

74.

Based on Article 28, paragraph 8 of the Law on Consumer Credit ("Official Gazette of Montenegro", No. 35/13) Ministry of Economy adopted the

Rulebook on the contents and manner of keeping the Registry of Creditors and Credit Intermediaries

**Subject
Article 1**

This regulation shall prescribe the content and manner of keeping the Registry of Creditors and Credit Intermediaries who provide service of creditors and credit intermediary.

**Contents of the register of creditors
Article 2**

The evidence of creditors shall include the following information:

- 1) the number;
- 2) the date of registration in the register;
- 3) the name or the title and address or the registered office of the creditor;
- 4) the number and date of registration of the creditor in the Central Register of Economic Entities (hereinafter referred to as CREE);
- 5) the activity for which the creditor is registered and the activity code;
- 6) the name and address of business premises in which the activity of lending are conducted;
- 7) the name of the authorized representative, and
- 8) contact information of creditor (phone, fax, e-mail).

**Content of the register of credit intermediaries
Article 3**

The evidence of credit intermediary shall include:

- 1) the number;
- 2) the date of registration in the register;
- 3) the name or the title and address or the registered office of the credit intermediary;
- 4) the number and date of registration of the credit intermediary in CREE;
- 5) the activity for which the credit intermediary is registered and activity code;
- 6) the name of the authorized representative;
- 7) the name or the title of the creditor with whom the credit intermediary has concluded the mediation contract, and
- 8) contact details of the credit intermediary (phone, fax, e-mail).

**The method of keeping evidence
Article 4**

The record of creditors and credit intermediaries shall be kept in electronic form by the state authority responsible for consumer protection (hereinafter: the Ministry), on the basis of data

from the application of the creditor or credit intermediaries, in a way that ensures permanent preservation of all data and their unhindered use.

Registration in the records of creditors

Article 5

The registration in the evidence of the creditors shall be performed on the basis of an application filed by the creditors.

The application from paragraph 1 of this Article shall contain:

- 1) the name and registered office of the authority to whom the application is being submitted;
- 2) a indication that this is about the application for registration in the register of creditors
- 3) the name or the title and address or the registered office of the creditor;
- 4) the number and date of registration of the creditor in CREE;
- 5) information on the activities for which the creditor is being registered and the activity code
- 6) information about the name and address of the business premises in which the activity of lending are conducted;
- 7) the name of the authorized representative;
- 8) contact information of the creditor (phone, fax, e-mail);
- 9) the date of filing, and
- 10) the name and signature of the applicant.

The application from paragraph 1 of this Article shall be submitted to the Ministry on Form AC that is an integral part of this Rulebook, in two copies.

With the application referred to in paragraph 1 of this Article, a decision on the entry of creditor in CREE shall be submitted.

Registration in the records of credit intermediaries

Article 6

The registration in the records of credit intermediary shall be performed on the basis of an application filed by the credit intermediaries.

The application from paragraph 1 of this Article shall contain:

- 1) the name and registered office of the authority to whom the application is being submitted;
- 2) a indication that this is about the application for registration in the register of credit intermediary;
- 3) the name or the title and registered office or address of the credit intermediary;
- 4) the number and date of registration of the credit intermediary in CREE;
- 5) information on the activities for which the credit intermediary is being registered and activity code;
- 6) the name of the authorized representative;
- 7) the name or the title of the creditor with whom the credit intermediary has concluded the mediation contract;
- 8) contact details of the credit intermediary (phone, fax, e-mail);
- 9) the date of filing, and
- 10) the name and signature of the applicant.

The application from paragraph 1 of this Article shall be submitted to the Ministry on Form ACI which is an integral part of this Rulebook, in two copies.

With the application referred to in paragraph 1 of this Article the following documents shall be also submitted:

- 1) the decision on the registration of the credit intermediary in CREE, and
- 2) mediation contract signed with the creditor.

Changes in the records Article 7

Creditors and credit intermediaries shall notify the Ministry of any changes of the data entered in the register of creditors and credit intermediary within eight days from the date of change. Changes to the data referred to in paragraph 1 of this Article shall be recorded in the appropriate records within eight days of receipt of notice of the change.

Access to data Article 8

The Ministry shall publish an updated list of creditors and credit intermediaries registered in the register referred to in article 2 and 3 of this Rulebook on its website.

Entry into force Article 9

This Rulebook shall enter into force on the eight day of its publication in the "Official Gazette of Montenegro", and shall be applied from 1 February of 2014.

Number: 0901-31/3

Podgorica, 15 January, 2014

**Minister
PhD Vladimir Kavarić**

**MINISTRY OF ECONOMY
RIMSKI TRG NO.46, PODGORICA**

**APPLICATION
For registration in the records of creditors**

1.Name/title of the creditor

2. Headquarters/adress of the creditor

3. Number and date of the desicion on entry of the creditor in CREE

4.Activity for which the creditor is being registered and his/her activity code

5. Name and adresses of the office presmises in which business lending is being conducted

5.1. _____

5.2. _____

5.3. _____

5.4. _____

5.5. _____

6. Name and surname of the authorized person

7.Contact data (phone, fax, email)

7.1. Phone: _____

7.2.Fax: _____

7.3.Email: _____

8. Date of the application

9. Name and surname of the authorized person

**MINISTRY OF ECONOMY
RIMSKI TRG 46, 81000 PODGORICA**

**APPLICATION
for registration in the records of credit intermediaries**

1. Title / name of the credit intermediary

2. Headquarters / address of the credit intermediary

3. Number and date of the decision on entry of the credit intermediary into the Central Registry of Economic Entities

4. Activity for which the credit intermediary is registered and activity code of the credit intermediary

Name and addresses of the authorized representative

5. Title/name of the creditor with which credit intermediary has signed the agreement on intermediation

7. Contact data (phone, fax, email)

7.1. Phone:

7.2.Fax:

7.3.Email:

8. Date of the application

9. First and last name and signature of the authorized person
