Article 100: Complaints to competent authorities

Council first-reading position 8543/1/26 REV 1, 4 November 2026. Verified 19 November 2026. Final wording and numbering may change.

Application
The Council position provides for general application 21 months after eventual entry into force under Article 124. Final Official Journal text and calendar dates remain to be checked.

Provision
Article 100(1)-(3)

Requirement
Member States establish procedures allowing users and other interested parties, including consumer associations, to complain to competent authorities about alleged provider infringements. Where appropriate, authority replies explain available alternative dispute resolution, without prejudice to court proceedings. EBA develops guidelines covering complaint channels, requested information and disclosure of aggregate complaint analysis.

Responsible
Member States establish the procedures and competent authorities receive complaints. EBA issues procedural guidelines.

Timing
EBA guidelines are due by 21 months after eventual entry into force. Article 100 does not specify the provider’s internal complaint-response deadline; that is addressed in Article 104.

Conditions and exceptions
The authority-complaint route is distinct from internal resolution, ADR and court proceedings. A complaint does not itself establish an infringement or refund entitlement.

PSD2 comparison
PSD2 Articles 99, 100(6). The Council correlation is an article-level starting point, not equivalence of every duty.

Source: Council of the European Union, 8543/1/26 REV 1. Updated article card.

What it means for the fraud function

- Give customers clear routes for authority complaints alongside the relevant ADR information.

- Preserve decision reasons and evidence so supervisory inquiries can be answered consistently.

- Use aggregate complaint patterns to identify recurring control or communication failures.

Common misreadings

- A competent-authority complaint is not the same procedure as the bank’s Article 104 complaint handling.

- Article 100 does not itself impose a 15-business-day authority response rule.

Episodes: Coverage follows the curriculum. Links on the updated HTML card.