ARTYKUŁY

„Polityka i Społeczeństwo" 1(24) / 2026
ISSN 1732-9639; eISSN 3072-5917
DOI: 10.15584/polispol.2026.1.6

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INSTITUTIONAL SYSTEM OF CONSUMER PROTECTION IN THE FINANCIAL MARKET IN POLAND

Abstract

The aim of this paper is to analyse the institutional system of consumer protection in the financial market in Poland, with particular focus on the competences of the institutions forming this system: the Office of Competition and Consumer Protection, the Polish Financial Supervision Authority, and the Financial Ombudsman. The subsequent sections examine their scope of activity and highlight shortcomings. The conclusion provides recommendations to strengthen and improve institutional coordination.

Keywords: consumer protection, state institutions, public policies

Introduction

The financial market is the most complex segment of the economy. Due to the complexity of financial products and information asymmetry between institutions and consumers, a robust consumer protection framework is essential. Its importance became especially evident after the 2008 global financial crisis.

The primary goal of consumer protection is to ensure an equitable treatment of consumers by financial service providers. Dedicated public institutions protect consumer interests in the financial market and perform this function. In Poland, the Office of Competition and Consumer Protection (UOKiK), the Polish Financial Supervision Authority (KNF), and the Financial Ombudsman (RzF) perform this role[1]. The establishment of the Financial Ombudsman (RzF) in 2015 marked a significant turning point in the development of consumer protection.

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[1] Hereinafter, the abbreviations UOKiK, KNF, and RzF will be used to refer to the Office of Competition and Consumer Protection, the Polish Financial Supervision Authority, and the Financial Ombudsman, respectively.

The purpose of this study is to analyse the institutional system of consumer protection in the financial market in Poland, taking into account the competences of the individual institutions that make up this system, as well as to assess the extent to which their activities complement each other in practice. The study also draws attention to the sources of inefficiency within consumer protection mechanisms. In addition, it identifies the competence gaps between UOKiK, KNF, and RzF. The study uses two research methods: the institutional legal method and the system method. The institutional–legal method involves an exogenous examination of legal provisions related to the activities of specific institutions responsible for consumer protection in the financial market. The systems method, in turn, makes it possible to demonstrate the impact of KNF, UOKiK, and RzF on consumer protection, as well as to identify the changes required within the institutional consumer protection system in response to their activities[2].

The research questions are: To what extent does the Polish Constitution protect consumers in the financial market? What are the competences of UOKiK, KNF, and RzF? Are your activities consistent? The research problem is: Does the institutional consumer protection system in Poland adequately protect financial market customers? Which components are effective and which show deficiencies? The study hypothesises that although the system is based on cooperation and faces limitations and overlapped competences, it ensures consumer safety. However, it requires further strengthening and improved coordination.

Constitutional approach to consumer protection in Poland

The foundation of institutional consumer protection is based on the principle of a democratic state governed by the rule of law, which emphasises social justice. The social market economy, a cornerstone of the Polish economic system, promotes solidarity, dialogue and cooperation among social partners[3]. Consumer protection in Poland is guaranteed by the Constitution of the Republic of Poland as a fundamental human right[4]. The state's responsibility extends beyond the guarantee of rights to actively protecting consumers. Public authorities are obliged to safeguard con-

[2] The institutional protection system in the financial services market is a network of entities designed to safeguard the interests of individual consumers utilizing banks, insurers, and investment funds.

[3] Constitution of the Republic of Poland of 2 April 1997 (Journal of Laws, no. 78, item 483, as amended), articles 2 and 20.

[4] *Ibidem*, art. 76.

sumers' health, privacy and safety and to prevent unfair market practices, which are defined and regulated by law[5].

The Act specifies unfair market practices and rules for counteracting them, taking into account consumer and public interests. The constitutional provision on consumer protection obliges public authorities to establish mechanisms to prevent infringements and guides legislative and regulatory policy[6]. It is essential for ensuring procedural justice, enabling pro-consumer interpretation of procedural provisions and the effective exercise of consumers' rights[7]. As a constitutional principle, consumer protection requires public authorities to guarantee a minimum level of protection[8].

Competences of the Office of Competition and Consumer Protection

UOKiK is the main authority responsible for protecting the collective interests of consumers in Poland. Established in 1996 from the transformation of the former Antimonopoly Office, it has the broadest mandate in this field, safeguarding both business and consumer interests[9]. Its activities include addressing practices harmful to collective consumer interests and prohibiting unfair clauses in standard contracts[10].

The President of UOKiK may exercise abstract control over standard form contracts, issuing decisions identifying prohibited provisions, particularly in consumer financial services contracts. Consumers can then seek recognition of the invalidity of these clauses in common courts, allowing individual review of contract terms[11]. The President of UOKiK can impose financial penalties on businesses that harm collective consumer interests, up to 10% of annual turnover, and personal fines on managers.

Decisions may also provide for public compensation to address infringements. UOKiK identifies harmful practices mainly through market

[5] Act of 23 August 2007 on Counteracting Unfair Market Practices (Journal of Laws of 2007, No. 171, item 1206, as amended).

[6] D. Dąbrowski, *Konstytucyjna zasada ochrony konsumenta (art. 76 Konstytucji) w orzecznictwie Sądu Najwyższego*, „Przegląd Prawa Konstytucyjnego", 2023, no 3, p. 66.

[7] *Ibidem*, p. 73.

[8] Judgment of the Supreme Court of 13 April 2021 (ref. no. I NSNc 465/21).

[9] The Antimonopoly Office was established in 1990 and transformed into the Office of Competition and Consumer Protection (UOKiK).

[10] Act of 16 February 2007 *on Competition and Consumer Protection*, Article 1(1) and (2) (Journal of Laws 2007 No. 50, item 331, as amended).

[11] *Report. Irregularities in the financial market and consumer protection*, Warsaw 2019, p. 20.

signals, including consumer feedback[12]. Public compensation consists of payments made by infringing businesses to affected consumers[13].

The President of UOKiK may also conduct controlled purchases. However, this raises constitutional concerns, as it may interfere with entrepreneurs' freedoms and rights[14].

Powers of the Financial Supervision Authority

Consumer protection in the financial market is carried out by KNF through microprudential supervision aimed at ensuring stability, security, and confidence in the financial system. The interests of market participants are protected by providing reliable information on market operations[15].

The objectives of KNF, set out in the Banking Law,[16] include safeguarding funds held in bank accounts, ensuring compliance with the Act on the National Bank of Poland, adherence to statutes and authorisation decisions, and compliance with the Act on Trading in Financial Instruments[17]. When systemic risk is identified, the Chairman of KNF must inform the Prime Minister under the Act on Macroprudential Supervision of the Financial System and Crisis Management[18] and report any events threatening financial market security[19].

In cases of regulatory breaches, KNF imposes financial penalties[20], and issues recommendations and guidelines[21]. Although they are not in-

[12] *Naruszenie interesów konsumentów*, UOKiK, https://uokik.gov.pl, 04.07.2025 (04.07.2025).

[13] J. Sroczyński, *UOKiK – co my z tego mamy? Próba metodologii badań tzw. przysporzenia konsumenckiego*, [in:] *Prawo konsumenckie w praktyce*, eds. M. Czarnecka, T. Skoczny, Warszawa 2016, p. 196.

[14] T. Bagdziński, *Projekt zmian w ustawie o ochronie konkurencji i konsumentów oraz Kodeksie postępowania cywilnego – kilka subiektywnych uwag*, „Internetowy Kwartalnik Antymonopolowy i Regulacyjny", 2015, no 4(4), pp. 115–116.

[15] Act of 21 July 2006 on Financial Market Supervision, Article 2 (Journal of Laws 2006 No. 157, item 1119).

[16] Act of 29 August 1997 on Banking Law, Article 133(1) (Journal of Laws 1997 No. 140, item 939, as amended).

[17] Act of 29 July 2005 on Trading in Financial Instruments (Journal of Laws 2005, No. 183, item 1538).

[18] Act of 5 August 2015 on Macroprudential Supervision of the Financial System and Crisis Management in the Financial System (Journal of Laws 2022, item 963).

[19] Act of 21 July 2006 on Financial Market Supervision Article 17aa.

[20] *Kary nałożone przez KNF*, KNF, https://www.knf.gov.pl, 08.07.2025 (08.07.2025).

[21] *Rekomendacje i wytyczne*, KNF, https://www.knf.gov.pl, 23.07.2025 (24.07.2025).

cluded in the catalogue of sources of statutory law, they have a significant impact on supervised entities[22]. Some doubts remain over the issuance of guidelines[23].

KNF's functions include control and supervision, enforcement, organisation and inspiration, information dissemination and legislative initiatives[24]. In overseeing the financial system and protecting consumers, KNF imposes obligations on financial service providers. By safeguarding consumers, it exercises significant authority over institutions and regulates their market access, granting licences, and conducting ongoing supervision.

Powers of the Financial Ombudsman

Until 2015, Poland did not have an institution dedicated to supporting individual consumers of financial services. To address this gap, a law was enacted to handle complaints from financial market entities and establish the Financial Ombudsman, transforming the previous role of the Insurance Ombudsman[25]. This legislation ensured a high standard of consumer protection, guaranteeing impartial and independent proceedings[26].

RzF represents the interests of consumers in the financial market, both individual and collective. Its responsibilities include reviewing applications in cases where financial institutions have not accepted claims or have not responded to complaints in a timely manner. RzF also provides opinions on draught legislation related to market operations, submits proposals for legislative initiatives or regulatory changes, and informs supervisory authorities about any irregularities it detects. Additionally, it conducts educational and informational activities aimed at protecting consumers[27].

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[22] D. Cyman*, System ochrony klienta na rynku finansowym w Polsce*, [in:] *Ochrona konsumenta na polskim i międzynarodowym rynku finansowym,* eds. J. Monkiewicz, E. Rutkowska-Tomaszewska, Warszawa 2019, p. 112.

[23] E. Kowalewski, M. P. Ziemiak, *W sprawie legalności wytycznych Komisji Nadzoru Finansowego*, „Wiadomości Ubezpieczeniowe" 2014, no 3, pp. 15–30.

[24] B. Blicharz*, Nadzór państwa nad rynkiem kapitałowym*, [in:] *Prawo gospodarcze publiczne*, ed. A. Pawłowski, Warszawa 2015, p. 302.

[25] Act of 5 August *2015 on the Handling of Complaints by Financial Market Entities, on the Financial Ombudsman and on the Financial Education Fund* (Journal of Laws 2024, item 1109).

[26] K. Magoń, *Ochrona konsumenta w świetle ustawy o rozpatrywaniu reklamacji przez podmioty rynku finansowego i o Rzeczniku Finansowym*, „Europa Regionu", 2016, v. 29, p. 193.

[27] *Report on the activities of the Financial Ombudsman in 2020 and comments on the state of compliance with the law and the interests of customers of financial market entities,* Warsaw 2021, p. 6.

RzF is also tasked with providing the Polish Financial Supervision Authority with information about complaints related to violations of the Payment Services Act.[28]. RzF may request the initiation of civil proceedings on behalf of clients of financial market entities in connection with its tasks. Additionally, they may participate in ongoing civil proceedings if necessary to protect the rights of these entities[29].

Acting in the interests of all financial market customers involves the Financial Ombudsman's right to submit a request to the Supreme Court (SN) for a resolution aimed at resolving discrepancies in the interpretation of the law that arise in the common law. This instrument is one of the Ombudsman's procedural powers that has the strongest impact on the institutional protection of consumers in the financial market[30].

Activities of institutions forming the consumer protection system in Poland

By appealing to the Supreme Court to resolve discrepancies for aggrieved Swiss franc borrowers, RzF contributes to the standardisation of case law. By publishing reports and analyses on financial services, it draws attention to pathological phenomena occurring in the financial services market[31]. Reduce the number of costly court cases for the parties and the justice system by conducting amicable proceedings. It initiates legislative measures that are beneficial from the perspective of consumer protection[32].

Every year, the Ombudsman receives individual complaints and requests regarding complaints submitted by consumers of financial institution services. In 2023 alone, the Ombudsman received more than 16,000 complaints and requests from customers, of which approximately 60% were accepted and subject to intervention.

UOKiK and RzF have the joint authority to issue significant opinions on cases. Although these opinions are not legally binding, they can influence

[28] Act of 5 August 2015 on the Handling of Complaints by Financial Market Entities, on the Financial Ombudsman and on the Financial Education Fund, Article 17(7).

[29] *Ibidem*, art. 26, (1)

[30] P. Rokosz, *Funkcjonowanie Rzecznika Finansowego w systemie ochrony praw konsumenta na rynku finansowym*, „Studia Prawnicze KUL" 2022, no. 2 (90), p. 275.

[31] *Report of the Financial Ombudsman on Activities and Comments on Compliance with the Law and The Interests of Financial Market Customers for 2024*, "Rzecznik Finansowy", 2024.

[32] A. Kiciński, *Ochrona konsumentów usług finansowych w Polsce. Efektywność systemu i perspektywy rozwoju*, „Finanse i Prawo Finansowe", 2022, vol. 1(33), p. 54.

the direction of court rulings. Expert opinions tend to support a pro-consumer stance in the case law. However, declaring certain clauses as abusive can pose risks to financial stability, as seen in the invalidation of foreign currency loan agreements by national courts[33]. Additionally, a significant opinion helps enhance understanding of consumer protection, as it conveys the official position of the President of UOKiK in an opinion format[34].

The actions of the President of UOKiK are directly focused on consumer protection. UOKiK is authorized to intervene in cases of collective violations, such as those involving credit agreements[35]. However, there is a challenge with poor coordination between KNF and UOKiK, leading to overlapping responsibilities and lengthy procedures.

KNF is the only institution that has actively worked to protect non-professional participants in the Forex currency market. Each year, approximately 70-80% of active customers in this market experience losses[36]. KNF has issued positions and guidelines to promote best practices for non-professional customers. Meanwhile, UOKiK should enhance its oversight of licensed entities. However, the effectiveness of consumer protection has been undermined by insufficient cooperation between supervisory authorities, which have failed to share information about practices harmful to clients' interests[37].

Despite having extensive powers, the President of the Office of Competition and Consumer Protection failed to fully utilise them to assist borrowers. The effectiveness of consumer protection was further undermined by the ambiguous authority of KNF. Although risks related to foreign currency loans were identified early, the actions taken by the Commission were cautious and limited. This restricted effective intervention against harmful bank practices at an early stage.

UOKiK monitored the activities of insurance companies only to a limited extent in relation to violations of collective consumer interests. Consequently, the effectiveness of identifying irregularities was heavily based on the cooperation between the KNF and RzF. The UOKiK's own

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[33] A. Brzozowska, *System ochrony konsumentów na rynku usług finansowych*, Warszawa 2024, p. 229.

[34] P. Izdebski, *Uprawnienia Prezesa UOKiK do przedstawienia sądowi istotnego dla sprawy poglądu jako instrument publicznoprawnej ochrony konsumentów na rynku finansowym*, „Przegląd Prawa Publicznego", 2019, no 6, pp. 62-74.

[35] Decision of the Office of Competition and Consumer Protection (UOKiK) No. DOZIK-17/2021, Warszawa 30.12.2021.

[36] *Ponad 2 mln zł strat na foreksie. Coraz więcej chętnych do handlu wysokiego ryzyka,* Bankier, https://www.bankier.pl, 08.04.2025 (16.07.2025).

[37] *Protection of the rights of non-professional participants in the currency market. Report by the Supreme Audit Office(NIK),* Warszawa 2016, pp. 8–9.

actions were largely reactive, primarily initiated in response to signals from consumers, the RzF, and the KNF[38].

The activities of KNF have been negatively evaluated in terms of their effectiveness in achieving supervisory objectives. The Commission did not identify irregularities at GetBack S.A., a company under its supervision, in a timely manner. This oversight was attributed to the limited scope of supervisory activities within its authority[39].

UOKiK, KNF, and RzF are responsible for monitoring the financial market; however, consumer protection is often prioritised lower than financial stability. The ineffective collaboration among these institutions results from a lack of clear role definitions and the absence of a lead authority[40]. A potential solution would be to establish a new collective body that could help develop a cohesive consumer policy in Poland[41].

The Assessments of the situation by various institutions may differ, particularly with regard to foreign currency loans. Significant discrepancies have emerged between UOKiK, KNF, and RzF. From the beginning, KNF expressed concerns and sought to limit the sale of these products. In contrast, UOKiK argued that prohibiting consumers from taking out foreign currency loans and exposing them to exchange rate risk would infringe upon their rights[42].

KNF and UOKiK do not fully utilise the available consumer protection tools. Additionally, legal regulations are developed mainly in response to reported violations, which limits their overall effectiveness. Although there are regulations to counteract abuse, the absence of adequate procedural mechanisms hinders their enforcement. Therefore, it is essential to strengthen law enforcement by enhancing cooperation between consumer protection institutions and law enforcement agencies[43].

Policy deposits, such as unit-linked life insurance policies, were a clear example of significant misconduct by financial institutions. UOKiK

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[38] *Consumer protection in the insurance market, NIK report*, Warszawa 2019, p. 10.

[39] *Activities of state authorities and institutions and entities organising the financial market in relation to GetBack S.A., entities offering its securities and auditing it, NIK report,* Warszawa 2019, pp. 12-13.

[40] A. Jurkowska-Zeidler, *Instytucje ochrony konsumentów na rynku finansowym*, [in:] *Manipulacje i oszustwa na rynku finansowym*, eds. A. Jurkowska-Zejdler [et al.], Warszawa 2020, p. 353.

[41] E. Rutkowska-Tomaszewska*, Czy struktura instytucjonalna ochrony konsumenta na rynku usług finansowych wymaga zmian?*, „Przegląd Ustawodawstwa Gospodarczego", 2019, no. 11, p. 19.

[42] A. Brzozowska, *Ochrona konsumenta na rynku usług finansowych w Polsce*, Obserwator finansowy, https://www.obserwatorfinansowy.pl, 09.07.2024 (23.07.2025).

[43] Advisory Report Scientific Committee, *Irregularities in the financial market and consumer protection*, Warsaw 2019, p. 298.

initiated proceedings against the entities involved, while KNF implemented product interventions. This demonstrates a coordinated effort by both consumer protection organizations to address the issue[44].

Consumer protection in the Polish financial market is inadequate and needs to be strengthened. This is demonstrated by violations of consumer rights, particularly in cases involving insurance-based investments and loans denominated in Swiss francs. The affected individuals include not only those with low financial literacy but also those who possess a high level of financial knowledge[45].

Conclusions

Consumer protection in Poland is established by the Constitution, which mandates that the state ensure such protection. The responsibility for this task lies with UOKiK, KNF, and RzF. These institutions generally cooperate well, contributing to consumer safety. However, there is a need for ongoing improvement and better coordination between consumer protection agencies. To strengthen institutional consumer protection, it would be beneficial to establish a Consumer Protection Committee that includes participation from UOKiK, KNF, and RzF. This committee could be modelled after the Financial Stability Committee (KSF). The RzF already has some experience in this area, as it currently participates in the KSF on an optional basis. The proposed Consumer Protection Committee would serve as a formal platform for cooperation, facilitating the exchange of information and coordination of activities among its members. Its collegial structure would enable the analysis of issues from various perspectives, leading to the creation of collaboratively prepared reports.

One possible solution involves requiring institutions to exchange information in advance and adopt a jointly developed position. However, the establishment of a new committee may significantly prolong decision-making, as extensive discussions may arise within such a body. The committee should include the National Bank of Poland (NBP), which plays a key role in fostering the financial stability essential for consumer protection through the implementation of macroprudential policies, the conduct of monetary policy and the participation in educational activities. When integrating the NBP into the structure of the Consumer Protection Committee, the relevant authorities should ensure that this ar-

[44] A. Brzozowska, *op.cit.*

[45] D. Cyman, *Zarys systemu instytucjonalnej ochrony konsumentów na rynku finansowym*, „Gdańskie Studia Prawnicze", 2017, vol. XXXVIII, p. 332.

rangement does not constrain the Bank's independence in issuing opinions and recommendations.

The dispersion of competences among individual consumer protection institutions in the financial market requires greater consumer awareness about access to information. In particular, consumers need clear guidance on which institution to approach in matters related to consumer protection. This awareness facilitates the identification of the specific competencies of the institution from which consumers seek assistance and, in turn, enhances the effectiveness of consumer protection institutions. Greater consumer awareness should also include access to comprehensive information about the financial products available on the market. Given the inherent asymmetry of information, consumers must receive complete and comprehensible information. The conscious acquisition of information by consumers requires investment in consumer education, which reduces the informational advantage of service providers in the market. Insufficient information about a specific product prevents consumers from recognising whether a product is defective and from assessing the extent of such defects. This situation generates additional risk in the financial market.

To address dispersion, it is important to clarify the distribution of competencies among individual consumer protection institutions in Poland. The absence of such clarification results in competition between these institutions, which undermines their effectiveness. Clarifying these competencies would ensure that institutions operate in a complementary manner. Achieving this would require the recruitment of appropriately specialised staff. This would also result in closer cooperation between them. Defining competencies would reduce the duplication of activities, which would contribute to shorter procedures and enhance the effectiveness of consumer protection.

The establishment of the RzF addresses a significant gap in consumer protection within the financial market. Now, protection covers the entire market rather than being limited to just the insurance segment. This development has also strengthened the position of consumers in their dealings with financial institutions. Enhancing the institutional effectiveness of consumer protection in the Polish financial market also requires the employment of highly qualified and experienced staff. Individuals with a wealth of knowledge about finance are better equipped to protect consumer interests. Employing such professionals can reduce the improper treatment of consumers by financial service institutions and enable consumers to gain a better understanding of the products offered to them. This, in turn, will contribute to reducing information asymmetry. However, attracting such talent requires offering competitive salaries to incentivise people to pursue careers in this field. A positive development that occurred in 2019 was the

change in KNF funding, which provided improved opportunities for remuneration. Excluding the KNF from the state budget has provided it with greater flexibility and strengthened its independence. This change has created more opportunities to recruit highly skilled specialists[46]. The measures taken regarding the financing of the KNF represent a positive step towards enhancing the effectiveness of consumer protection in Poland.

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[46] I. Kraś, *Change in the political position of the Polish Financial Supervision Authority*, „Przegląd Prawa Publicznego", 2021, no. 7-8, pp. 142-145.

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Instytucjonalny system ochrony konsumenta na rynku finansowym w Polsce

Streszczenie

Celem opracowania jest analiza instytucjonalnego systemu ochrony konsumenta na rynku finansowym w Polsce z uwzględnieniem kompetencji poszczególnych instytucji tworzących ten system. Należą do nich Urząd Ochrony Konkurencji i Konsumenta, Komisja Nadzoru Finansowego oraz Rzecznik Finansowy. W dalszej części opracowania ukazano zakres działalności tych instytucji, wskazując na ich deficyty. Zakończenie zawiera wnioski dotyczące wzmocnienia i usprawnienie koordynacji między instytucjami chroniącymi konsumenta.

Słowa kluczowe: ochrona konsumenta, instytucje państwa, polityki publiczne