



2024/185

1.2.2024

DECISION OF THE EEA JOINT COMMITTEE No 171/2021
of 11 June 2021
amending Annex IX (Financial services) to the EEA Agreement [2024/185]

THE EEA JOINT COMMITTEE,

Having regard to the Agreement on the European Economic Area ("the EEA Agreement"), and in particular Article 98 thereof,

Whereas:

- (1) 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 ⁽¹⁾ is to be incorporated into the EEA Agreement.
- (2) Commission Delegated Regulation (EU) 2018/32 of 28 September 2017 supplementing Directive 2014/92/EU of the European Parliament and of the Council with regard to regulatory technical standards for the Union standardised terminology for most representative services linked to a payment account ⁽²⁾ is to be incorporated into the EEA Agreement.
- (3) Commission Implementing Regulation (EU) 2018/33 of 28 September 2017 laying down implementing technical standards with regard to the standardised presentation format of the statement of fees and its common symbol according to Directive 2014/92/EU of the European Parliament and of the Council ⁽³⁾, as corrected by OJ L 221, 31.8.2018, p. 3, is to be incorporated into the EEA Agreement.
- (4) Commission Implementing Regulation (EU) 2018/34 of 28 September 2017 laying down implementing technical standards with regard to the standardised presentation format of the fee information document and its common symbol according to Directive 2014/92/EU of the European Parliament and of the Council ⁽⁴⁾, as corrected by OJ L 221, 31.8.2018, p. 3, is to be incorporated into the EEA Agreement.
- (5) Directive 2014/92/EU contains provisions regulating the rights of consumers legally resident in the Union, including persons seeking asylum. Immigration policy is not part of the EEA Agreement and the Agreement does not apply to third country nationals.
- (6) Annex IX to the EEA Agreement should therefore be amended accordingly,

HAS ADOPTED THIS DECISION:

Article 1

The following is inserted after point 16ee (Commission Delegated Regulation (EU) 2020/1423) of Annex IX to the EEA Agreement:

'16f. **32014 L 0092**: 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 (OJ L 257, 28.8.2014, p. 214).

The provisions of the Directive shall, for the purposes of this Agreement, be read with the following adaptations:

- (a) Notwithstanding the provisions of Protocol 1 to this Agreement, and unless otherwise provided for in this Agreement, the terms Member State(s) and competent authorities shall be understood to include, in addition to their meaning in the Directive, the EFTA States and their competent authorities, respectively.

⁽¹⁾ OJ L 257, 28.8.2014, p. 214.

⁽²⁾ OJ L 6, 11.1.2018, p. 3.

⁽³⁾ OJ L 6, 11.1.2018, p. 26.

⁽⁴⁾ OJ L 6, 11.1.2018, p. 37.

- (b) References to the powers of EBA under Article 19 of Regulation (EU) No 1093/2010 in the Directive shall be understood as referring, in the cases provided for in and in accordance with point 31g of this Annex, to the powers of the EFTA Surveillance Authority as regards the EFTA States.
- (c) References to Union law in Articles 2(2), 4(2), 5(3), 13(2) and 21(2) shall be understood as referring to the EEA Agreement.
- (d) In Article 3, as regards the EFTA States:
- (i) paragraph 3 shall not apply;
 - (ii) in paragraph 5, the words “the delegated act referred to in paragraph 4” shall read “Decision of the EEA Joint Committee No 171/2021 of 11 June 2021.”
- (e) In Article 15, as regards the EFTA States, the words “or by reason of any other ground as referred to in Article 21 of the Charter” shall not apply.
- (f) In Article 16(2), as regards the EFTA States, the words “the Treaties” shall read “the EEA Agreement”.
- (g) In Article 27(1), as regards the EFTA States, the words “18 September 2018” shall read “18 September 2022.”
- (h) In points (b) through (d) of Article 29(2), as regards the EFTA States, the words “entry into force of the delegated act referred to in Article 3(4)” shall read “date of entry into force of Decision of the EEA Joint Committee No 171/2021 of 11 June 2021”.
- 16fa. **32018 R 0032:** Commission Delegated Regulation (EU) 2018/32 of 28 September 2017 supplementing Directive 2014/92/EU of the European Parliament and of the Council with regard to regulatory technical standards for the Union standardised terminology for most representative services linked to a payment account (OJ L 6, 11.1.2018, p. 3).

The provisions of the Delegated Regulation shall, for the purposes of this Agreement, be read with the following adaptation:

The following shall be added in the Annex:

“ICELAND

Icelandic

Term	Definition
Rekstur reiknings	Reikningsveitandi rekur reikninginn til þess að viðskiptavinur geti haft af honum afnot.
Útveggun debetskorts	Reikningsveitandi útvegar greiðslukort sem tengist reikningi viðskiptavinar. Fjárhæð hvernar færslu sem gerð er með kortinu er tekin beint og að fullu af reikningi viðskiptavinar.
Útveggun kreditkorts	Reikningsveitandi útvegar greiðslukort sem tengist greiðslureikningi viðskiptavinar. Heildarfjárhæð færslu sem gerð er með kortinu á tilteknu samþykktu tímabili er dregin annaðhvort að fullu eða að hluta af greiðslureikningi viðskiptavinar á ákveðnum degi. Það ræðst af lánasamningi milli reikningsveitanda og viðskiptavinar hvort viðskiptavinurinn greiðir vexti fyrir lántökuna.
Yfirdráttur	Reikningsveitandi og viðskiptavinur koma sér saman um það fyrirfram að viðskiptavinur geti fengið lánað fé þegar engin innstæða er eftir inn á reikningnum. Í samkomulaginu er ákveðið hver hámarksfjárhæðin er sem hægt er að taka að láni og hvort gjöld og vextir verða innheimt af viðskiptavininum.
Millifærsla	Reikningsveitandi millifærir peninga samkvæmt fyrirmælum viðskiptavinar af reikningi viðskiptavinar inn á annan reikning.

Reglulegar millifærslur	Reikningsveitandi millifærir reglulega samkvæmt fyrirmælum viðskiptavinar fasta fjárupphæð af reikningi viðskiptavinar inn á annan reikning.
Beingreiðsla	Viðskiptavinur heimilar einhverjum öðrum (viðtakanda) að beina því til reikningsveitanda að millifæra fé af reikningi viðskiptavinar til viðtakandans. Reikningsveitandi millifærir þá fé til viðtakandans á þeim degi eða dögum sem viðskiptavinur og viðtakandi hafa sammælt um. Fjárhæðin getur verið breytileg.
Úttekt reiðufjár	Viðskiptavinur tekur reiðufé út af reikningi sínum.

LIECHTENSTEIN

German

Term	Definition
Kontoführung	Der Kontoanbieter führt das Konto, das durch den Kunden genutzt wird.
Bereitstellung einer Debitkarte	Der Kontoanbieter stellt eine Zahlungs-karte bereit, die mit dem Konto des Kunden verbunden ist. Der Betrag jeder Transaktion, welche durch die Verwendung der Karte ausgelöst wurde, wird direkt und in voller Höhe dem Konto des Kunden belastet.
Bereitstellung einer Kreditkarte	Der Kontoanbieter stellt eine Zahlungs-karte bereit, die mit dem Konto des Kunden verbunden ist. Der Gesamtbetrag der Transaktionen, welche durch die Verwendung der Karte innerhalb eines vereinbarten Zeitraums ausgelöst wurde, wird zu einem bestimmten Termin in voller Höhe oder teilweise dem Zahlungskonto des Kunden belastet. In einer Kreditvereinbarung zwischen dem Anbieter und dem Kunden wird festgelegt, ob dem Kunden für die Inanspruchnahme des Kredits Zinsen berechnet werden.
Eingeräumte Kreditlimite	Der Kontoanbieter und der Kunde vereinbaren im Voraus, dass der Kunde sein Konto belasten kann, auch wenn kein Guthaben mehr auf dem Konto ist. In der Vereinbarung wird festgelegt, in welcher Höhe maximal das Konto in diesem Fall noch belastet werden kann und ob dem Kunden Entgelte und Zinsen berechnet werden.
Überweisung	Der Kontoanbieter führt auf Anweisung des Kunden Geldüberweisungen von dem Konto des Kunden auf ein anderes Konto durch.
Dauerauftrag	Der Kontoanbieter überweist auf Anweisung des Kunden regelmässig einen festen Geldbetrag vom Konto des Kunden auf ein anderes Konto.
Lastschrift	Der Kunde ermächtigt eine andere Person (Empfänger) den Kontoanbieter anzuweisen, Geld vom Konto des Kunden auf das Konto des Empfängers zu übertragen. Der Kontoanbieter überträgt dann zu einem oder mehreren von Kunde und Empfänger vereinbarten Termin(en) Geld von dem Konto des Kunden auf das Konto des Empfängers. Der Betrag kann unterschiedlich hoch sein.
Bargeldauszahlung	Der Kunde hebt Bargeld von seinem Konto ab.

NORWAY

Norwegian

Term	Definition
Forvaltning av konto	Kontotilbyderen sørger for driften av kontoen som kunden benytter.
Utstedelse av debetkort	Kontotilbyderen utsteder et betalingskort som er knyttet til kundens konto. For hver transaksjon som gjennomføres med kortet, trekkes det fulle beløpet direkte fra kundens konto.
Utstedelse av kredittkort	Kontotilbyderen utsteder et betalingskort som er knyttet til kundens betalingskonto. Det fulle beløpet for de transaksjonene som er gjennomført med kortet gjennom en avtalt periode, trekkes enten helt eller delvis fra kundens betalingskonto på en dato som er avtalt på forhånd. En kredittavtale mellom kontotilbyderen og kunden avgjør om kunden vil bli pålagt renter for denne kreditten.
Kredittmulighet	Kontotilbyderen og kunden inngår på forhånd en avtale om at kunden kan låne penger når det ikke er penger igjen på kontoen. Avtalen fastsetter et maksimumsbeløp som kan lånes, og om kunden vil bli pålagt gebyrer og renter.
Kontobetalinger	På kundens anmodning overfører kontotilbyderen penger fra kundens konto til en annen konto.
Faste betalingsoppdrag	På kundens anmodning overfører kontotilbyderen regelmessig et bestemt beløp fra kundens konto til en annen konto.
Direktebelastning	Kunden tillater at en annen (mottakeren) kan be kontotilbyderen om å overføre penger fra kundens konto til denne mottakeren. Kontotilbyderen overfører deretter penger til mottakeren på den datoen eller de datoene som kunden og mottakeren har avtalt. Beløpet kan variere.
Uttak av kontanter	Kunden tar ut penger fra sin konto.”

- 16fb. **32018 R 0033**: Commission Implementing Regulation (EU) 2018/33 of 28 September 2017 laying down implementing technical standards with regard to the standardised presentation format of the statement of fees and its common symbol according to Directive 2014/92/EU of the European Parliament and of the Council (OJ L 6, 11.1.2018, p. 26), as corrected by OJ L 221, 31.8.2018, p. 3.
- 16fc. **32018 R 0034**: Commission Implementing Regulation (EU) 2018/34 of 28 September 2017 laying down implementing technical standards with regard to the standardised presentation format of the fee information document and its common symbol according to Directive 2014/92/EU of the European Parliament and of the Council (OJ L 6, 11.1.2018, p. 37), as corrected by OJ L 221, 31.8.2018, p. 3.’

Article 2

The texts of Directive 2014/92/EU, Delegated Regulation (EU) 2018/32 and Implementing Regulations (EU) 2018/33, as corrected by OJ L 221, 31.8.2018, p. 3, and (EU) 2018/34, as corrected by OJ L 221, 31.8.2018, p. 3, 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 3

This Decision shall enter into force on 12 June 2021, provided that all the notifications under Article 103(1) of the EEA Agreement have been made *.

* Constitutional requirements indicated.

Article 4

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, 11 June 2021.

For the EEA Joint Committee
The President
Clara GANSLANDT
