

CMF publishes for second consultation regulation on improved consent procedure for parties who grant access to their Consolidated Debt Registry information

- *The proposal sets forth the procedures for financial institutions to follow when obtaining, recording, reporting, and accounting for consent granted by debtors.*

May 25, 2026 — The Financial Market Commission (CMF) published for a second consultation today the regulation that strengthens consent terms required from debtors for access to their information in the Consolidated Debt Registry (REDEC).

The proposal's main objective is to strengthen the protection of users' rights through best practices that REDEC-reporting entities must follow when obtaining, recording, reporting, and accounting for consent granted by debtors.

The first public consultation process ran from November 2 to December 23, 2025. Over 200 comments from the industry and other stakeholders were received, as detailed in Section V of the Regulatory Report.

Based on said process, the CMF prepared a revised version of the proposed regulation, thereby initiating a second public consultation — specifically regarding the implementation timeframes set forth in Title IV, “Validity,” of the amending regulation presented in the Regulatory Report.

The CMF invites all interested parties to submit comments and feedback on this [regulatory proposal](#) until June 1, 2026 through the [“Regulations Under Consultation”](#) section of the CMF website.

Communication & Image Area — Financial Market Commission (CMF)

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