

CMF publishes for consultation amendments to regulation on Consolidated Debt Registry to improve information debtors receive, management of their requests

The proposal incorporates new information obligations, simplifies reporting, and precises the terms under which loan advisors may request their enrollment as reporting parties.

October 21, 2026 — The Financial Market Commission (CMF) published for consultation today, and over the next four weeks, a regulatory proposal amending the regulations governing the Consolidated Debt Registry (REDEC) and its corresponding Information Systems Manual (ISM-REDEC).

These amendments aim to improve transparency in information debtors receive, facilitate management of their requests, and precise the terms under which loan advisors may request their enrollment as reporting parties in accordance with Law No. 21,680.

The proposal includes three groups of amendments:

- **Management of Debtor Requests:** Precises the treatment that reporting entities must give to Access, Rectification, Supplementation and Cancellation (ARSC) requests — including those presented directly before the CMF and derived to reporting parties. Likewise, it establishes that when reporting entities group several requests in a single process, they must inform debtors and identify each individual request. Reporting File RDC40 on “Request Management” also becomes simpler when there are no movements.
- **New Information Obligations:** Reporting entities must submit brand and fantasy names they use to facilitate their identifications by customers through CMF Supervisa. It adds File RDC21 on “Non-Managed Claims” to report obligations whose management the reporting party isn’t in charge of.

- **Loan Advisors:** Adjusts the definition of loan advisors that may request their enrollment as REDEC reporting parties, aligning it with the provision of Law No. 21,680.

These amendments allow for process clarification and simplification of reports linked to ARSC rights, as well as improving identification of reporting parties and data on reportable requests.

Gradual Implementation

The proposal states that amendments to General Rule No. 540 and the ISM-REDEC's general instructions will become effective when the final regulation is issued. Meanwhile, amendments to File RDC40 are to become effective one month after said issuance, while File RDC will enter into force three months later.

The CMF invites all interested parties to submit observations and comments regarding this [regulatory proposal](#) until November 18, 2026 through the [Regulations Under Consultation section](#) of the CMF website.

Communications Area — Financial Market Commission (CMF)

Contact: prensa@cmfchile.cl | [Press Room](#) | [Subscribe to Relevant CMF Information](#)