

**NATIONAL FACTS RELATED TO THE SEPA MIGRATION END-DATE REGULATION:
The Republic of Croatia**

National SEPA website: www.sepa.hr

End dates non-euro area Member States

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| Article 16.2 | Reachability of PSPs in non-euro area Member States for euro credit transfers earlier than 31 Oct. 2016? | <i>Not yet decided</i> |
| Article 16.2 | Reachability of PSPs in non-euro area Member States for euro direct debits earlier than 31 Oct. 2016? | <i>Not yet decided</i> |
| Article 16.8 | End date for credit transfers for non-euro area Member States earlier than 31 Oct. 2016? | <i>Not yet decided</i> |
| Article 16.8 | End date for direct debits for non-euro area Member States earlier than 31 Oct. 2016? | <i>Not yet decided</i> |

Compliance and out-of-court redress procedures

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| Article 10.1 | Competent national authority for ensuring compliance with Regulation No 260/2012 | <i>The Croatian National Bank (www.hnb.hr) is the competent authority for ensuring compliance with Regulation No 260/2012, but for application of article 9 the competent authority is the Financial Inspectorate of the Republic of Croatia (www.mfin.hr)</i> |
| Article 11.1 | Penalties for infringements of Regulation No 260/2012 | <i>Prescribed by articles 7-11 of the Act on the Implementation of EU Regulations Governing Payment Systems (Official Gazette "Narodne novine", no. 54/2013) http://www.hnb.hr/propisi/zakoni-htm-pdf/e-zakon-o-platnom-prometu-EU-54-2013.pdf</i> |
| Article 12.1 | National body/ies for out-of-court and redress procedures | <i>The European Commission was notified of national penalty provisions in July 2013 Article 4, 5 and 6 of the Act on the Implementation of EU Regulations Governing Payment Systems: - Complaints to the payment service provider - applicable to all payment service users, - Complaints to the Croatian national bank - applicable to all payment service users, - Conciliation procedure at the Conciliation Centre of the Croatian Chamber of Economy http://www2.hgk.hr/en/about_cce.asp?izbor=cc applicable for disputes between payment service users who are consumers and their payment service providers</i> |
| Article 12.3 | Out-of-court and redress procedures only applicable to consumers? | <i>Yes, only applicable to consumers</i> |
| | Out-of-court and redress procedures only applicable to consumers and micro-enterprises? | <i>No</i> |

The articles above refer to Regulation 260/2012 ("SEPA migration end-date regulation"). More on www.sepa.eu > Countries