

Joint Guidelines Compliance Table

JC/GL/2014/43 Appendix 1

Updated on 17 March 2021

Joint Guidelines on complaints-handling for the securities (ESMA) and banking (EBA) sectors

The following competent authorities* comply or intend to comply with ESAs' Joint Guidelines on complaints-handling for the securities (ESMA) and banking (EBA) sectors:

| | Competent authority | Relevant ESA/ESAs | Complies or intends to comply | Comments | |
|----------------------|---------------------|---|-------------------------------|----------|---|
| Member States | | | | | |
| BE | Belgium | Financial Services and Markets Authority | ESMA | Yes | After coordination between the National Bank of Belgium and the Financial Services and Markets Authority, it was agreed that the FSMA will implement these guidelines for all regulated undertakings of the banking, securities and insurance sector, except for payment institutions and e-money institutions. |
| BG | Bulgaria | Българска народна банка (Bulgarian National Bank) | EBA | Yes | |
| | | Комисията за финансов надзор (Financial Supervision Commission) | ESMA | Yes | |
| CZ | Czech Republic | Česká Národní Banka (Czech National Bank) | ESMA/EBA | Yes | |

| | | Competent authority | Relevant ESA/ESAs | Complies or intends to comply | Comments |
|----|---------|--|-------------------|-------------------------------|----------|
| DK | Denmark | Finanstilsynet (Danish Financial Supervisory Authority) | ESMA/EBA | Yes | |
| DE | Germany | Bundesanstalt für Finanzdienstleistungsaufsicht (Federal Financial Supervisory Authority) | ESMA/EBA | Yes | |
| EE | Estonia | Finantsinspektsioon (Financial Supervision Authority) | ESMA/EBA | Yes | |
| IE | Ireland | Central Bank of Ireland | ESMA/EBA | Yes | |
| EL | Greece | Τράπεζα της Ελλάδος (Bank of Greece) | EBA | Yes | |
| | | Ελληνική Επιτροπή Κεφαλαιαγοράς (Hellenic Capital Market Commission) | ESMA | Yes | |
| HR | Croatia | National Bank of Croatia | ESMA/EBA | Yes | |
| ES | Spain | Banco de España (Bank of Spain) | EBA | Yes | |
| | | Comisión Nacional del Mercado de Valores | ESMA | Yes | |
| FR | France | Autorité de Contrôle Prudentiel et de Résolution (Prudential Supervisory & Resolution Authority) | EBA | Yes | |

| | | Competent authority | Relevant ESA/ESAs | Complies or intends to comply | Comments |
|----|-------------|--|-------------------|-------------------------------|--------------------------|
| | | Autorité des Marchés Financiers | ESMA | Yes | |
| IT | Italy | Banca d'Italia (Bank of Italy) | EBA | Yes | |
| | | Commissione Nazionale per le Società e la Borsa | ESMA | Yes | |
| CY | Cyprus | Κεντρική Τράπεζα της Κύπρου (Central Bank of Cyprus) | EBA | Yes | |
| | | Επιτροπή Κεφαλαιαγοράς Κύπρου (Cyprus Securities and Exchange Commission) | ESMA | Yes | |
| LV | Latvia | Finanšu un Kapitāla tirgus Komisija (Financial and Capital Market Commission) | ESMA/EBA | Yes | |
| LT | Lithuania | Lietuvos Bankas (Bank of Lithuania) | ESMA/EBA | Yes | |
| LU | Luxembourg | Commission de Surveillance du Secteur Financier (Commission for the Supervision of Financial Sector) | ESMA/EBA | Yes | |
| HU | Hungary | Magyar Nemzeti Bank (National Bank of Hungary) | ESMA/EBA | Yes | |
| MT | Malta | Malta Financial Services Authority | ESMA/EBA | Yes | |
| NL | Netherlands | Autoriteit Financiële Markten | ESMA/EBA | No | Partial – noted on form. |

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|----|----------|---|-------------------|-------------------------------|--|
| | | (Authority for the Financial Markets) | | | At this moment we do not comply with Guideline 4. We do look at complaints for signalling risks. However we do not do this on a structural basis. We will look into this and check whether there's a need to incorporate this on a structural basis. |
| AT | Austria | Finanzmarktaufsicht (Financial Market Authority) | ESMA/EBA | Yes | |
| PL | Poland | Komisja Nadzoru Finansowego (Polish Financial Supervision Authority) | ESMA/EBA | Yes | |
| PT | Portugal | Banco de Portugal (Bank of Portugal) | EBA | Yes | |
| | | Comissão do Mercado de Valores Mobiliários | ESMA | Yes | |
| RO | Romania | Banca Națională a României (National Bank of Romania) | EBA | Yes | |
| | | Autoritatea de Supraveghere Financiară (Romanian Financial Supervisory Authority) | ESMA | Yes | |
| SI | Slovenia | Banka Slovenije (Bank of Slovenia) | EBA | Yes | |
| | | Agencija za trg vrednostnih papirjev (Securities Market Agency) | ESMA | Yes | |

| | | Competent authority | Relevant ESA/ESAs | Complies or intends to comply | Comments |
|--------------------------|---------------|--|-------------------|-------------------------------|----------|
| SK | Slovakia | Národná Banka Slovenska (National Bank of Slovakia) | ESMA/EBA | Yes | |
| FI | Finland | Finanssivalvonta (Finnish Financial Supervisory Authority) | ESMA/EBA | Yes | |
| SE | Sweden | Finansinspektionen (Swedish Financial Supervisory Authority) | ESMA/EBA | Yes | |
| EEA – EFTA States | | | | | |
| IS | Iceland | Seðlabanki (The Central Bank of Iceland) | EBA | Yes | |
| LI | Liechtenstein | Finanzmarktaufsicht - FMA (Financial Market Authority) | ESMA/EBA | Yes | |
| NO | Norway | Finanstilsynet (Norwegian Financial Supervisory Authority) | ESMA/EBA | Yes | |

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|----|------------------|---|----------|-------------|--|
| UK | United Kingdom** | Financial Conduct Authority (FCA) | ESMA/EBA | Yes | |
| GI | Gibraltar** | Financial Services Commission (Gibraltar) | ESMA/EBA | No response | No notification of compliance was received by the ESAs within the two-month time limit |

*The EEA States other than the Member States of the European Union are not currently required to notify their compliance with the ESAs' Joint Guidelines. This table is based on information provided from those EEA States on a voluntary basis.



** The United Kingdom formally left the EU on 31 January 2020, following which the withdrawal agreement entered into force. The withdrawal agreement marked the start of a transition period which lasted until 31 December 2020, whereby the UK was no longer an EU Member State but EU law continued to apply to it. The compliance status recorded in this table for the competent authorities of the United Kingdom and the European territories for whose external relations it is responsible under Article 355(3) TFEU (Gibraltar) therefore reflects their compliance status as at 31 December 2020 and is retained for the purpose of historical information. Please note that, from 1 January 2021, EU law no longer applies to those competent authorities.

Notes

Article 16(3) of the ESAs' 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 ESAs endeavour to ensure the accuracy of this document, however, the information is provided by the competent authorities and, as such, the ESAs 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 ESAs' (website www.eba.europa.eu; www.esma.europa.eu)