



HNB

GOVERNOR

Pursuant to Article 30, paragraph (4) of the Act on Consumer Housing Loans (Official Gazette 101/2017) and Article 43, paragraph (2), item (9) of the Act on the Croatian National Bank (Official Gazette 75/2008 and 54/2013), the Governor of the Croatian National Bank hereby issues the

Decision on the register of credit intermediaries

I GENERAL PROVISIONS

Article 1

This Decision regulates the manner of keeping and the content of the register of credit intermediaries (hereinafter referred to as 'the register').

Article 2

(1) Entities subject to the entry into the register shall be:

1 tied credit intermediaries having their head offices in the Republic of Croatia authorised by the Croatian National Bank to provide credit intermediation services in relation to consumer housing loans (hereinafter referred to as 'authorisation to provide credit intermediation services') and

2 credit intermediaries authorised by the competent authority of another Member State to provide credit intermediation services or advisory services, which provide credit intermediation services within the territory of the Republic of Croatia through a branch or directly.

(2) The terms in this Decision shall have the same meaning as the terms defined in the Act on Consumer Housing Loans.

Article 3

(1) Passport notification for the purpose of this Decision is the manner of notification of the Croatian National Bank and includes data submitted to the Croatian National Bank by the competent authority of the home Member State in relation to the credit intermediary of another Member State which intends to provide credit intermediation services in the Republic of Croatia.

(2) The Croatian National Bank shall publish on its website the following information relating to the passport notification:

- a) that it accepts the passport notification in the Croatian and the English language;
- b) the address of the head office of the Croatian National Bank if the passport notification is delivered by mail and
- c) the fax number or e-mail address to which the passport notification may be delivered, as well as the particulars of contact persons.

II CONTENT OF THE REGISTER OF CREDIT INTERMEDIARIES

Article 4

(1) The register shall contain the following data on the tied credit intermediary with head offices in the Republic of Croatia authorised by the Croatian National Bank to provide credit intermediation services:

- 1) the name, head office, identification or personal identification number (OIB) of the credit intermediary;
- 2) a list of intermediation services the credit intermediary is authorised to provide;
- 3) whether the credit intermediary is authorised to provide advisory services;
- 4) the date of issuance of the authorisation to provide credit intermediation services;
- 5) the date of expiry of the authorisation to provide credit intermediation services;
- 6) the name and surname of the member of the management board of the credit intermediary responsible for credit intermediation services and
- 7) the firm and head office of the credit institution which the credit intermediary is tied to.

(2) When the credit intermediary referred to in paragraph (1) of this Article is authorised to provide credit intermediation services in another Member State through a branch or directly, the following data shall also be entered in the register:

- 1) the name of the host Member State where the credit intermediary is authorised to provide credit intermediation services;
- 2) the date as of when the credit intermediary is authorised to provide credit intermediation services in the host Member State;
- 3) the date of the expiry of the authorisation to provide credit intermediation services in the host Member State;
- 4) an indication whether the credit intermediary is authorised to provide credit intermediation services in the host Member State through a branch or directly;
- 5) a list of intermediation services the credit intermediary is authorised to provide in the host Member State;
- 6) whether the credit intermediary is authorised to provide advisory services in the host Member State;
- 7) the address of the branch of the credit intermediary in the host Member State;
- 8) the name and surname of the person responsible for credit intermediation services of the credit intermediary;
- 9) the firm and head office of the credit institution which the credit intermediary is tied to and
- 10) the name of the competent authority of the host Member State.

(3) For a credit intermediary authorised to provide credit intermediation or advisory services by the competent authority of another Member State, the Croatian National Bank shall enter in the register the data from the passport notification received from the respective competent authority, as follows:

- 1) the firm name and head office or name, surname and address and the identification number of the credit intermediary;
- 2) an indication whether the credit intermediary is authorised to provide credit intermediation services in the Republic of Croatia through a branch or directly;
- 3) the address of the branch of the credit intermediary in the Republic of Croatia;
- 4) a list of intermediation services the credit intermediary is authorised to provide in the Republic of Croatia;
- 5) whether the credit intermediary is authorised to provide advisory services in the Republic of Croatia;
- 6) the name of the home Member State,
- 7) the name of the competent authority of the home Member State and the date of receipt of passport notification;

- 8) the website of the register the credit intermediary is entered into with the competent authority of its home Member State;
- 9) the date as of when the credit intermediary is authorised to provide credit intermediation services in the Republic of Croatia;
- 10) the date of the expiry of the authorisation to provide credit intermediation services in the Republic of Croatia;
- 11) if the credit intermediary is tied to one or more creditor, firm and head office or name and surname and the address of the creditor and
- 12) the name and surname of the person responsible for credit intermediation services of the branch of the credit intermediary;

Article 5

The Croatian National Bank shall enter the following in the registry without delay:

- 1) the data referred to in Article 4, paragraph (1) of this Decision, after the date of issuing the authorisation to provide credit intermediation services;
- 2) the data referred to in Article 4, paragraph (2) of this Decision, after the credit intermediary receives the notification referred to in Article 34, paragraph (4) of the Act on Consumer Housing Loans from the Croatian National Bank;
- 3) the data referred to in Article 4, paragraph (3) of this Decision, after receiving the passport notification from the competent authority of another Member State.

III KEEPING OF THE REGISTER AND DATA ENTRY

Article 6

The Croatian National Bank shall keep the register prescribed by this Decision in an electronic form; current data from the register can be accessed on the Croatian National Bank's website (www.hnb.hr).

Article 7

- (1) The registration numbers of subjects of entry in the register shall be unique, unchangeable and unrepeatable.
- (2) The registration numbers referred to in paragraph (1) of this Article shall be determined by the Croatian National Bank and assigned at registration.

Article 8

- (1) The Croatian National Bank shall enter in the register the data prescribed by this Decision and all changes therein, including the removals from register of the subjects of entry.
- (2) In addition to the data specified in this Decision, the Croatian National Bank shall enter in the register notes on all other facts related to the provision of credit intermediation services.



(3) The Croatian National Bank shall make entries in the register ex officio or at request of a subject of entry, in accordance with the law.

(4) The relevant date should be attached to each entry of data, a change, a removal from register, a note or a correction.

(5) The Croatian National Bank shall enter in the register the data available to it.

IV TRANSITIONAL AND FINAL PROVISIONS

Article 9

This Decision shall enter into force on the eight day after the day of its publication in the Official Gazette.

No.: 287-020/10-17/BV

Zagreb, 26 October 2017

Boris Vujčić

Governor