



NATIONAL BANK OF THE REPUBLIC OF MACEDONIA

Pursuant to Article 48 paragraph 1 item 7 of the Law on the National Bank of the Republic of Macedonia ("Official Gazette of the Republic of Macedonia" no. 158/2010), Article 5 paragraph 6 of the Law on Consumer Protection In Case of Consumer Loan Agreement ("Official Gazette of the Republic of Macedonia" no. 51/2011) and item 16 paragraph 2 of the Decision on the methodology for calculation of the annual percentage rate of total costs ("Official Gazette of the Republic of Macedonia" no. 91/2011), the Governor of the National Bank of the Republic of Macedonia adopted the following

INSTRUCTIONS for the format and the contents of the form for pre-contract information on consumer loans ("Official Gazette of the Republic of Macedonia" no. 101/2011)

I. GENERAL PROVISIONS

1. These Instructions lay down the format and the contents of the form for pre-contract information on the terms and conditions on which consumer loans are offered.

2. Creditor, or credit intermediary, shall disclose to the consumer, before entry into the agreement, any information and data required for concluding consumer loan agreements, by submitting a form for pre-contract information on consumer loans (hereinafter: form).

3. The form shall consist of four groups of information and data and two columns.

The creditor, or credit intermediary, shall not:

- change the order of rows in the form,
- fail to fill-in rows and fields (if the creditor, or credit intermediary has no proper information, they shall indicate that there are no information on that field),
- change the contents of column 1 of the form.

The clarifications in brackets of column 2 of the form shall be replaced by proper information and data by the creditor, or credit intermediary.

4. The creditor or credit intermediary shall provide a proof that the consumer received the form.

5. The form shall be presented in Annex 1, which is an integral part of these Instructions.

II. TRANSITIONAL AND CLOSING PROVISIONS

6. These Instructions shall enter into force on the eighth day of the date of their publication in the "Official Gazette of the Republic of Macedonia", and shall start being applied on October 1, 2011.

**I. no. 6460
20.07.2011
Skopje**

**Dimitar Bogov
Governor**