

Ordinance No 22*

of the BNB

of 16 July 2009

on the Central Credit Register

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Chapter One

General Provisions

Article 1. (amended; Darjaven Vestnik, issue 81 of 2016, effective as of 1 January 2017) This Ordinance shall determine the functioning, scope, procedure and time limits for submitting and obtaining information to/from the Central Credit Register.

Article 2. (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 37 of 2018) The Central Credit Register shall be an information system of customer loan indebtedness to banks and financial institutions, as well as to payment institutions electronic money institutions extending loans under Article 21 of the Law on Payment Services and Payment Systems (LPSPS) operating in Bulgaria, and to investors who have granted a project loan through a crowdfunding service provider, except for foreign providers that operate directly on the territory of the Republic of Bulgaria.

Article 3. (1) (previous wording of Article 3; Darjaven Vestnik, issue 37 of 2018) The register shall provide:

1. (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 37 of 2018) centralization of the information on customer loan indebtedness to banks and financial institutions, as well as to payment institutions and electronic money institutions extending loans under Article 21 of the LPSPS, and to investors who have granted a project loan through a crowdfunding service provider;

2. (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 37 of 2018) use of the information on customer

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indebtedness by banks and financial institutions, as well as by payment institutions and electronic money institutions extending loans under Article 21 of the LPSPS, and by crowdfunding service providers;

3. consolidation of collected information to be used for the purposes of the BNB.

(2) (new; Darjaven Vestnik, issue 37 of 2018) The Central Credit Register shall store information about persons who are co-debtors and guarantors on loans.

Article 4. (1) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 93 of 2015, former wording of Article 4; Darjaven Vestnik, issue 37 of 2018; amended Darjaven Vestnik, issue 101 of 2022, effective as of 1 January 2023) Information on loan indebtedness of their customers shall be provided to and received from the Central Credit Register by institutions as follows:

1. (amended; Darjaven Vestnik, issue 81 of 2016, effective as of 1 January 2017) banks and foreign bank branches operating on the territory of Bulgaria.

2. (amended; Darjaven Vestnik, issue 81 of 2016, effective as of 1 January 2017) the persons registered under Article 3a of the Law on Credit Institutions, conducting activities under Article 2, paragraph 2, items 6, 7 or 12, or under Article 3, paragraph 1, item 3 of the law on Credit Institutions excluding foreign financial institutions conducting activities directly on the territory of the Republic of Bulgaria;

3. (amended; Darjaven Vestnik, issue 37 of 2018) payment institutions and electronic money institutions extending loans under Article 21 of the LPSPS.

4. (new; Darjaven Vestnik, issue 101 of 2022, effective as of 1 January 2023) crowdfunding service providers, except for foreign providers that operate directly on the territory of the Republic of Bulgaria.

(2) (new; Darjaven Vestnik, issue 37 of 2018) Information from the register may be also provided to bodies under Article 56, paragraph 3 of the Law on Credit Institutions, as well as other government and judicial authorities under Article 56, paragraphs 7 and 9 of the Law on Credit Institutions;

(3) (new; Darjaven Vestnik, issue 42 of 2019, effective as of 5 June 2019; amended; Darjaven Vestnik, issue 91 of 2021) Natural persons and legal entities may receive information on their credit indebtedness under Articles 21–23, and the natural persons also information under Article 21a.

Article 5. (1) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 93 of 2015; amended; Darjaven Vestnik, issue 37 of 2018) Institutions under Article 4, paragraph 1 shall submit to the Central Credit Register information under Article 11 on all loans extended by them irrespective of their amount, as well as other information in accordance with the instructions of the Deputy Governor heading the Banking Department.

(2) The following loans shall not be subject to reporting:

1. loans to the government;

2. loans to the Bulgarian National Bank;

3. (amended; Darjaven Vestnik, issue 93 of 2015) loans on which an admissible excess payment over the balance on payment accounts (overdraft) in the amount of under BGN 1000 has been agreed, where these loans are past due up to 30 days.

Chapter Two

Procedure for Inclusion in and Exclusion from the Information System of the Central Credit Register

(title amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012)

Article 6. (1) (Previous wording of Article 6; amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 37 of 2018) The institutions under Article 4, paragraph 1 and the bodies under Article 4, paragraph 2 shall file a written application to the Deputy Governor heading the BNB Banking Department for the inclusion in the information system of the Central Credit Register, which contains information on the company, registered and head office address.

(2) (new; Darjaven Vestnik, issue 37 of 2018) The documents to be attached to the application under Article 4, paragraph 1 are as follows:

1. a copy of the registration document or applicant's unified identification code;
2. (amended; Darjaven Vestnik, issue 100 of 2019, effective as of 1 January 2020) internal rules establishing the terms and procedure for providing to and receiving information from the Central Credit Register, as well as the rights and responsibilities of the authorised persons who will process, provide and receive this information; these rules shall include the procedure and terms for controlling the accuracy of the information provided to the BNB and for correcting the inaccurate information, as well as measures to set up and maintain a special register under Article 19a, paragraph 2;

3. a notification on the technical and software readiness for inclusion in the information system of the Central Credit Register.

4. (new; Darjaven Vestnik, issue 42 of 2019, effective as of 5 June 2019) a registration form for inclusion in the information system of the Central Credit Register.

(3) (new; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; former paragraph 2; amended; Darjaven Vestnik, issue 37 of 2018; amended; Darjaven Vestnik, issue 42 of 2019, effective as of 5 June 2019; amended; Darjaven Vestnik, issue 100 of 2019, effective as of 1 January 2020; amended; Darjaven Vestnik, issue 101 of 2022, effective as of 1 January 2023) The application and the necessary documents under Article 2 shall be submitted by:

1. the institutions under Article 4, paragraph 1, items 1 and 2 within three months from the date of entry of the institution in the relevant public register with the BNB;

2. the institutions and entities under Article 4, paragraph 1, item 3 within three months from the date of submission of the written notification to the BNB under Article 21, paragraph 2 and Article 42, paragraph 2 of the LPSPS;

3. the providers under Article 4, paragraph 1, item 4 within three months from the date of issuance of a licence for the provision of crowdfunding services by the competent authority under Article 8, paragraph 3 of the Law on Public Offering of Securities.

(4) (new; Darjaven Vestnik, issue 37 of 2018) The documents to be attached to the application under Article 4, paragraph 2 are as follows:

1. a registration form for inclusion in the information system of the register;

2. (amended; Darjaven Vestnik, issue 42 of 2019, effective as of 5 June 2019; amended; Darjaven Vestnik, issue 100 of 2019, effective as of 1 January 2020) internal rules laying down the terms and procedure for obtaining and using information from the register, as well as the rights and obligations of the authorised persons who shall receive information from the register with regard to performing their duties in individual checks, and the monitoring of the work thereof, as well as measures to set up and maintain a special register under Article 19a, paragraph 2;

3. a notification on the technical and software readiness for inclusion in the information system of the Central Credit Register.

Article 7. (1) When the applicant has submitted all documents under Article 6, the date of his inclusion in the information system of the Central Credit Register and his rights to access shall be determined by an order of the Deputy Governor heading the BNB Banking Department.

(2) When the applicant has not submitted the documents under Article 6 or the submitted documents contain incomplete, contradictory or inaccurate information, the BNB shall inform in writing the applicant thereof by sending a letter containing instructions for removing the inconsistencies.

(3) (new; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 81 of 2016, effective as of 1 January 2017; amended; Darjaven Vestnik, issue 37 of 2018) Institutions and bodies under Article 4 shall within 15 days notify the Central Credit Register at the BNB about any change in the information and documents that has occurred following their entry into the information system of the Central Credit Register and shall enclose certified copies of the documents evidencing the change.

Article 8. (1) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; previous wording of Article 8; Darjaven Vestnik, issue 21 of 2017; amended; Darjaven Vestnik, issue 37 of 2018; amended; Darjaven Vestnik, issue 101 of 2022, effective as of 1 January 2023) Institutions under Article 4, paragraph 1 shall be excluded from the information system of the Central Credit Register in the following cases:

1. (amended; Darjaven Vestnik, issue 21 of 2017) a deletion of a bank or a foreign bank branch from the Commercial Register;

2. a deletion of a financial institution registration under Article 9 of Ordinance No 26 of the BNB on Financial Institutions;

3. (repealed; Darjaven Vestnik, issue 21 of 2017);

4. (new; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; repealed, Darjaven Vestnik, issue 93 of 2015);

5. (new; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended, Darjaven Vestnik, issue 21 of 2017; amended; Darjaven Vestnik, issue 37 of 2018; amended; Darjaven Vestnik, issue 42 of 2019, effective as of 5 June 2019) withdrawal or cancellation of a license of a payment institution or electronic money institution under the LPSPS, or in the cases where payment institution or electronic money institution conducts no activity under Article 21 of the LPSPS for more than 12 months;

6. (new; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; repealed, Darjaven Vestnik, issue 21 of 2017).

7. (new; Darjaven Vestnik, issue 101 of 2022, effective as of 1 January 2023) in case of revocation of a license of a crowdfunding service provider by the competent authority under Article 8, paragraph 3 of the Law on Public Offering of Securities.

(2) (new; Darjaven Vestnik, issue 21 of 2017) A bank with revoked or cancelled license shall have a limited access to the information of the register.

(3) (new; Darjaven Vestnik, issue 37 of 2018) Bodies under Article 4, paragraph 2 shall be excluded from the information system of the Central Credit Register in the event of a deletion of the legal entity or termination of activity.

Article 9. (1) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; previous wording of Article 9, issue 93 of 2015) The exclusion from the information system of the Central Credit Register shall be effected by an order of the Deputy Governor heading the BNB Banking Department, with the date of exclusion specified in this order.

(2) (new; Darjaven Vestnik, issue 93 of 2015; amended; Darjaven Vestnik, issue 37 of 2018) The Deputy Governor of the BNB heading the Banking Department shall issue instructions on the procedures for inclusion, rules of operation and exclusion of institutions and bodies under Article 4 from the information system of the Central Credit Register.

Chapter Three

Provision and Correction of Information in the Central Credit Register

Article 10. (1) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 37 of 2018) Institutions under Article 4, paragraph 1 shall collect and submit to the Central Credit Register on an electronic carrier information on all loans of their customers and on any changes which have occurred in these loans.

(2) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 37 of 2018) Upon conclusion of a new loan agreement or amendment to a concluded loan agreement institutions under Article 4, paragraph 1 shall provide information to the Central Credit Register within five business days from the date of concluding the loan agreement or from the date of the amendment thereto.

(3) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 37 of 2018; amended; Darjaven Vestnik, issue 42 of 2019, effective as of 5 June 2019) Institutions under Article 4, paragraph 1 shall provide by the fifteenth day of the month following the reporting period information on the state of all active loans of their customers by the last day of the reporting month. Institutions shall also provide within the same term information on the corrections made on loans of their customers for previous reporting periods.

Article 11. (1) (amended; Darjaven Vestnik, issue 93 of 2015) The debt amount on each individual loan shall be determined as the sum of principal, interest accrued, fees, commissions and other expenses on the loan, as well as value added tax due under the lease agreement.

(2) Foreign currency loans shall be recalculated in levs at the exchange rate quoted by the Bulgarian National Bank.

Article 12. (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; repealed; Darjaven Vestnik, issue 93 of 2015)

Article 13. (repealed, Darjaven Vestnik, issue 93 of 2015)

Article 14. In case of syndicated loans, any creditor bank or financial institution shall submit information to the Central Credit Register on its own share of the loan.

Article 15. (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 101 of 2022, effective as of 1 January 2023) (1) (amended; Darjaven Vestnik, issue 37 of 2018) Where an institution under Article 4, paragraph 1, items 1 to 3 has transferred its claim on a loan to a person who is not a bank or a financial institution, a payment institution or an electronic money institution, but continues to service and administer the repayment of the loan, information on this loan and changes thereto shall be submitted to the Central Credit Register by the bank or the financial institution, the payment institution or the electronic money institution which has transferred the claim on the loan.

(2) (amended; Darjaven Vestnik, issue 37 of 2018) Where an institution under Article 4, paragraph 1, items 1 to 3 has transferred its claim on a loan to another bank or financial institution, a payment institution or an electronic money institution, but it continues to service and administer the repayment of the loan, information on this loan and the changes thereto shall be submitted to the Central Credit Register by the bank or the financial institution, the payment institution or the electronic money institution which has acquired the claim on the loan.

(3) (new; Darjaven Vestnik, issue 101 of 2022, effective as of 1 January 2023) Where a provider under Article 4, paragraph 1, item 4 has transferred an existing

contract to another crowdfunding service provider, in the cases under Article 212a², paragraph 1, item 9 of the Law on Public Offering of Securities, the transferring crowdfunder provider shall submit information to the Central Credit Register about this contract and the amendments thereto.

Article 16. (1) Identification of the customers in the Central Credit Register shall be effected through the following identification codes:

1. for customers – natural persons: the unified registration number (URN);
2. (amended; Darjaven Vestnik, issue 93 of 2015) for customers – sole proprietors and legal entities: the unified identification code, the BULSTAT code or the personal identification code assigned by the Registry Agency to other entities and structures, subject to registration in the Commercial Register, as laid down by law;
3. (amended; Darjaven Vestnik, issue 100 of 2019, effective as of 1 January 2020) for customers – non-resident natural persons who have not been issued an identity number under the procedure set by the competent Bulgarian authorities – the identification code in the Central Credit Register shall be based on the personal identity number, identity number of a foreigner or other identification data, nationality and state of residence, and for non-resident legal entities which have not been registered in the Commercial Register – the identification code shall be based on the registered office registration data.

(2) Any other particulars as stated in the instruction on the enforcement of this Ordinance may also be recorded in the Central Credit Register.

Article 17. (1) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 37 of 2018) The Bulgarian National Bank may not correct the information as submitted by institutions under Article 4, paragraph 1 to the Central Credit Register.

(2) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 37 of 2018; amended; Darjaven Vestnik, issue 91 of 2021) Institutions under Article 4, paragraph 1 shall be liable for the accurate and duly provided information under this Ordinance, as well as for compliance with the requirements for personal data protection.

Article 18. (1) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 21 of 2017) An institution which has been declared insolvent or in liquidation, shall submit information to the Central Credit Register under the procedure established in this Ordinance until the date of Court ruling on its deletion from the Commercial Register.

(2) (amended; Darjaven Vestnik, issue 81 of 2016, effective as of 1 January 2017) In case of bankruptcy or liquidation of a bank or financial institution with a registered office in a Member State or a bank with a registered office in a third state operating in the Republic of Bulgaria through a branch, as well as in case of a decision for closing a branch of a bank or financial institution with a registered office in a Member State or a bank with a registered office in a third state, information to the Central Credit Register shall be provided until its deletion from the respective public

register in the state where the bank or financial institution has been registered, until the deletion of the branch, accordingly.

Chapter Four

Terms and Procedure for Obtaining Information from the Central Credit Register

Article 19. (1) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 81 of 2016, effective as of 1 January 2017; amended; Darjaven Vestnik, issue 37 of 2018) The Central Credit Register shall provide institutions under Article 4, paragraph 1 with information on customer debt by accessing the register electronically subject to payment of a fee.

(2) The information on loan indebtedness of customers shall include both data on the current status of loans and arrears on active and repaid loans for a five-year historical period.

(3) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 37 of 2018) Institutions under Article 4, paragraph 1 shall pay a fee for the statements on loan indebtedness of their customers issued until the fifteenth day of the month following the reporting month.

(4) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 37 of 2018) Institutions and bodies under Article 4 shall obtain and use the information from the Central Credit Register keeping the bank, professional and trade secret. They shall not disclose and submit information from the Central Credit Register to third persons and use it for commercial purposes, including as consolidated data.

(5) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 37 of 2018) Institutions under Article 4, paragraph 1 shall obtain and use information from the Central Credit Register only for establishing the loan indebtedness of their customers.

(6) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 37 of 2018) The Central Credit Register shall consolidate the information on total loan indebtedness of customers on a monthly basis until the twentieth day of the month following the reporting month and shall submit it on an electronic carrier to institutions under Article 4, paragraph 1.

Article 19a. (new; Darjaven Vestnik, issue 81 of 2016, effective as of 1 January 2017; amended; Darjaven Vestnik, issue 21 of 2017; amended; Darjaven Vestnik, issue 37 of 2018) (1) (previous wording of Article 19a, Darjaven Vestnik, issue 100 of 2019, effective as of 1 January 2020; amended; Darjaven Vestnik, issue 101 of 2022, effective as of 1 January 2023) The Central Credit Register shall provide access to the information of the register to the institutions and bodies under Article 4 with regard to performing their duties in individual checks against payment of a fee under Article 28. The right to access of the bodies under Article 4, paragraph 2 shall

materialise electronically or on a hard copy, and for institutions under Article 4, paragraph 1 only electronically. Where the request for information from the Central Credit Register by the authorities under Article 4, paragraph 2 does not contain the data required for identification of the person under Article 16, the BNB shall inform the applicant in writing of the reasons for not issuing the statement.

(2) (new; Darjaven Vestnik, issue 100 of 2019, effective as of 1 January 2020) The institutions and bodies under Article 4 shall set up and maintain a special register where they shall record the data on checks carried out in the Central Credit Register and shall store the entries for a period of five years from the date of the check under paragraph 1.

Article 20. (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 37 of 2018) The monthly information on loans provided by institutions under Article 4, paragraph 1 shall be stored in the Central Credit Register for a term of five years from the reporting period the information refers to.

Article 21. (1) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 81 of 2016, effective as of 1 January 2017; amended; Darjaven Vestnik, issue 37 of 2018) Any person shall have the right to request from the Bulgarian National Bank information on his/her loan indebtedness contained in the Central Credit Register, including the names of the institutions under Article 4, paragraph 1 which have submitted information to the register system.

(2) (new; Darjaven Vestnik, issue 81 of 2016, effective as of 1 January 2017; amended; Darjaven Vestnik, issue 42 of 2019, effective as of 5 June 2019) The information under paragraph 1 shall be made available free of charge to individuals within 14 days, and in other cases, against payment of a fee.

(3) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; former paragraph 2; Darjaven Vestnik, issue 81 of 2016, effective as of 1 January 2017; amended; Darjaven Vestnik, issue 37 of 2018) Any person shall have the right to require information on his/her loan indebtedness also from the institution under Article 4, paragraph 1 which has submitted the information to the Central Credit Register.

(4) (former paragraph 3; amended; Darjaven Vestnik, issue 81 of 2016, effective as of 1 January 2017) In case of death of a natural person, his heirs may request information on the loan indebtedness of the legator pursuant to paragraphs 1 to 3 upon submitting a certificate of inheritance.

Article 21a. (new; Darjaven Vestnik, issue 91 of 2021) (1) Any natural person shall have the right to request from the Bulgarian National Bank information about the institutions under Article 4, paragraph 1, that have accessed his personal data, according to Article 15, paragraph 1 (c) of Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural

persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC.

(2) Article 21, paragraph 2, Article 22, paragraphs 1, 2, 5–8, Article 23 and Article 28, paragraph 1, item 10, paragraphs 2 and 4 shall apply to the provision of the information under paragraph 1.

Article 22. (1) The right under Article 21, paragraph 1 shall be exercised by filing an application in writing to the Bulgarian National Bank. The application shall include data from applicant's identity document and shall specify the manner of submitting the information to the applicant – personally or by mail. Upon filing the application in the BNB, the applicant or the person authorised by him shall identify themselves by submitting an identity document.

(2) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012) The application for information about a natural person shall be personally filed by the applicant or by his representative explicitly authorized by notary verified power of attorney issued to serve before the Central Credit Register.

(3) Where information about a legal entity is requested, the application under paragraph 1 shall be submitted by the persons authorised to represent this legal entity or by the person explicitly authorised by him. The following documents shall be enclosed to the application:

1. a current certificate of registration or UIC of the applicant;

2. a current status certificate of the entities which are not recorded in the Commercial Register;

3. (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012) an explicitly notary certified power of attorney issued in favour of the authorized person to serve before the Central Credit Register in case the application is not to be filed by the representatives.

(4) Non-residents shall attach to the application under paragraph 1 the following documents:

1. an updated document on registration of the legal entity – the applicant, a legalized translation in Bulgarian;

2. (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012) an explicitly notary certified power of attorney issued in favour of the authorised person to serve before the Central Credit Register, provided the application has not been filed personally; if the power of attorney has been certified by a notary public outside the Republic of Bulgaria, a legalized translation in Bulgarian shall be submitted.

(5) (amended; Darjaven Vestnik, issue 93 of 2015) The documents under paragraph 2, paragraph 3, item 3 and paragraph 4 shall be original or notary certified copies.

(6) (new; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012) Where the application is submitted by mail, the applicant's signature shall be certified by a notary.

(7) (new; Darjaven Vestnik, issue 42 of 2019, effective as of 5 June 2019) An application for information to be obtained from the Register electronically shall be filed personally by a natural person holding a qualified certificate of qualified electronic signature (QCQES) issued by a registered certification service provider under the Law on Electronic Document and Electronic Certification Services. The QCQES shall specify the natural person's identifier (identity number) .

(8) (new; Darjaven Vestnik, issue 42 of 2019, effective as of 5 June 2019; amended; Darjaven Vestnik, issue 91 of 2021) The fee due for an application under paragraph 7 shall be paid through a virtual POS terminal under Article 28, paragraph 1, items 7–10.

Article 23. (1) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended, issue 93 of 2015) The information under Article 21, paragraph 1 shall be provided in writing against signature to the applicant, to a person authorized by the applicant by an explicitly notary certified power of attorney issued to serve before the Central Credit Register or to a third person entered explicitly in the application as a recipient of the information. In submitting the statements on loan indebtedness, the recipient shall identify himself by presenting an identity document.

(2) (amended; Darjaven Vestnik, issue 93 of 2015) The information under Article 21, paragraph 1 may also be sent to the applicant by registered mail to the address specified by the applicant, as well as to a third person entered explicitly in the application as a recipient of the information.

(3) (amended; Darjaven Vestnik, issue 93 of 2015; amended; Darjaven Vestnik, issue 81 of 2016, effective as of 1 January 2017; amended; Darjaven Vestnik, issue 42 of 2019, effective as of 5 June 2019) The Bulgarian National Bank shall prepare the required information if the applicant has provided the necessary documents. In case the application do not meet the requirements of this Ordinance, the applicant shall be notified that the information from the Register will be provided upon removal of the inconsistencies. In case of refusal this shall be communicated to the applicant in writing, stating the reasons thereof.

(4) (new; Darjaven Vestnik, issue 42 of 2019, effective as of 5 June 2019; amended; Darjaven Vestnik, issue 91 of 2021) A natural person shall obtain an electronic statement through the information system of the Register within the time limit set out in Article 21, paragraph 2 or Article 28, paragraph 1, items 7–10.

Article 24. (1) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 37 of 2018) Where a person discovers data held about him/herself in the Central Credit Register register to be incorrect, that person may request in writing from the institution under Article 4, paragraph 1 which has entered the information in the register to correct the established inaccuracy.

(2) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 37 of 2018) Within seven business days after

the receipt of the application, the institution under Article 4, paragraph 1 shall be obliged to examine the request and reply to the applicant in writing.

(3) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 37 of 2018) Where the request is justified, the institution under Article 4, paragraph 1 shall, under the term and procedure of Article 10, paragraph 3, make the correction and submit the corrected data to the information system of the Central Credit Register.

(4) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012); repealed; Darjaven Vestnik, issue 93 of 2015)

(5) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 37 of 2018) Institutions under Article 4, paragraph 1 shall not charge a fee for the examination of the application under paragraph 1.

Chapter Five

Control, Measures and Sanctions

Article 25. (1) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012) The Bulgarian National Bank shall control the compliance with the terms and procedure for providing and using information from the Central Credit Register.

(2) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended, issue 93 of 2015) The Bulgarian National Bank may require additional information or any documents related to the control exercised under Article 1, and may also carry out on-site examinations.

(3) (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 37 of 2018; amended; Darjaven Vestnik, issue 100 of 2019, effective as of 1 January 2020; amended; Darjaven Vestnik, issue 18 of 2020; amended; Darjaven Vestnik, issue 101 of 2022, effective as of 1 January 2023) The institutions under Article 4, paragraph 1 and Article 18, as well as the authorities under Article 4, paragraph 2 shall provide changes to the rules under Article 6, paragraph 2, item 2 and Article 6, paragraph 4, item 2 within ten days from the date of their adoption. They shall bring in due time those rules in conformity with the regulatory changes on the activities of the Central Credit Register.

(4) (new; Darjaven Vestnik, issue 18 of 2020) Institutions and bodies under Article 4, paragraphs 1 and 2 may at request obtain information from the system concerning the checks carried out in the Register by persons authorised by them for a specific period of time in order to perform internal control on these persons.

Article 26. (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 37 of 2018) Where an institution under Article 4, paragraph 1 fails to submit monthly information to the Central Credit Register within the period referred to in Article 10 or submits information which does

not comply with the requirements of this Ordinance, the BNB shall discontinue the access to the Central Credit Register for making customer indebtedness statements until the relevant information is submitted.

Article 27. (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 81 of 2016 effective as of 2017; amended; issue 37 of 2018) Where an infringements of this Ordinance are identified, the fines sanctions, and supervisory measures provided for in the Law on Credit Institutions shall be imposed.

Chapter Six

Fees

(new; Darjaven Vestnik, issue 81 of 2016, effective as of 1 January 2017)

Article 28. (1) (previous wording of Article 28; Darjaven Vestnik, issue 103 of 2016, new; Darjaven Vestnik, issue 81 of 2016, effective as of 1 January 2017; amended; Darjaven Vestnik, issue 101 of 2022, effective as of 1 January 2023) The BNB shall charge fees for the statements issued and services provided under this Ordinance, as follow:

1. (amended; Darjaven Vestnik, issue 103 of 2016, effective as of 1 January 2017; amended; Darjaven Vestnik, issue 110 of 2020, effective as of 1 January 2021) BGN 0.25 for issuing a statement on the loan indebtedness of one person when accessing the Central Credit Register electronically;

2. (amended; Darjaven Vestnik, issue 103 of 2016, effective as of 1 January 2017; amended; Darjaven Vestnik, issue 42 of 2019, effective as of 5 June 2019; amended; Darjaven Vestnik, issue 110 of 2020, effective as of 1 January 2021) BGN 0.25 *per* person for issuing a statement on the credit indebtedness of a group of 1 to 400 persons and BGN 0.13 *per* person for issuing a statement on the credit indebtedness of a group of 401 to 2000, in an XML file, when accessing the register electronically;

3. (amended; Darjaven Vestnik, issue 103 of 2016, effective as of 1 January 2017; amended; Darjaven Vestnik, issue 37 of 2018) BGN 2 for issuing a hard copy statement on the loan indebtedness of one person within seven working days;

4. (amended; Darjaven Vestnik, issue 103 of 2016, effective as of 1 January 2017; amended; Darjaven Vestnik, issue 37 of 2018) BGN 10 for issuing a hard copy statement on the loan indebtedness of one person within 24 hours;

5. (amended; Darjaven Vestnik, issue 103 of 2016, effective as of 1 January 2017; amended; Darjaven Vestnik, issue 37 of 2018; amended, Darjaven Vestnik, issue 42 of 2019, effective as of 5 June 2019) BGN 20 for issuing a hard copy statement on the credit indebtedness of one person within four business hours;

6. (new; Darjaven Vestnik, issue 103 of 2016, effective as of 1 January 2017; amended; Darjaven Vestnik, issue 37 of 2018; amended; Darjaven Vestnik, issue 110 of 2020, effective as of 1 January 2021) BGN 0.25 for a statement of the number of

checks for one credit borrower by institutions under Article 4, paragraph 1 when accessing the Central Credit Register electronically.

7. (new; Darjaven Vestnik, issue 42 of 2019, effective as of 5 June 2019) BGN 1 for issuing electronically a statement for a natural person within seven business days;

8. (new; Darjaven Vestnik, issue 42 of 2019, effective as of 5 June 2019) BGN 5 for issuing electronically a statement for a natural person within 24 hours;

9. (new; Darjaven Vestnik, issue 42 of 2019, effective as of 5 June 2019) BGN 10 for issuing electronically a statement for a natural person within four business hours;

10. (new; Darjaven Vestnik, issue 91 of 2021) BGN 2.00 for an information under Article 21a, paragraph 1 within seven business days.

(2) (new; Darjaven Vestnik, issue 103 of 2016, effective as of 1 January 2017; amended; Darjaven Vestnik, issue 37 of 2018) The fee for a hard copy statement on loan indebtedness shall be paid in advance save in cases referred to in Article 56, paragraph 7 of the Law on Credit Institutions.

(3) (new; Darjaven Vestnik, issue 103 of 2016, effective as of 1 January 2017; amended; Darjaven Vestnik, issue 37 of 2018) In the cases referred to in Article 56, paragraph 7 of the Law on Credit Institutions the due fees shall be paid quarterly, and for institutions under Article 4, paragraph 1, on a monthly basis, following the issue of invoices.

(4) (new; Darjaven Vestnik, issue 37 of 2018; amended; Darjaven Vestnik, issue 42 of 2019, effective 5 June 2019) The time limits for issuing statements shall be within the working time after the application for issuing a statement and the documents required have been registered at the BNB, and where the electronic application under Article 22, paragraph 7 has been filed after the end of the working time, the time limits shall begin to run from the following business day.

(5) (new; Darjaven Vestnik, issue 101 of 2020, effective as of 1 December 2020; amended; Darjaven Vestnik, issue 91 of 2021) During an emergency epidemic situation, introduced under Article 63, paragraph 2 of the Health Law, BNB may suspend the issuance of hard copy statements under paragraph 1, items 4 and 5 and introduce an additional service of issuing a hard copy statement within 3 working days against a fee of BGN 8.

Article 29. (new; Darjaven Vestnik, issue 103 of 2016, effective as of 1 January 2017) The fees under Article 28 shall be based on the methodology referred to in the Appendix to this Ordinance. The methodology takes into account the estimated operating and maintenance costs of the register and the estimated number of statements for the respective calendar year.

Additional Provision

§ 1. Within the meanings of this Ordinance:

1. (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 37 of 2018) ‘Customer’ shall be any natural person or legal entity, except for a bank, which is or wishes to be a party to legal relationship with an institution under Article 4, paragraph 1 in connection with drawing a credit.

2. (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 93 of 2015; amended; Darjaven Vestnik, issue 37 of 2018 amended; Darjaven Vestnik, issue 101 of 2022, effective as of 1 January 2023) ‘Credit’ shall be an extension of money loan of any type under Article 2, paragraph 2, items 6, 7 or 12 (excluding factoring and forfaiting on commercial receivables) of the Law on Credit Institutions, overdraft, loan related to payment services under Article 21 of the LPSPS, other claims and commitments undertaken irrespective of the instrument used as specified in instructions of the Deputy Governor of the BNB heading the Banking Department. Credit shall also be a loan within the meaning of Article 2, paragraph 1 (b) of Regulation (EU) 2020/1503 of the European Parliament and of the Council of 7 October 2020 on European Crowdfunding Service Providers for Business, and Amending Regulation (EU) 2017/1129 and Directive (EU) 2019/193 (Regulation (EU) 2020/1503).

3. (amended; Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012; amended; Darjaven Vestnik, issue 93 of 2015; amended; Darjaven Vestnik, issue 37 of 2018) ‘Credit indebtedness’ shall be the loan indebtedness of one natural person or legal entity to institutions under Article 4, paragraph 1 submitting information under this Ordinance.

4. ‘Syndicated loan’ shall be a loan approved simultaneously by two or more banks, by two or more financial institutions or by banks and financial institutions.

5. (new; Darjaven Vestnik, issue 101 of 2022, effective as of 1 January 2023) ‘Crowdfunding service’ shall be a concept within the meaning of Article 2, paragraph 1 (a) of Regulation (EU) 2020/1503.

6. (new; Darjaven Vestnik, issue 101 of 2022, effective as of 1 January 2023) ‘Crowdfunding service provider’ shall be a concept within the meaning of Article 2, paragraph 1 (e) of Regulation (EU) 2020/1503.

7. (new; Darjaven Vestnik, issue 101 of 2022, effective as of 1 January 2023) ‘Investor’ shall be a concept within the meaning of Article 2, paragraph 1 (i) of Regulation (EU) 2020/1503.

8. (new; Darjaven Vestnik, issue 101 of 2022, effective as of 1 January 2023) ‘Crowdfunding project’ shall be a concept within the meaning of Article 2, paragraph 1 (l) of Regulation (EU) 2020/1503.

Transitional and Final Provisions

§ 2. This Ordinance is issued on the grounds of Article 56, paragraph 4 and § 13 of the Law on Credit Institutions and is adopted by Decision No 88 of the Governing Council of the Bulgarian National Bank of 16 July 2009. The Ordinance shall come into force on 1 October 2009.

§ 3. Until enforcement of this Ordinance, banks included in the information system of the Central Credit Register shall reserve their rights and shall not file an application for inclusion under Article 6. They shall submit updated internal rules under Article 6, paragraph 1, item 2 within two months following the enforcement of this Ordinance.

§ 4. Banks' subsidiary financial institutions with a main subject under Article 2, paragraph 2, item 6 and/or under Article 3, paragraph 1, item 3 of the Law on Credit Institutions, which have received information from the Central Credit Register through the parent bank until enforcement of this Ordinance and are subject to entry in the register under Ordinance No 26 of the BNB on Financial Institutions (Darjaven Vestnik, issue 36 of 2009), shall file an application for inclusion in the Central Credit Register under Articles 6 and 7 within two months following the enforcement of this Ordinance. The access to the Central Credit Register of the financial institutions under the preceding sentence, which have not been recorded in the register under Ordinance No 26 of the BNB on Financial Institutions or have not been included in the Central Credit Register within two months following the enforcement of this Ordinance, shall be discontinued.

§ 5. This Ordinance shall repeal BNB Ordinance No 22 of 1998 on the Central Credit Register of Banks (published in the Darjaven Vestnik, issue 92 of 1998; amended, issue 29 of 2004, issue 48 of 2006; amended, issue 84 of 2006; amended, issue 22 of 2007).

§ 6. The Deputy Governor heading the Banking Department of the Bulgarian National Bank shall issue instructions on the enactment of this Ordinance.

Appendix No 1
to Article 29

(new; Darjaven Vestnik, issue 103 of 2016, effective as of 1 January 2017;
amended; Darjaven Vestnik, issue 37 of 2018;
amended; issue 42 of 2019, effective as of 5 June 2019;
amended; Darjaven Vestnik, issue 110 of 2020, effective as of 1 January 2021)

**Methodology For Calculating the Amount of Fees for Issuing
Statements from the Central Credit Register**

(title, amended; Darjaven Vestnik, issue 37 of 2018)

1. This methodology shall set out the terms and conditions for determining the fees under Article 28.

2. (amended; Darjaven Vestnik, issue 100 of 2019, effective as of 1 January 2020; amended; Darjaven Vestnik, issue 110 of 2020, effective as of 1 January 2021) The estimated operating and maintenance costs of the Register shall be calculated on an annual basis and shall include staff costs, including insurance and social expenditure, depreciation and software and hardware maintenance subscriptions and administrative and other expenditure, related to activities.

3. (amended; Darjaven Vestnik, issue 42 of 2019, effective as of 5 June 2019; amended; Darjaven Vestnik, issue 110 of 2020, effective as of 1 January 2021) The estimated number of statements shall be determined on the basis of an estimated number of statements conducted electronically per person or a group of persons from 1 to 400 in an XML file format by the institutions and bodies under Article 4 for the calendar year.

4. (amended; Darjaven Vestnik, issue 37 of 2018; amended; Darjaven Vestnik, issue 42 of 2019, effective as of 5 June 2019; amended; Darjaven Vestnik, issue 110 of 2020, effective as of 1 January 2021) The amount of the fee in levs for one statement on information in the Register issued electronically by the institutions and bodies under Article 4 shall be defined by dividing the estimated costs under item 2 by the estimated number of statements under item 3 and by rounding the resulting amount to the first decimal place.

5. (amended; Darjaven Vestnik, issue 37 of 2018; amended; Darjaven Vestnik, issue 42 of 2019, effective as of 5 June 2019; amended; Darjaven Vestnik, issue 110 of 2020, effective as of 1 January 2021) The amount of the fee for the institutions and bodies under Article 4 to obtain information from the Register electronically in an XML file format on a group of persons shall be: from 1 to 400 persons – equal to the fee referred to in item 4 for each person, and from 401 to 2000 it shall be equal to 50 per cent of the fee referred to in item 4 for each person.

6. (amended; Darjaven Vestnik, issue 37 of 2018; amended; Darjaven Vestnik, issue 110 of 2020, effective as of 1 January 2021) The amount of the fee for a statement of the number of checks for one credit borrower by the institutions under Article 4,

paragraph 1 by accessing the Central Credit Register electronically shall be identical to that of the fee for a statement under item 4.

7. (amended; Darjaven Vestnik, issue 37 of 2018) The amount of the fee for issuing a hard copy statement on loan indebtedness of one person within seven working days shall be established on the basis of four times the fee for an electronic statement, but not less than BGN 2.

8. (amended; Darjaven Vestnik, issue 37 of 2018) The amount of the fee for issuing a hard copy statement on loan indebtedness of one person within 24 hours shall be established on the basis of five times the fee under item 7.

9. (amended; Darjaven Vestnik, issue 37 of 2018; amended; Darjaven Vestnik, issue 42 of 2019, effective as of 5 June 2019) The amount of the fee for issuing a hard copy statement on credit indebtedness of one person within four business hours shall be established on the basis of two times the fee under item 8.

10. (amended; Darjaven Vestnik, issue 37 of 2018) The amount of the fees thus determined for issuing hard copy statements also includes possible postal charges for the delivery thereof.

11. (new; Darjaven Vestnik, issue 42 of 2019, effective as of 5 June 2019) The amount of the fee for a natural person to obtain information from the Register electronically within seven working days shall be calculated on the basis of 50 per cent of the fee referred to in item 7.

12. (new; Darjaven Vestnik, issue 42 of 2019, effective as of 5 June 2019) The amount of the fee for a natural person to obtain information from the Register electronically within 24 hours shall be calculated on the basis of 50 per cent of the fee referred to in item 8.

13. (new; Darjaven Vestnik, issue 42 of 2019, effective as of 5 June 2019) The amount of the fee for a natural person to obtain information from the Register electronically within four business hours shall be calculated on the basis of 50 per cent of the fee referred to in item 9.

**Transitional and Final Provisions
to the Ordinance on Amendment to Ordinance No 22 of 2009
on the Central Credit Register**

(published in the Darjaven Vestnik, issue 31 of 2012, effective as of 30 April 2012)

§ 26. The financial institutions which have been included in the information system of the Central Credit Register and grant credit as payment institutions and electronic money institutions under Article 19 of the LPSPS shall not file an application for inclusion under Article 6, paragraph 1. They shall submit updated internal rules under Article 6, paragraph 1, item 2 within the time limits determined by the Deputy Governor heading the BNB Banking Department.

§ 27. This Ordinance is issued pursuant to Article 56, paragraph 4 and §13 of the Transitional and Final Provisions of the Law on Credit Institutions and is adopted by Resolution No 23 dated 5 April 2012 of the Governing Council of the Bulgarian National Bank. This Ordinance shall enter into force on 30 April 2012.

**Transitional and Final Provisions
to the Ordinance on Amendment to Ordinance No 22 of 2009
on the Central Credit Register**

(published in the Darjaven Vestnik, issue 93 of 1 December 2015)

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§ 13. Financial institutions which failed to submit an application for re-registration within the deadline specified in § 80, paragraph 4 of the Law on Amendment to the Law on Credit Institutions (Darjaven Vestnik, issue 27 of 2014) and those that were denied re-registration in the register of financial institutions under Article 3a of the LCI shall be excluded from the information system of the Central Credit Register by an order specifying the date of exclusion, issued by the Deputy Governor heading the BNB Banking Department.

§ 14. This Ordinance is issued pursuant to Article 56, paragraph 4 and §13 of the Transitional and Final Provisions of the Law on Credit Institutions and is adopted by Resolution No 104 of 19 November 2015 of the Governing Council of the Bulgarian National Bank.

Ordinance on Amendment to Ordinance No 22 of 2009 on the Central Credit Register

(published in the Darjaven Vestnik, issue 81 of 14 October 2016)

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Final Provision

§ 12. This Ordinance is issued on the grounds of Article 56, paragraph 4 and § 13 of the Transitional and Final Provisions of the Law on Credit Institutions and is adopted by Resolution No 112 of the Governing Council of the Bulgarian National Bank of 29 September 2016. The Ordinance shall come into force on 1 January 2017.

Ordinance on Amendment to Ordinance No 22 of 2009 on the Central Credit Register

(published in the Darjaven Vestnik, issue 103 of 27 December 2016)

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Final Provision

§ 4. This Ordinance is issued on the grounds of Article 56, paragraph 4 of the Law on Credit Institutions and is adopted by Resolution No 164 of the Governing Council of the Bulgarian National Bank of 16 December 2016. The Ordinance shall enter into force on 1 January 2017.

Ordinance on Amendment to Ordinance No 22 of 2009 on the Central Credit Register

(published in the Darjaven Vestnik, issue 21 of 10 March 2017)

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Final Provision

§ 4. This Ordinance is issued on the grounds of Article 56, paragraph 4 of the Law on Credit Institutions and is adopted by Resolution No 27 of the Governing Council of the Bulgarian National Bank of 22 February 2017.

Ordinance on Amendment to Ordinance No 22 of 2009 on the Central Credit Register

(published in the Darjaven Vestnik, issue 37 of 4 May 2018)

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Transitional and Final Provisions

§ 23. This Ordinance is issued on the grounds of Article 56, paragraph 4 of the Law on Credit Institutions and is adopted by Resolution No 103 of the Governing Council of the Bulgarian National Bank of 18 April 2018 and shall come into force three days after its publication in the Darjaven Vestnik, except for the provision of § 2, item 2 which shall come into force on 1 January 2019 and of § 22, item 3 which shall come into force on 1 January 2017.

Ordinance on Amendment to Ordinance No 22 of 2009 on the Central Credit Register

(published in the Darjaven Vestnik, issue 42 of 28 May 2019)

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Transitional and Final Provisions

§ 10. Institutions under Article 4, paragraph 1 shall submit to the Central Credit Register information about persons who are co-debtors and guarantors on loans with effect from 3 September 2019.

§ 11. This Ordinance is issued on the grounds of Article 56, paragraph 4 of the Law on Credit Institutions and is adopted by Resolution No 176 of the Governing Council of the Bulgarian National Bank of 16 May 2019. The Ordinance shall come into force on 5 June 2019.

Ordinance on Amendment to Ordinance No 22 of 2009 on the Central Credit Register

(published in the Darjaven Vestnik, issue 100 of 20 December 2019)

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Final Provision

§ 6. This Ordinance is issued on the grounds of Article 56, paragraph 4 of the Law on Credit Institutions and is adopted by Resolution No 425 of the Governing Council of the Bulgarian National Bank of 12 December 2019. The Ordinance shall come into force on 1 January 2020.

**Ordinance on Amendment to Ordinance No 22 of 2009
on the Central Credit Register**

(published in the Darjaven Vestnik, issue 18 of 28 February 2020)

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Final Provision

§ 2. This Ordinance is issued on the grounds of Article 56, paragraph 4 of the Law on Credit Institutions and is adopted by Resolution No 52 of 13 February 2020 of the Governing Council of the Bulgarian National Bank.

**Ordinance on Amendment to Ordinance No 22 of 2009
on the Central Credit Register**

(published in the Darjaven Vestnik, issue 101 of 27 November 2020)

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Final Provision

§ 6. This Ordinance is issued on the grounds of Article 56, paragraph 4 of the Law on Credit Institutions and is adopted by Resolution No 403 of the Governing Council of the Bulgarian National Bank of 19 November 2020 and shall come into force on 1 December 2020.

**Ordinance on Amendment to Ordinance No 22 of 2009
on the Central Credit Register**

(Published in the Darjaven Vestnik, issue 110 of 29 December 2020)

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Final Provision

§ 6. This Ordinance is issued on the grounds of Article 56, paragraph 4 of the Law on Credit Institutions and is adopted by Resolution No 452 of the Governing Council of the Bulgarian National Bank of 17 December 2020 and shall come into force on 1 January 2021.

Ordinance on Amendment to Ordinance No 22 of 16 July 2009 on the Central Credit Register

(Published in the Darjaven Vestnik, issue 91 of 2 November 2021)

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Final Provision

§ 6. This Ordinance is issued on the grounds of Article 56, paragraph 4 of the Law on Credit Institutions and is adopted by Resolution No 326 of 20 October 2021 of the Governing Council of the Bulgarian National Bank.

Ordinance on Amendment to Ordinance No 22 of 16 July 2009 on the Central Credit Register

(published in the Darjaven Vestnik, issue 101 of 20 December 2022)

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Final Provision

§ 11. This Ordinance is issued on the grounds of Article 56, paragraph 4 of the Law on Credit Institutions and is adopted by Resolution No 434 of the Governing Council of the Bulgarian National Bank of 8 December 2022. The Ordinance shall come into force on 1 January 2023.