CMF publishes a Circular that harmonizes the reporting of debtor roster information with the regulatory framework of the Consolidated Debt Registry

The Circular introduces adjustments to Chapter 18-5 of the Updated Compilation of Banking Regulations, which establishes guidelines regarding information on debtors of financial institutions in connection with Article 14 of the General Banking Law, given the entry into force of the REDEC.

June 22, 2026.- The Financial Market Commission (CMF) published today Circular No. 2,372, which introduces adjustments to Chapter 18-5 of the Updated Compilation of Banking Regulations (RAN), referring to "Information on Debtors of Financial Institutions."

The adjustment aims to align the terms, best practices, and policies of the debt information reports of financial institutions that report both through the debtor roster of Article 14 of the General Banking Law (LGB) and through the Consolidated Debt Registry (REDEC) of Law No. 21,680, which has been in force since April.

In consideration of the coexistence of both regulatory frameworks (Chapter 18-5 of the banks' RAN and NCG No. 540), the new provisions allow for a harmonization of credit information, ensuring that it is consistent and safeguards the rights of debtors.

The full details of the **Circular** are available on the CMF's institutional website, along with a **Regulatory Report** that presents the main contents and its impact assessment.

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