

From: [REDACTED]
To: [REDACTED]
Subject: SV: 2016/101/LEGCO First WP (extended) - Questionnaire on assigning powers to the NCB to assess competition and issue directions to lenders with regard to interest rates (LS/16/1114)
Date: 18 October 2016 15:43:00
Attachments: [image001.png](#)
[image002.png](#)
[image003.gif](#)

Dear Colleagues

Please see our answer to the questions below.

1. No, Danmarks Nationalbank has not been assigned with any tasks relating to the protection of competition.
2. No, Danmarks Nationalbank has not been assigned with any powers to regulate the interest rate charged by banks.
3. The Danish Competition and Consumer Authority has the overall competence on the assessment of competition. The Danish Competition and Consumer Authority has not been assigned with any tasks to regulate interest rates on loans or deposit rates offered by financial institutions. However, the authorities (e.g. the Danish Competition and Consumer Authority or the FSA) may intervene in case of restrictive agreements on interest rates or if the financial institutions does not comply with good practice in the area.

Kind regards

[REDACTED]
Lawyer, Legal
Corporate Services

[REDACTED]

Danmarks Nationalbank
Havnegade 5
DK-1093 København K
Denmark
www.nationalbanken.dk

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