

GOVERNOR

Pursuant to Article 18, paragraph (10) of the Act on Consumer Housing Loans (Official Gazette 101/2017, 128/2022 and 156/2023) and Article 9, paragraph (1) of the Act on Amendments to the Act on Consumer Housing Loans (Official Gazette 156/2023) and Article 43, paragraph (2), item (10) and Article 77 of the Act on the Croatian National Bank (Official Gazette 75/2008, 54/2013 and 47/2020), the Governor of the Croatian National Bank hereby issues the

Decision on amendments to the Decision on the additional criteria for the assessment of consumer creditworthiness and on the procedure of collection of arrears and voluntary foreclosure

Article 1

In the Decision on the additional criteria for the assessment of consumer creditworthiness and on the procedure of collection of arrears and voluntary foreclosure (Official Gazette 107/2017) the title of the Decision is amended to read: "Decision on the additional criteria for the assessment of consumer creditworthiness".

Article 2

In Article 1, paragraph (1) is amended to read:

"(1) This Decision governs in detail the additional requirements relating to the assessment of consumer creditworthiness in connection with credit risk management for consumer housing loans granted in accordance with regulations governing consumer housing lending."

Article 3

Above Article 5, the title of Part 3, Part 3 and the titles above Articles 5 to 8, and Articles 5 to 8 are deleted.

The former Part 4 becomes Part 3.

Article 4

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

No.: 65-091/02-24/BV

Zagreb, 12 February 2024

Croatian National Bank
Governor
Boris Vujčić, m. p.