

**Annex II - Structure and Competences of national competent authorities in the field of Consumer Protection  
(EIOPA-BoS -12/074)**

MS	Organisation	Fully sectoral integrated (IU/IM/IORP)	Partially integrated	Uni-sectoral (in the framework of the survey)	Fully competent (market conduct, information requirements, advertising and General Good provisions)	CAT 1: no separate unit; no exclusive competence	CAT 2: several units without exclusive consumer protection-related competence, except for 1 or more special unit(s)	CAT 3: several units, each with a different exclusive competence	CAT 4: 1 separate unit with multiple competences
AT	Finanzmarktaufsichtsbehörde		IU/IORP/IM (competent for banks acting as		x		CAT 2		
BE	Financial Services and Markets Authority	x (Twin Peaks model)					CAT 2		
BG	Financial Supervision Commission	x			x			CAT 3	
CY	Ministry of Finance Insurance Companies Control Service								
CZ	Czech National Bank - Insurance Regulation and Supervision Department	x						CAT 3	
DE	Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)		IU/IORP		x (fully competent as defined in the survey)		CAT 2		
	Bundesministerium fuer Wirtschaft und Industry (BMWi)			IM		CAT 1			
DK	Finanstilsynet (Financial Supervisory Authority)	x			x				CAT 4
EE	Financial Supervision Authority	x				CAT 1			
EL	Bank of Greece		IU/IM			CAT 1			
ES	Ministerio de Economía y Competitividad - Direccion General de Seguros y Fondos de Pensiones	x			x		CAT 2		
FI	Finanssivalvonta/ Insurance Supervisory Authority	x			x				CAT 4
FR	Autorité de Contrôle Prudentiel	x							CAT 4
HU	Hungarian Financial Supervisory Authority	x			x			CAT 3	
IE	Central Bank of Ireland		IU/IM		x			CAT 3	
	The Pensions Board (PB)			IORP					
IS	Financial Supervisory Authority /Fjármálaeftirlitid	x				CAT 1			
IT	ISVAP		IU/IM		x				CAT 4
	COVIP			IORP		CAT 1			
LI	Financial Market Authority	x			x	CAT 1			
LT	Central Bank of the Republic of Lithuania	x			x			CAT 3	
LU	Commissariat aux Assurances (Commassu)	x					CAT 2		
	Commission de Surveillance du Secteur Financier (CSSF)			IORP		CAT 1			
LV	Financial and Capital Market Commission	x				CAT 1			
MT	Malta Financial Services Authority	x			x				CAT 4
NL	De Nederlandsche Bank (DNB)		IU/IORP			CAT 1			
	Netherlands Authority for the Financial Markets (AFM)			(IM)		CAT 1			
NO	Kredittilsynet Finanstilsynet / The Financial Supervisory Authority of Norway	x				CAT 1			
PL	Financial Supervisory Commission	x			x			CAT 3	
PT	Instituto de Seguros de Portugal	x			x		CAT 2		
RO	Insurance Supervisory Commission (CSA)		IU/IM		x				CAT 4
	Romanian Private Pension System Supervision Commission (RSCPPS)			IORP	x	CAT 1			
SE	Financial Supervisory Authority	x					CAT 2		
SI	Insurance Supervision Agency	x				CAT 1			
SK	National Bank of Slovakia	x					CAT 2		
UK	Financial Services Authority (FSA)		IU/IM		x		CAT 2		
	The Pensions Regulator (TPR)			IORP		CAT 1			