

Directive 2014/92/EU of the European Parliament and of the Council of 23 July 2014 on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features (Text with EEA relevance)

CHAPTER I

SUBJECT MATTER, SCOPE AND DEFINITIONS

- Article 1 Subject matter and scope
- Article 2 Definitions

CHAPTER II

COMPARABILITY OF FEES CONNECTED WITH PAYMENT ACCOUNTS

- Article 3 List of the most representative services linked to a payment account and subject to a fee at national level and standardised terminology
- Article 4 Fee information document and glossary
- Article 5 Statement of fees
- Article 6 Information for consumers
- Article 7 Comparison websites
- Article 8 Payment accounts packaged with another product or service

CHAPTER III

SWITCHING

- Article 9 Provision of the switching service
- Article 10 The switching service
- Article 11 Facilitation of cross-border account-opening for consumers
- Article 12 Fees connected with the switching service
- Article 13 Financial loss for consumers
- Article 14 Information about the switching service

CHAPTER IV

ACCESS TO PAYMENT ACCOUNTS

- Article 15 Non-discrimination
- Article 16 Right of access to a payment account with basic features
- Article 17 Characteristics of a payment account with basic features
- Article 18 Associated fees
- Article 19 Framework contracts and termination
- Article 20 General information on payment accounts with basic features

CHAPTER V

COMPETENT AUTHORITIES AND ALTERNATIVE DISPUTE RESOLUTION

Article 21	Competent authorities
Article 22	Obligation to cooperate
Article 23	Settlement of disagreements between competent authorities of different Member States
Article 24	Alternative dispute resolution
Article 25	Mechanism in the event of refusal of a payment account for which a fee is charged

CHAPTER VI

SANCTIONS

Article 26	Sanctions
------------	-----------

CHAPTER VII

FINAL PROVISIONS

Article 27	Evaluation
Article 28	Review
Article 29	Transposition
Article 30	Entry into force
Article 31	Addressees Signature

Status: EU Directives are being published on this site to aid cross referencing from UK legislation. After IP completion day (31 December 2020 11pm) no further amendments will be applied to this version.

- (1) [OJ C 51, 22.2.2014, p. 3.](#)
- (2) [OJ C 341, 21.11.2013, p. 40.](#)
- (3) Position of the European Parliament of 15 April 2014 (not yet published in the Official Journal) and decision of the Council of 23 July 2014.
- (4) Directive 2007/64/EC of the European Parliament and of the Council of 13 November 2007 on payment services in the internal market amending Directives 97/7/EC, 2002/65/EC, 2005/60/EC and 2006/48/EC and repealing Directive 97/5/EC ([OJ L 319, 5.12.2007, p. 1.](#))
- (5) Commission Recommendation 2011/442/EU of 18 July 2011 on access to a basic payment account ([OJ L 190, 21.7.2011, p. 87.](#))
- (6) Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits in euro and amending Regulation (EC) No 924/2009 ([OJ L 94, 30.3.2012, p. 22.](#))
- (7) Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC ([OJ L 331, 15.12.2010, p. 12.](#))
- (8) Directive 2008/48/EC of the European Parliament and the Council of 23 April 2008 on credit agreements for consumers and repealing Council Directive 87/102/EEC ([OJ L 133, 22.5.2008, p. 66.](#))
- (9) Directive 2005/60/EC of the European Parliament and of the Council of 26 October 2005 on the prevention of the use of the financial system for the purpose of money laundering and terrorist financing ([OJ L 309, 25.11.2005, p. 15.](#))
- (10) Council Regulation (EEC) No 1408/71 of 14 June 1971 on the application of social security schemes to employed persons and their families moving within the Community ([OJ L 149, 5.7.1971, p. 2.](#))
- (11) Council Directive 2003/109/EC of 25 November 2003 concerning the status of third-country nationals who are long-term residents ([OJ L 16, 23.1.2004, p. 44.](#))
- (12) Council Regulation (EC) No 859/2003 of 14 May 2003 extending the provisions of Regulation (EEC) No 1408/71 and Regulation (EEC) No 574/72 to nationals of third countries who are not already covered by those provisions solely on the ground of their nationality ([OJ L 124, 20.5.2003, p. 1.](#))
- (13) Directive 2004/38/EC of the European Parliament and of the Council of 29 April 2004 on the right of citizens of the Union and their family members to move and reside freely within the territory of the Member States amending Regulation (EEC) No 1612/68 and repealing Directives 64/221/EEC, 68/360/EEC, 72/194/EEC, 73/148/EEC, 75/34/EEC, 75/35/EEC, 90/364/EEC, 90/365/EEC and 93/96/EEC ([OJ L 158, 30.4.2004, p. 77.](#))
- (14) Directive 2013/11/EU of the European Parliament and of the Council of 21 May 2013 on alternative dispute resolution for consumer disputes and amending Regulation (EC) No 2006/2004 and Directive 2009/22/EC (Directive on consumer ADR) ([OJ L 165, 18.6.2013, p. 63.](#))
- (15) Directive 95/46/EC of the European Parliament and of the Council of 24 October 1995 on the protection of individuals with regard to the processing of personal data and on the free movement of such data ([OJ L 281, 23.11.1995, p. 31.](#))
- (16) [OJ C 369, 17.12.2011, p. 14.](#)