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Member States	Competent Authorities
 Belgium	<u>Autoriteit voor Financiële Diensten en Markten /</u> <u>Autorité des services et marchés financiers (FSMA)</u>
 Bulgaria	<u>Комисия за защита на потребителите (Bulgarian Consumer Protection Commission)</u>
 Czech Republic	<u>Česká národní banka (CNB)</u>
 Denmark	<u>Finanstilsynet</u>
 Germany	<u>Bundesanstalt für Finanzdienstleistungsaufsicht</u> <u>(BaFIN)</u>
 Estonia	<u>Finantsinspeksioon (FSA)</u>
 Ireland	<u>Central Bank of Ireland</u>
 Greece	<u>Επιτροπή Κεφαλαιαγοράς (HCMC)</u>
 Spain	<u>Comisión Nacional del Mercado de Valores (CNMV)</u>
 France	<u>Autorité des Marchés Financiers (AMF)</u>
	<u>Autorité de Contrôle Prudentiel</u>
	<u>Ministre de l'Economie</u>
 Croatia	<u>Hrvatska Narodna Banka (CNB)</u>
	<u>Ministarstvo gospodarstva (Ministry of Economy)</u>
 Italy	<u>Commissione Nazionale per le</u> <u>Società e la Borsa (CONSOB)</u>

 Cyprus	<u>Υπουργείου Ενέργειας, Εμπορίου, Βιομηχανίας και Τουρισμού (Ministry of Energy, Commerce, Industry & Tourism)</u>
 Latvia	<u>Patērētāju tiesību aizsardzības centru (Consumer Rights Protection Office of Latvia)</u>
Member States	Competent Authorities
 Lithuania	<u>Valstybinė vartotojų teisių apsaugos tarnyba (State Consumer Rights Protection Authority)</u>
 Luxembourg	<u>Commission de Surveillance du Secteur Financier (CSSF)</u>
 Hungary	<u>Magyar Nemzeti Bank (MNB)</u>
 Malta	<u>Awtorita' għas-Servizzi Finanziari ta' Malta (MFSA)</u>
 Netherlands	<u>Autoriteit Financiële Markten</u>
 Austria	No competent authority. Civil courts are responsible for application.
 Poland	<u>Komisja Nadzoru Finansowego (KNF)</u>
	<u>Urząd Ochrony Konkurencji i Konsumentów</u>
 Portugal	<u>Comissão do Mercado de Valores Mobiliários (CMVM)</u>
 Romania	<u>Autoritatea de Supraveghere Financiara (ASF)</u>
 Slovenia	<u>Tržni inšpektorat</u>
 Slovakia	<u>Národná Banka Slovenska (NBS)</u>
 Finland	<u>Finanssivalvonta (FIN-FSA)</u>
	<u>Kilpailu- ja kuluttajavirasto (The Finnish Competition and Consumer Authority (FCCA))</u>
	<u>Kuluttaja-asiamies (The Consumer Ombudsman)</u>
 Sweden	<u>Konsumentverket (The Swedish Consumer Agency)</u>

EEA Countries	Competent Authorities
 Iceland	<u>Central Bank of Iceland</u>
 Liechtenstein	<u>No designated authority.</u>
 Norway	<u>Forbrukerombudet</u>