tf.ee</p>
Finland	<p>The Deposit Guarantee Fund  c/o Federation of Finnish Financial Services  Bulevardi 28  FI-00120 Helsinki  Phone +358 20 793 4245, fax +358 20 793 4202</p>
France	<p>Fonds de garantie des dépôts</p>

	<p>4 rue Halévy  75009 PARIS  Tel : +33 1 58 18 38 08  Fax : +33 1 58 18 38 00  www.garantiedesdepots.fr</p>
Germany	<p>Entschädigungseinrichtung deutscher Banken GmbH  Burgstraße 28  10178 Berlin  Tel: +49 30 59 00 11 960  Telefax: +49 30 59 00 11 969  Email: info@edb-banken.de</p> <p>Entschädigungseinrichtung des Bundesverbandes Öffentlicher Banken Deutschlands GmbH  Lennéstr. 11  10785 Berlin  Telefon: +49 30 30 81 92-0  Telefax: +49 30 30 81 92-222  Email: einlagensicherung@voeb.de</p>
Greece	<p>Hellenic Deposit and Investment Guarantee Fund  Amerikis 6, 2<sup>nd</sup> floor, 10671 Athens  Tel: (+30)210 3639933, (+30) 2103635433  (+30) 2103638339, (+30) 2103637972  Fax: (+30)210 3635582  Email: info@hdgf.gr</p>
Hungary	<p>Országos Betétbiztosítási Alap/National Deposit Insurance Fund  1027 Budapest, Csalogany u. 9-11.  Tel: (00-36) 1-214-0661  Fax: (00-36) 1-214-0665  Email: info@oba.hu</p>
Iceland	<p>Depositors' and Investors' Guarantee Fund  Borgartun 26,  105 Reykjavik  Iceland  Tel: +354 540 1200  e-mail: tif@tif.is</p>
Ireland	<p>Central Bank &amp; Financial Services Authority of Ireland  PO Box 559  Dame Street  Dublin 2  Ireland</p> <p>Telephone: + 353 1 224 6000  Fax: + 353 1 671 6561  <a href="http://www.centralbank.ie/index.asp">http://www.centralbank.ie/index.asp</a></p>
Italy	F.I.T.D. - FONDO INTERBANCARIO DI TUTELA DEI DEPOSITI



	VIA DEL PLEBISCITO, 102 - ROMA – Tel. 06-699861 Fax 06-6798916 www.fitd.it
Latvia	Financial and Capital Market Commission 1 Kungu Street Riga LV 1050 LATVIA  Tel: +371 6777 4800 Fax: +371 6722 5755 Email: fktk@fktk.lv
Liechtenstein	Deposit Guarantee and Investor Protection Foundation c/o Liechtenstein Bankers Association Pflugstrasse 20 PO Box 254 9490 Vaduz Principality of Liechtenstein  Phone: + 423 230 13 23 Fax: + 423 230 13 24 Email: info@bankenverband.li
Lithuania	
Luxembourg	Association pour la Garantie des Dépôts Luxembourg (AGDL) B.P. 241 L-2012 Luxembourg Tel: +352 46 36 60-1 Fax: +352 46 09 21 E-mail: info@agdl.lu
Malta	Depositor Compensation Scheme c/o Malta Financial Services Authority Notabile Road, Attard, BKR 3000, Malta e-mail: info@compensationschemes.org.mt web-site: http://www.compensationschemes.org.mt
Netherlands	De Nederlandsche Bank NV Westeinde 1 PO Box 98 1000 AB Amsterdam NETHERLANDS  Tel: +31 0800 - 020 1068 Email: info@dnb.nl

Norway	Bankenes Sikringsfond - The Norwegian Bank' Guarantee Fund Universitetsgt 8, P.O.Box 6805 St Olavs Plass, N-0130 Oslo Norway Tel:+47 22 11 00 75 Fax:+47 22 11 07 69 E-mail: firmapost@sikringsfondet.no www.bankenessikringsfond.no
Poland	Bank Guarantee Fund Ks.Ignacego Jana Skorupki St.4 00-546 Warsaw Poland
Portugal	Fundo de Garantia de Depósitos Avenida da República, 57 - 8º 1050-189 LISBOA PORTUGAL Tel: +351 21 792 5735 Fax: +351 21 794 2001 Email: ajaguas@sgfpbp.pt
Romania	Deposit Guarantee Fund in the Banking System 3 Negru Vodă Str., corp A3, et.2, București 3, cod 030774 Tel: +40 213.205.120, +40 213.205.122 Fax: +40314.232.800 Email: office@fgdb.ro
Slovak Republic	
Slovenia	Bank of Slovenia Slovenska 35 S1-1505 Ljubljana SLOVENIA Tel: + 386 1 47 19 000 Fax: + 386 1 25 15 516
Spain	Fondos de Garantía de Depósitos C/ José Ortega y Gasset, 22 - 5ª planta. 28006 Madrid Tel: +34 91 431 66 45 - Fax: +34 91 575 57 28 Email: fogade@fgd.es www.fgd.es  Fondo de Garantía de Inversiones. Paseo de la Habana, 82, 1º Dcha. 28036 Madrid. Telephone: + 34 91 443 06 50. www.fogain.com/apartado/4
Sweden	The Swedish National Dept Office (Riksgälden) Deposit guarantee and Investor Compensation SE-103 74 Stockholm

	<p>SWEDEN Tel: + 46 (0)8 613 52 00 Email: ig@riksgalden.se www.rgk.se www.insattningsgarantin.se</p>
United Kingdom	<p>Financial Services Compensation Scheme 7th floor, Lloyds Chambers Portsoken Street London E1 8BN UNITED KINGDOM</p> <p>Tel: +44 (0)20 7892 7300 Email: enquiries@fscs.org.uk www.fscs.org.uk</p>

## **ANNEX 7 – Joinder agreement**

The undersigned Competent Authority, designated to carry out duties under Directive 2006/48/EC, having given notice of its intent to participate in this Guideline and having received the consent of all parties thereto, hereby agrees to be bound by the terms of the Guideline as now in effect and as may be amended from time to time.

This Declaration of Joinder shall be effective as of the date first written below.

Date:

Joining Authority:

Signature:

Name:

Contact person: