

CMF publishes for consultation regulation harmonizing debtor information reporting by banks with regulatory framework of the Consolidated Debt Registry

- The proposal amends Chapter 18-5 of the Updated Compilation of Banking Regulations (RAN), which establishes guidelines regarding debtor information held by financial institutions pursuant to Article 14 of the General Banking Act given the REDEC's upcoming entry into force.

January 13, 2026 — The Financial Market Commission (CMF) published for consultation today a regulatory proposal amending Chapter 18-5 of the Updated Compilation of Banking Regulations (RAN) on financial institutions' debtor information.

The proposal aims to facilitate convergence among financial institutions that report debtor information both through the debtor registry under Article 14 of the General Banking Act (LGB) and the Consolidated Debt Registry (REDEC), which comes into force next April.

Given the coexistence of both regulatory frameworks (Chapter 18-5 of the RAN and General Rule No. 540), a harmonization process is deemed necessary to ensure consistency in credit information so that it is reliable and guarantees debtors' rights.

The CMF invites interested parties to submit their feedback on the [regulatory proposal](#) through the [Regulations Under Consultation](#) section of the CMF website until February 10, 2026.

Communication & Image Area — Financial Market Commission (CMF)

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