

The substance of the legislation in English is as follows (non-official translation)

Article 8.5: “Financial institution, while offering customers a foreign currency loan, is offering customers the same loan product also in domestic currency. Financial institution is offering customers financial instruments to hedge against foreign exchange risk”.

Article 10.2.7: “...Information regarding the risks involved in foreign currency lending, whereby financial institution should encompass the impact on instalments of a severe depreciation and of an increase of the foreign interest rate”