

(4) In connection with the offering or providing of foreign currency loans the relevant person shall ensure

- a) that clients are informed about the risks associated with loans provided in foreign currency to an extent sufficient for clients to make informed and cautious decisions, always including information on an adverse effect of potential strong depreciation of the domestic currency or a rise in foreign interest rates on the amount of repayments of foreign currency loans and
- b) that there exists an offer of loans of the same nature and purpose also in the domestic currency and an offer of financial instruments providing clients with a hedge against currency risk.