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	<p>from a waiver pursuant to Article 26 thereof and legal persons benefiting from a waiver pursuant to Article 9 of Directive 2009/110/EC of the European Parliament and of the Council Directive 2009/110/EC of the European Parliament and of the Council of 16 September 2009 on the taking up, pursuit and prudential supervision of the business of electronic money institutions amending Directives 2005/60/EC and 2006/48/EC and repealing Directive 2000/46/EC (OJ L 267, 10.10.2009, p. 7)., providing transfer of funds services;</p> <p>intermediary payment service provider means a payment service provider that is not the payment service provider of the payer or of the payee and that receives and transmits a transfer of funds on behalf of the payment service provider of the payer or of the payee or of another intermediary payment service provider;</p> <p>payment account means a payment account as defined in point (14) of Article 4 of Directive 2007/64/EC;</p> <p>funds means funds as defined in point (15) of Article 4 of Directive 2007/64/EC;</p> <p>transfer of funds means any transaction at least partially carried out by electronic means on behalf of a payer through a payment service provider, with a view to making funds available to a payee through a payment service provider, irrespective of whether the payer and the payee are the same person and irrespective of whether the payment service provider of the payer and that of the payee are one and the same, including:</p> <div><div><div><div><div></div><div>a credit transfer as defined in point (1) of Article 2 of Regulation (EU) No 260/2012;</div></div><div><div></div><div>a direct debit as defined in point (2) of Article 2 of Regulation (EU) No 260/2012;</div></div><div><div></div><div>a money remittance as defined in point (13) of Article 4 of Directive 2007/64/EC, whether national or cross border;</div></div><div><div></div><div>a transfer carried out using a payment card, an electronic money instrument, or a mobile phone, or any other digital or IT prepaid or postpaid device with similar characteristics;</div></div></div></div><p>batch file transfer means a bundle of several individual transfers of funds put together for transmission;</p><p>unique transaction identifier means a combination of letters, numbers or symbols determined by the payment service provider, in accordance with the protocols of the payment and settlement systems or messaging systems used for the transfer of funds, which permits the traceability of the transaction back to the payer and the payee;</p><p>person-to-person transfer of funds means a transaction between natural persons acting, as consumers, for purposes other than trade, business or profession.</p></div>	Definitions	Article 3
SUBTITLE	SUBJECT MATTER, SCOPE AND DEFINITIONS		
TITLE	CHAPTER I		

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	ARTICLE			SUBTITLE	TITLE
	CONTENT	SUBTITLE	TITLE		
	<div><div><div><div></div><div>The payment service provider of the payer shall ensure that transfers of funds are accompanied by the following information on the payer:</div></div><div><div><div></div><div>the name of the payer;</div></div><div><div></div><div>the payer's payment account number; and</div></div><div><div></div><div>the payer's address, official personal document number, customer identification number or date and place of birth.</div></div></div></div><div><div></div><div>The payment service provider of the payer shall ensure that transfers of funds are accompanied by the following information on</div></div></div>				

the following information on the payee:

- the name of the payee; and
- the payee's payment account number.

By way of derogation from point (b) of paragraph 1 and point (b) of paragraph 2, in the case of a transfer not made from or to a payment account, the payment service provider of the payer shall ensure that the transfer of funds is accompanied by a unique transaction identifier rather than the payment account number(s).

Before transferring funds, the payment service provider of the payer shall verify the accuracy of the information referred to in paragraph 1 on the basis of documents, data or information obtained from a reliable and independent source.

Verification as referred to in paragraph 4 shall be deemed to have taken place where:

- a payer's identity has been verified in accordance with Article 13 of Directive (EU) 2015/849 and the information obtained pursuant to that verification has been stored in accordance with Article 40 of that Directive; or
- Article 14(5) of Directive (EU) 2015/849 applies to the payer.

Without prejudice to the derogations provided for in Articles 5 and 6, the payment service provider of the payer shall not execute any transfer of funds before ensuring full compliance with this Article.

By way of derogation from Article 4(1) and (2), where all payment service providers involved in the payment chain are established in the Union, transfers of funds shall be accompanied by at least the payment account number of both the payer and the payee or, where Article 4(3) applies, the unique transaction identifier, without prejudice to the information requirements laid down in Regulation (EU) No 260/2012, where applicable.

Notwithstanding paragraph 1, the payment service provider of the payer shall, within three working days of receiving a request for information from the payment service provider of the payee or from the

Information accompanying transfers of funds

Article 4

[illegible]

<p>the case of transfers of funds exceeding EUR 1000, whether those transfers are carried out in a single transaction or in several transactions which appear to be linked, before crediting the payee's payment account or making the funds available to the payee, the payment service provider of the payee shall verify the accuracy of the information on the payee referred to in paragraph 2 of this Article on the basis of documents, data or information obtained from a reliable and independent source, without prejudice to the requirements laid down in Articles 69 and 70 of Directive 2007/64/EC.</p> <p>In the case of transfers of funds not exceeding EUR 1000 that do not appear to be linked to other transfers of funds which, together with the transfer in question, exceed EUR 1000, the payment service provider of the payee need not verify the accuracy of the information on the payee, unless the payment service provider of the payee:</p> <ul style="list-style-type: none"> effects the pay-out of the funds in cash or in anonymous electronic money; or has reasonable grounds for suspecting money laundering or terrorist financing. <p>Verification as referred to in paragraphs 3 and 4 shall be deemed to have taken place where:</p> <ul style="list-style-type: none"> a payee's identity has been verified in accordance with Article 13 of Directive (EU) 2015/849 and the information obtained pursuant to that verification has been stored in accordance with Article 40 of that Directive; or Article 14(5) of Directive (EU) 2015/849 applies to the payee. 	<p>Detection of missing information on the payer or the payee</p>	<p>Article 7</p>	<p>Obligations on the payment service provider of the payee</p>	<p>SECTION 2</p>
<ul style="list-style-type: none"> The payment service provider of the payee shall implement effective risk-based procedures, including procedures based on the risk-sensitive basis referred to in Article 13 of Directive (EU) 2015/849, for determining whether to execute, reject or suspend a transfer of funds lacking the required complete payer and payee information and for taking the appropriate follow-up action. <p>Where the payment service provider of the payee becomes aware, when receiving transfers of funds, that the information referred to in Article 4(1) or (2), Article 5(1) or Article 6 is missing or incomplete or has</p>				

DOCUMENT SECTION

not been filled in using characters or inputs admissible in accordance with the conventions of the messaging or payment and settlement system as referred to in Article 7(1), the payment service provider of the payee shall reject the transfer or ask for the required information on the payer and the payee before or after crediting the payee's payment account or making the funds available to the payee, on a risk-sensitive basis.		Transfers of funds with missing or incomplete information on the payer or the payee	Article 8
<div>Where a payment service provider repeatedly fails to provide the required information on the payer or the payee, the payment service provider of the payee shall take steps, which may initially include the issuing of warnings and setting of deadlines, before either rejecting any future transfers of funds from that payment service provider, or restricting or terminating its business relationship with that payment service provider. The payment service provider of the payee shall report that failure, and the steps taken, to the competent authority responsible for monitoring compliance with anti-money laundering and counter terrorist financing provisions.</div>		Assessment and reporting	Article 9
CONTENT	SUBTITLE	TITLE	
<div>Intermediary payment service providers shall ensure that all the information received on the payer and the payee that accompanies a transfer of funds is retained with the transfer.</div>	Retention of information on the payer and the payee with the transfer	Article 10	
<div><div>The intermediary payment service provider shall implement effective procedures to detect whether the fields relating to the information on the payer and the payee in the messaging or payment and settlement system used to effect the transfer of funds have been filled in using characters or inputs admissible in accordance with the conventions of that system.</div><div>The intermediary</div></div>			

payment service provider shall implement effective procedures, including, where appropriate, ex-post monitoring or real-time monitoring, in order to detect whether the following information on the payer or the payee is missing: </p> <ol class="crrCharList"> for transfers of funds where the payment service providers of the payer and the payee are established in the Union, the information referred to in Article 5; for transfers of funds where the payment service provider of the payer or of the payee is established outside the Union, the information referred to in Article 4(1) and (2); for batch file transfers where the payment service provider of the payer or of the payee is established outside the Union, the information referred to in Article 4(1) and (2) in respect of that batch file transfer. 	Detection of missing information on the payer or the payee	Article 11		
<ol class="crrNumList"> The intermediary payment service provider shall establish effective risk-based procedures for determining whether to execute, reject or suspend a transfer of funds lacking the required payer and payee information and for taking the appropriate follow up action. Where the intermediary payment service provider becomes aware, when receiving transfers of funds, that the information referred to in Article 4(1) or (2), Article 5(1) or Article 6 is missing or has not been filled in using characters or inputs admissible in accordance with the conventions of the messaging or payment and settlement system as referred to in Article 7(1) it shall reject the transfer or ask for the required information on the payer and the payee before or after the transmission of the transfer of funds, on a risk-sensitive basis. Where a payment service provider repeatedly fails to provide the required information on the payer or the payee, the intermediary payment service provider shall take steps, which may initially include the issuing of warnings and setting of deadlines, before either rejecting any future transfers of funds from that payment service provider, or restricting or terminating its business relationship with that payment service provider. The intermediary payment service provider shall report that failure, and the steps taken, to the competent	Transfers of funds with missing information on the payer or the payee	Article 12	Obligations on intermediary payment service providers	SECTION 3

	authority responsible for monitoring compliance with anti-money laundering and counter terrorist financing provisions.				
	<div class="crrArticle"> The intermediary payment service provider shall take into account missing information on the payer or the payee as a factor when assessing whether a transfer of funds, or any related transaction, is suspicious, and whether it is to be reported to the FIU in accordance with Directive (EU) 2015/849. </div>	Assessment and reporting	Article 13		
SUBTITLE	OBLIGATIONS ON PAYMENT SERVICE PROVIDERS				
TITLE	CHAPTER II				

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	CONTENT	SUBTITLE	TITLE
ARTICLE	<div class="crrArticle"> Payment service providers shall respond fully and without delay, including by means of a central contact point in accordance with Article 45(9) of Directive (EU) 2015/849, where such a contact point has been appointed, and in accordance with the procedural requirements laid down in the national law of the Member State in which they are established, to enquiries exclusively from the authorities responsible for preventing and combating money laundering or terrorist financing of that Member State concerning the information required under this Regulation. </div>	Provision of information	Article 14
	<ol class="crrNumList" style="list-style-type: none"> The processing of personal data under this Regulation is subject to Regulation (EU) 2016/679 of the European Parliament and of the Council Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation) (OJ L 119, 4.5.2016, p. 1).. Personal data that is processed pursuant to this Regulation by the Commission or EBA is subject to Regulation (EU) 2018/1725 of the European Parliament and of the Council Regulation (EU) 2018/1725 of the European Parliament and of the Council of 23 October 2018 on the protection of natural persons with regard to the processing of personal data by the Union institutions, bodies, offices and agencies and on the free movement of such data, and repealing Regulation (EC) No 45/2001 and Decision No 1247/2002/EC (OJ L 295, 21.11.2018, p. 39).. Personal data shall be processed by payment service providers on the basis of this Regulation only for the purposes of the prevention of money laundering and terrorist financing and shall not be further processed in a way that is incompatible with those purposes. The processing of personal data on the basis of this Regulation for commercial purposes shall be prohibited. Payment service providers shall provide new clients with the information required pursuant to Article 10 of Directive 95/46/EC before establishing a business relationship or carrying out an occasional transaction. That information shall, in particular, include a general notice concerning the legal obligations of payment service providers under this Regulation when processing personal data for the purposes of the prevention of money laundering and terrorist financing. Payment service providers shall ensure that the confidentiality of the data processed is respected. 	Data protection	Article 15
	<ol class="crrNumList" style="list-style-type: none"> Information on the payer and the payee shall not be retained for longer than strictly necessary. Payment service providers of the payer and of the payee shall retain records of the information referred to in Articles 4 to 7 for a period of five years. 		

	<p>five years.</p> <p>Upon expiry of the retention period referred to in paragraph 1, payment service providers shall ensure that the personal data is deleted, unless otherwise provided for by national law, which shall determine under which circumstances payment service providers may or shall further retain the data. Member States may allow or require further retention only after they have carried out a thorough assessment of the necessity and proportionality of such further retention, and where they consider it to be justified as necessary for the prevention, detection or investigation of money laundering or terrorist financing. That further retention period shall not exceed five years.</p> <p>Where, on 25 June 2015, legal proceedings concerned with the prevention, detection, investigation or prosecution of suspected money laundering or terrorist financing are pending in a Member State, and a payment service provider holds information or documents relating to those pending proceedings, the payment service provider may retain that information or those documents in accordance with national law for a period of five years from 25 June 2015. Member States may, without prejudice to national criminal law on evidence applicable to ongoing criminal investigations and legal proceedings, allow or require the retention of such information or documents for a further period of five years where the necessity and proportionality of such further retention has been established for the prevention, detection, investigation or prosecution of suspected money laundering or terrorist financing.</p>	Record retention	Article 16
SUBTITLE	INFORMATION, DATA PROTECTION AND RECORD-RETENTION		
TITLE	CHAPTER III		

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	CONTENT	SUBTITLE	TITLE
	<p>Without prejudice to the right to provide for and impose criminal sanctions, Member States shall lay down the rules on administrative sanctions and measures applicable to breaches of the provisions of this Regulation and shall take all measures necessary to ensure that they are implemented. The sanctions and measures provided for shall be effective, proportionate and dissuasive and shall be consistent with those laid down in accordance with Chapter VI, Section 4, of Directive (EU) 2015/849.</p> <p>Member States may decide not to lay down rules on administrative sanctions or measures for breach of the provisions of this Regulation which are subject to criminal sanctions in their national law. In that case, Member States shall communicate to the Commission the relevant criminal law provisions.</p> <p>Member States shall ensure that where obligations apply to payment services providers, in the event of a breach of provisions of this Regulation, sanctions or measures can, subject to national law, be applied to the members of the management body and to any other natural person who, under national law, is responsible for the breach.</p> <p>By 26 June 2017, Member States shall notify the rules referred to in paragraph 1 to the Commission and to the Joint Committee of the ESAs. Member States shall notify the Commission and EBA without undue delay of any subsequent amendments thereto.</p> <p>In accordance with Article 58(4) of Directive (EU) 2015/849, competent authorities shall have all the supervisory and investigatory powers that are necessary for the exercise of their functions. In the exercise of their powers to impose administrative sanctions and measures, competent authorities shall cooperate closely to ensure that those administrative sanctions or measures produce the desired results and coordinate their action when dealing with cross-border cases.</p> <p>Member States shall ensure that legal persons can be held liable for the breaches referred to in Article 18 committed for their</p>	Administrative sanctions and measures	Article 17

ARTICLE

benefit by any person acting individually or as part of an organ of that legal person, and having a leading position within the legal person based on any of the following:

- power to represent the legal person;
- authority to take decisions on behalf of the legal person; or
- authority to exercise control within the legal person.

Member States shall

also ensure that legal persons can be held liable where the lack of supervision or control by a person referred to in paragraph 5 of this Article has made it possible to commit one of the breaches referred to in Article 18 for the benefit of that legal person by a person under its authority.

Competent authorities shall exercise their powers to impose administrative sanctions and measures in accordance with this Regulation in any of the following ways:

- directly;
- in collaboration with other authorities;
- under their responsibility by delegation to such other authorities;
- by application to the competent judicial authorities.

In the exercise of their powers to impose administrative sanctions and measures, competent authorities shall cooperate closely in order to ensure that those administrative sanctions or measures produce the desired results and coordinate their action when dealing with cross-border cases.

Member States shall ensure that their administrative sanctions and measures include at least those laid down by Article 59(2) and (3) of Directive (EU) 2015/849 in the event of the following breaches of this Regulation:

- repeated or systematic failure by a payment service provider to include the required information on the payer or the payee, in breach of Article 4, 5 or 6;
- repeated, systematic or serious failure by a payment service provider to retain records, in breach of Article 16;
- failure by a payment service provider to implement effective risk-based procedures, in breach of Articles 8 or 12;
- serious failure by an intermediary payment service provider to comply with Article 11 or 12.

Specific provisions

Article 18

In accordance with Article 60(1), (2) and (3) of Directive (EU) 2015/849, the competent authorities shall publish administrative sanctions and measures imposed in the cases referred to in Articles 17 and 18 of this Regulation without undue delay, including information on the type and nature of the breach and the identity of the persons responsible for it, if necessary and proportionate after a case-by-case evaluation.

Publication of sanctions and measures

Article 19

When determining the type of administrative sanctions or measures and the level of administrative pecuniary sanctions, the competent authorities shall take into account all relevant circumstances, including those listed in Article 60(4) of Directive (EU) 2015/849.

As regards administrative sanctions and measures imposed in accordance with this Regulation, Article 62 of Directive (EU) 2015/849 shall apply.

Application of sanctions and measures by the competent authorities

Article 20

Member States shall establish effective mechanisms to encourage the reporting to competent authorities of breaches of this Regulation.

Those mechanisms shall include at least those referred to in Article 61(2) of Directive (EU) 2015/849.

Payment service providers, in cooperation with the competent authorities, shall establish appropriate internal procedures for their employees, or persons in a comparable position, to report breaches internally through a secure, independent, specific and anonymous channel, proportionate to the nature and size of the payment service provider concerned.

Reporting of breaches

Article 21

Member States shall

	require competent authorities to monitor effectively and to take the measures necessary to ensure compliance with this Regulation and encourage, through effective mechanisms, the reporting of breaches of the provisions of this Regulation to competent authorities.	Monitoring	Article 22
	Following a notification in accordance with Article 17(3), the Commission shall submit a report to the European Parliament and to the Council on the application of Chapter IV, with particular regard to cross-border cases.		

SUBTITLE	SANCTIONS AND MONITORING
TITLE	CHAPTER IV

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	CONTENT	SUBTITLE	TITLE
ARTICLE	<ol class="crrNumList" style="list-style-type: none"> The Commission shall be assisted by the Committee on the Prevention of Money Laundering and Terrorist Financing (the Committee). The Committee shall be a committee within the meaning of Regulation (EU) No 182/2011. Where reference is made to this paragraph, Article 5 of Regulation (EU) No 182/2011 shall apply. 	Committee procedure	Article 23
SUBTITLE	IMPLEMENTING POWERS		
TITLE	CHAPTER V		

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	CONTENT	SUBTITLE	TITLE
	<ol class="crrNumList" style="list-style-type: none"> The Commission may authorise any Member State to conclude an agreement with a third country or with a territory outside the territorial scope of the TEU and the TFEU as referred to in Article 355 TFEU (the country or territory concerned), which contains derogations from this Regulation, in order to allow transfers of funds between that country or territory and the Member State concerned to be treated as transfers of funds within that Member State. <p>Such agreements may be authorised only where all of the following conditions are met:</p> <ol class="crrCharList" style="list-style-type: none"> the country or territory concerned shares a monetary union with the Member State concerned, forms part of the currency area of that Member State or has signed a monetary convention with the Union represented by a Member State; payment service providers in the country or territory concerned participate directly or indirectly in payment and settlement systems in that Member State; and the country or territory concerned requires payment service providers under its jurisdiction to apply the same rules as those established under this Regulation. <p>A Member State wishing to conclude an agreement as referred to in paragraph 1 shall submit a request to the Commission and provide it with all the information necessary for the appraisal of the request.</p> <p>Upon receipt by the Commission of such a request, transfers of funds between that Member State and the country or territory concerned shall be provisionally treated as transfers of funds within that Member State until a decision is reached in accordance with this Article.</p> <p>If, within two months of receipt of the request, the Commission considers that it does not have all the information necessary for the appraisal of the request, it shall contact the Member State concerned and specify the additional information required.</p> <p>Within one month of receipt of all the information that it considers to be necessary for the appraisal of the request, the Commission shall notify the requesting Member State accordingly and shall transmit copies of the request to the other Member States.</p> <p>Within three months of the notification referred to in paragraph 5 of this Article, the Commission shall decide, in accordance with Article 23(2), whether to authorise the Member State concerned to conclude the agreement that is the subject of the request.</p> <p>The</p>	Agreements with	

ARTICLE	Commission shall, in any event, adopt a decision as referred to in the first subparagraph within 18 months of receipt of the request.	countries and territories which do not form part of the territory of the Union	Article 24
	By 26 March 2017, Member States that have been authorised to conclude agreements with a country or territory concerned pursuant to Commission Implementing Decision 2012/43/EU Commission Implementing Decision 2012/43/EU of 25 January 2012 authorising the Kingdom of Denmark to conclude agreements with Greenland and the Faroe Islands for transfers of funds between Denmark and each of these territories to be treated as transfers of funds within Denmark, pursuant to Regulation (EC) No 1781/2006 of the European Parliament and of the Council (OJ L 24, 27.1.2012, p. 12)., Commission Decision 2010/259/EU Commission Decision 2010/259/EU of 4 May 2010 authorising the French Republic to conclude an agreement with the Principality of Monaco for transfers of funds between the French Republic and the Principality of Monaco to be treated as transfers of funds within the French Republic, pursuant to Regulation (EC) No 1781/2006 of the European Parliament and of the Council (OJ L 112, 5.5.2010, p. 23)., Commission Decision 2009/853/EC Commission Decision 2009/853/EC of 26 November 2009 authorising France to conclude an agreement with Saint-Pierre-et-Miquelon, Mayotte, New Caledonia, French Polynesia and Wallis and Futuna respectively for transfers of funds between France and each of these territories to be treated as transfers of funds within France, pursuant to Regulation (EC) No 1781/2006 of the European Parliament and of the Council (OJ L 312, 27.11.2009, p. 71). or Commission Decision 2008/982/EC Commission Decision 2008/982/EC of 8 December 2008 authorising the United Kingdom to conclude an agreement with the Bailiwick of Jersey, the Bailiwick of Guernsey and the Isle of Man for transfers of funds between the United Kingdom and each of these territories to be treated as transfers of funds within the United Kingdom, pursuant to Regulation (EC) No 1781/2006 of the European Parliament and of the Council (OJ L 352, 31.12.2008, p. 34). shall provide the Commission with updated information necessary for an appraisal under point (c) of the second subparagraph of paragraph 1. Within three months of receipt of such information, the Commission shall examine the information provided to ensure that the country or territory concerned requires payment service providers under its jurisdiction to apply the same rules as those established under this Regulation. If, after such examination, the Commission considers that the condition laid down in point (c) of the second subparagraph of paragraph 1 is no longer met, it shall repeal the relevant Commission Decision or Commission Implementing Decision.		
	By 26 June 2017, the ESAs shall issue guidelines addressed to the competent authorities and the payment service providers in accordance with Article 16 of Regulation (EU) No 1093/2010 on measures to be taken in accordance with this Regulation, in particular as regards the implementation of Articles 7, 8, 11 and 12 thereof. From 1 January 2020, EBA shall, where appropriate, issue such guidelines.	Guidelines	Article 25
SUBTITLE DEROGATIONS			
TITLE CHAPTER VI			

	CONTENT	SUBTITLE	TITLE
ARTICLE	Regulation (EC) No 1781/2006 is repealed. References to the repealed Regulation shall be construed as references to this Regulation and shall be read in accordance with the correlation table in the Annex.	Repeal of Regulation (EC) No 1781/2006	Article 26
	This Regulation shall enter into force on the twentieth day following that of its publication in the Official Journal of the European Union.	Entry into force	Article 27

	 it shall apply from 26 june 2017.</div>		
SUBTITLE	FINAL PROVISIONS		
TITLE	CHAPTER VII		

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ARTICLE	CONTENT	SUBTITLE	TITLE
	<div style="margin-bottom:10px;"><table> <caption>CORRELATION TABLE</caption> </caption> <tr> <th>Regulation (EC) No 1781/2006</th> <th>This Regulation</th> </tr> <tr> <td>Article 1</td> <td>Article 1</td> </tr> <tr> <td> >Article 2</td> <td>>Article 3</td> </tr> <tr> <td> >Article 3</td> <td>>Article 2</td> </tr> <tr> <td> >Article 4</td> <td>>Article 4(1)</td> </tr> <tr> <td> >Article 5</td> <td>>Article 4</td> </tr> <tr> <td> >Article 6</td> <td>>Article 5</td> </tr> <tr> <td> >Article 7</td> <td>>Article 7</td> </tr> <tr> <td> >Article 8</td> <td>>Article 7</td> </tr> <tr> <td> >Article 9</td> <td>>Article 8</td> </tr> <tr> <td> >Article 10</td> <td>>Article 9</td> </tr> <tr> <td> >Article 11</td> <td>>Article 16</td> </tr> <tr> <td> >Article 12</td> <td>>Article 10</td> </tr> <tr> <td> >â€”</td> <td>>Article 11</td> </tr> <tr> <td>>â €”</td> <td>>Article 12</td> </tr> <tr> <td>>â€”</td> <td>>Article 13</td> </tr> <tr> <td>>Article 13</td> <td>>â€”</td> </tr> <tr> <td>>Article 14</td> <td> >Article 15</td> </tr> <tr> <td>>Article 15</td> <td> >Articles 17 to 22</td> </tr> <tr> <td>>Article 16</td> <td>>Article 23</td> </tr> <tr> <td>>Article 17</td> <td>>Article 24</td> </tr> <tr> <td>>Article 18</td> <td>>â€”</td> </tr> <tr> <td>>Article 19</td> <td>>â €”</td> </tr> <tr> <td>>â€”</td> <td>>Article 26</td> </tr> <tr> <td>>Article 20</td> <td>>Article 27</td> </tr> </table></div></div>		ANNEX
SUBTITLE			
TITLE			