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32007L0064.A09-A19

DECISION OF THE EEA JOINT COMMITTEE
No 114/2008

of 7 November 2008

amending Annex IX (Financial services) and Annex XIX (Consumer protection)
to the EEA Agreement

THE EEA JOINT COMMITTEE,

Having regard to the Agreement on the European Economic Area, as amended by the Protocol adjusting the Agreement on the European Economic Area, hereinafter referred to as ‘the Agreement’, and in particular Article 98 thereof,

Whereas:

- (1) Annex IX to the Agreement was amended by Decision of the EEA Joint Committee No 81/2008 of 4 July 2008¹.
- (2) Annex XIX to the Agreement was amended by Decision of the EEA Joint Committee No 88/2008 of 4 July 2008².
- (3) 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/EC³ is to be incorporated into the Agreement.
- (4) Directive 2007/64/EC repeals, with effect from 1 November 2009, Directive 97/5/EC⁴, which is incorporated into the Agreement and which is consequently to be repealed under the Agreement with effect from 1 November 2009,

HAS DECIDED AS FOLLOWS:

Article 1

Annex IX to the Agreement shall be amended as follows:

1. The following point shall be inserted after point 16d (Commission Decision 2004/10/EC) of Annex IX to the Agreement:

¹ OJ L 280, 23.10.2008, p. 12.

² OJ L 280, 23.10.2008, p. 25.

³ OJ L 319, 5.12.2007, p. 1.

⁴ OJ L 43, 14.2.1997, p. 25.

- ‘16e. **32007 L 0064**: 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), as corrected by OJ L 187, 18.7.2009, p. 5.’
2. The following shall be added in point 23b (Directive 2005/60/EC of the European Parliament and of the Council):
- ‘, as amended by:
- **32007 L 0064**: Directive 2007/64/EC of the European Parliament and of the Council of 13 November 2007 (OJ L 319, 5.12.2007, p. 1).’
3. The following indent shall be added in points 14 (Directive 2006/48/EC of the European Parliament and of the Council) and 31e (Directive 2002/65/EC of the European Parliament and of the Council):
- ‘- **32007 L 0064**: Directive 2007/64/EC of the European Parliament and of the Council of 13 November 2007 (OJ L 319, 5.12.2007, p. 1).’
4. The text of point 16a (Directive 97/5/EC of the European Parliament and of the Council) shall be deleted with effect from 1 November 2009.

Article 2

Annex XIX to the Agreement shall be amended as follows:

1. The following indent shall be added in point 3a (Directive 97/7/EC of the European Parliament and of the Council):
- ‘- **32007 L 0064**: Directive 2007/64/EC of the European Parliament and of the Council of 13 November 2007 (OJ L 319, 5.12.2007, p. 1).’
2. The text of point 7c (Directive 97/5/EC of the European Parliament and of the Council) shall be deleted with effect from 1 November 2009.

Article 3

The texts of Directive 2007/64/EC in the Icelandic and Norwegian languages, to be published in the EEA Supplement to the *Official Journal of the European Union*, shall be authentic.

Article 4

This Decision shall enter into force on 8 November 2008, provided that all the notifications under Article 103(1) of the Agreement have been made to the EEA Joint Committee*.

Article 5

This Decision shall be published in the EEA Section of, and in the EEA Supplement to, the *Official Journal of the European Union*.

Done at Brussels, 7 November 2008.

*For the EEA Joint Committee
The President*

H. S. H. Prinz Nikolaus von Liechtenstein

*The Secretaries
to the EEA Joint Committee*

Bergdis Ellertsdóttir Matthias Brinkmann

* Constitutional requirements indicated.

**Joint Declaration by the Contracting Parties to Decision No 114/2008
incorporating Directive 2007/64/EC into the Agreement**

‘The Contracting Parties acknowledge the specific situation of Liechtenstein, in particular that Liechtenstein and Switzerland have concluded a Currency Treaty in 1980 by which Liechtenstein is included in the currency area of Switzerland. Payment transactions are hence being processed through Swiss Payment Systems. This general framework has to be taken into due account.’