Rzecznik Finansowy

Michał Ziemiak, PhD
Financial Ombudsman

RF.0740.4.2026
RF/379/2026

Warsaw, 14 October 2026

Národná Banka Slovenska
Imricha Karvaša 1
813 25 Bratislava
Slovak Republic

Subject: Request for information concerning SLOVENSKÉ PODIELOVÉ DRUŽSTVO ROD, družstvo, and "Národná banka SPDR"

Dear Sir or Madam,

The Financial Ombudsman of the Republic of Poland (Rzecznik Finansowy) is writing to request information concerning the activities of SLOVENSKÉ PODIELOVÉ DRUŽSTVO ROD, družstvo (IČO: 53221672), including those conducted under the name "Národná banka SPDR".

We refer to the public warnings issued by Národná banka Slovenska on 25 November 2022 and 26 November 2025 concerning this entity. In particular, we note your statements regarding its lack of authorisation to conduct activities subject to your supervision, its unauthorised use of the word "bank", and the absence of protection under the Slovak deposit guarantee and investment guarantee schemes.

According to information obtained by the Financial Ombudsman, SPDR has commenced activities in Poland, including by offering participation in its scheme to persons residing in Poland. These activities raise concerns on the part of the Financial Ombudsman as to their compliance with Polish law, particularly the requirements applicable to the provision of regulated financial services and the use of the designation "bank".

In view of these concerns, we would be grateful for information on:

Financial Ombudsman Office
Nowogrodzka 47A
00-695 Warsaw

sekretariat@rf.gov.pl
www.rf.gov.pl
e-Delivery:
AE:PL-82898-28814-BHBGA-15

Tel. 22 333 73 23

1. Your current assessment of the activities of SLOVENSKÉ PODIELOVÉ DRUŽSTVO ROD, družstvo, including those conducted under the name “Národná banka SPDR”, and whether there have been any material developments since the publication of your warning of 26 November 2025.
2. Whether any action has been taken, is ongoing or is being considered by Národná banka Slovenska in relation to this entity, including in connection with its use of banking terminology, the offering of purported bank accounts and the operation of its internal unit of account, known as “Koruna ROD”.
3. Whether, to your knowledge, the matter has been referred to other competent Slovak authorities and whether any proceedings concerning the entity’s activities have been initiated or concluded.
4. Any findings or publicly available documents that could assist the Polish authorities in assessing the entity’s activities in Poland and the associated risks to consumers.

We would appreciate receiving this information to the extent permitted by the applicable rules on confidentiality and information sharing. If any of the matters raised fall within the remit of another authority, we would be grateful if you could identify the appropriate authority and, where possible, provide its contact details.

The information requested will assist the Financial Ombudsman in assessing the implications of SPDR’s activities for persons using financial services in Poland and in considering any further steps within its statutory remit.

Thank you for your cooperation.

Yours faithfully,

Financial Ombudsman
Michał Piotr Ziemiak
Elektronicznie podpisany przez Michał Piotr Ziemiak
Data: 2026.10.14 12:28:41 +02'00'
Michał Ziemiak, PhD

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