



## CMF publishes new Regulatory File on bank claims subject to lapsing

- *The new File systematizes the submission of information on claims subject to lapsing that banks are required to report on an annual basis.*

**November 2, 2022** — The Financial Market Commission (CMF) published today a new Regulatory File on the submission of information about bank claims subject to lapsing. Said information was already required annually by the Commission and is now incorporated in File E30 of the Statistical Section of the Information Systems Manual for Banks to automate its processing. This File was under public consultation between August 1 and 12, 2022, and the received feedback did not result in significant amendments to the original regulatory proposal.

File E30 collects information published annually by banks in accordance with Article 156 of the General Banking Act, which also applies to savings and credit cooperatives supervised by the CMF. Banks and cooperatives must compile a list of claims subject to lapsing that have not registered any movements for two years during the immediately preceding calendar year. These two years are counted from the date on which the claim should have been collected by its beneficiary, or from the date on which the last withdrawal was recorded. Additionally, financial institutions must publish their lists of all claims worth over 5 Unidades de Fomento (UF) in the Official Gazette during March.

The relevance of this information lies in the fact that if these amounts are not collected by their beneficiaries within three years after the respective listings were compiled by banks on January 31 of each year, the claims will lapse. Financial institutions must then pay such amounts to the Treasury. The following claims are exempt from this condition:

- Deposits and intakes with automatic renewal clauses or an indefinite timeframe.
- Security bonds and warranty deposits.
- Sums received from traveler's checks.
- Any amounts frozen, under liens or pledges.

The CMF builds an annual database with information submitted by supervised banks and cooperatives, which is available on [acrecencias.cmfchile.cl](https://acrecencias.cmfchile.cl).

## Links to Relevant Documents

- [Circular Letter No. 2,324](#)
- [Regulatory Report on File E30](#)

\*\*\*\*

**Area of Communications, Education & Image — Financial Market Commission (CMF)**

**Contact:** [prensa@cmfchile.cl](mailto:prensa@cmfchile.cl) | [Press Room](#) | **Twitter:** [@CMFChile](#) [@CMF Educa](#)  
[@CMF\\_HEsenciales](#) | **LinkedIn:** [CMF](#)