

## **THE CROATIAN NATIONAL BANK**

**2473**

Pursuant to Article 35, paragraph (8) of the Act on the manner, conditions and procedure for the servicing and sale of claims (Official Gazette 155/2023) and Article 43, paragraph (2), item (10) of the Act on the Croatian National Bank (Official Gazette 75/2008, 54/2013 and 47/2020), the Governor of the Croatian National Bank hereby issues the

### **Decision on the Register of authorised credit servicers and the manner of communicating notifications of cross-border operations**

#### **General provisions**

##### **Article 1**

(1) This Decision prescribes:

1) the content and the manner of keeping the national register of authorised credit servicers; and

2) the manner of communicating notifications of cross-border operations in another Member State of the European Union by a credit servicer from the Republic of Croatia.

(2) The terms used in this Decision that have a gender-specific connotation shall refer to both the male and female genders.

#### **Terms used in this Decision**

##### **Article 2**

(1) *'Register of authorised credit servicers'* (hereinafter referred to as the 'Register') means a register kept by the Croatian National Bank containing data on credit servicers.

(2) *'Notification of cross-border operations'* means information received by the Croatian National Bank as the competent authority of the home Member State from a credit servicer authorised by the Croatian National Bank and intending to perform credit servicing activities in the territory of another Member State of the European Union, which the Croatian National Bank communicates to the competent authority of the host Member State.

(3) Other terms used in this decision shall have the meaning as defined in Part Two of the Act on the manner, conditions and procedure for the servicing and sale of claims (hereinafter referred to as the 'Act').

## **Entities subject to entry into the Register**

### **Article 3**

Entities subject to entry into the Register shall be:

- 1) credit servicers authorised by the Croatian National Bank;
- 2) credit servicers referred to in the item (1) of this paragraph authorised to perform credit servicing activities in the host Member State in accordance with the provisions of the Act;
- 3) credit servicers authorised in another Member State of the European Union who, in accordance with the provisions of the Act, perform credit servicing activities within the territory of the Republic of Croatia.

## **Content of the Register of authorised credit servicers**

### **Article 4**

(1) The following data shall be entered into the Register for entities subject to entry referred to in Article 3 of this Decision:

- 1) LEI (Legal Entity Identifier) – entity identifier, where the entity subject to entry has one;
- 2) national identification number assigned by the Croatian National Bank or the competent authority of another home Member State;
- 3) OIB – personal identification number, where applicable;
- 4) the entity's firm name, where applicable, i.e., the legal name under which the entity is registered in the home Member State, its legal form and commercial name, where different from the entity's firm name. Where the firm name or the commercial name is not in Latin script, the Register shall also include the version of the name written in Latin script;
- 5) address of the credit servicer's registered office in the home Member State (country, town/city, postal code, street name, house number), or, if under national regulations it has no registered office, its head office; or
- 6) address of the branch in the Republic of Croatia (country, town/city, postal code, street name, house number) for credit servicers from another Member State;
- 7) contact data of the credit servicer in the Republic of Croatia (e-mail address, web form, postal address, telephone number), specifying at least one of the above, or more;
- 8) contact data of the credit servicer in the Republic of Croatia for managing borrower protests under Article 17 of the Act or in accordance with the provision of the national law transposing Article 24, paragraph (1) of Directive (EU) 2021/2167 (e-mail address, web form, postal address, telephone number), specifying at least one of the above, or more;
- 9) home Member State in which the credit servicer was authorised;
- 10) authorisation status ("valid", "revoked", "lapsed") for performing credit servicing activities, including the date of first issuance of authorisation and the date of revocation or lapsing of authorisation, where applicable. Where a credit servicer was re-authorised, it is necessary to specify the first date of the currently valid authorisation.
- 11) authorisation status to receive and hold borrower funds ("approved", "prohibited for this credit servicer", "generally prohibited for credit servicers from (name of Member State)" under Article 32 of the Act or in accordance with the provision of the national law

transposing Article 6 of Directive (EU) 2021/2167, including the date of first authorisation and the date of revocation of authorisation for the provision of said service, where applicable. The status of this authorisation in another Member State for a credit servicer from another Member State providing said services in the Republic of Croatia shall also be entered into the Register. Where a credit servicer was re-authorised for receiving and holding funds, it is necessary to specify the first date of the currently valid authorisation;

12) a list of host Member States in which the credit servicer authorised by the Croatian National Bank intends to perform credit servicing activities under Article 35, paragraph 3 of the Act, of which the credit servicer notified the Croatian National Bank, and the modality of cross-border performance of credit servicing activities of which the Croatian National Bank notified the competent authority of the host Member State, where applicable;

13) the date as of which a credit servicer from another Member State of the European Union may begin to perform credit servicing activities in the Republic of Croatia under Article 36, paragraph (3) of the Act or in accordance with the provision of the national law transposing Article 13, paragraph (5) of Directive (EU) 2021/2167 and, where applicable, the date on which the Croatian National Bank received the notification from another Member State that the credit servicer from another Member State no longer intends to perform servicing activities in the Republic of Croatia.

(2) The Croatian National Bank shall assign the national identification number referred to in paragraph (1), item (2) of this Article to a credit servicer in the decision by which it issues authorisation to the credit servicer.

### **Notification to the Croatian National Bank**

#### **Article 5**

A credit servicer shall, immediately upon the change of any information related to the credit servicer and contained in the Register under the provisions of Article 4 of this Decision, notify the Croatian National Bank thereof.

### **Manner of keeping the Register of authorised credit servicers**

#### **Article 6**

(1) The Croatian National Bank shall keep the Register in electronic form, available on the website of the Croatian National Bank in Croatian and in English, in downloadable form, with an indication of the date on which the content of the Register was last amended.

(2) The Croatian National Bank shall update the Register at least once a week, on the first working day of the week.

(3) The Croatian National Bank shall communicate to the competent authority of the host Member State any change relevant to the Register or the list maintained by that competent authority no later than by the moment the change is published in the Register.

(4) By way of derogation from paragraph (2) of this Article, after the Croatian National Bank as the competent authority in the Republic of Croatia adopts the decision on the revocation of authorisation of the credit servicer or establishes that the authorisation of the credit servicer lapsed and/or adopts the decision on the prohibition of credit servicers from receiving and holding borrower funds, the Croatian National Bank shall

enter that information into the Register without delay, and no later than two working days after the decision was adopted, i.e., after the Croatian National Bank establishes the data referred to in Article 30, paragraph (3) of the Act.

(5) Where the credit servicer's authorisation was revoked or has lapsed, the Croatian National Bank shall specify in the Register, indefinitely, the information which were updated and relevant at the moment the authorisation lapsed or was revoked.

(6) The information referred to in paragraph (4) of this Article shall be permanently and indefinitely available in the Register.

### **Manner of submitting the notification of intent to perform cross-border operations**

#### **Article 7**

A credit servicer authorised by the Croatian National Bank that intends to perform credit servicing activities within the territory of another Member State shall submit the notification of cross-border operations and the information and documentation referred to in Article 35 of the Act to the Croatian National Bank in writing and electronically, using the template which is provided in the Annex to this Decision and which constitutes its integral part and is also available in electronic form on the website of the Croatian National Bank.

### **Final provisions**

#### **Article 8**

On the date of entry into force of this Decision, the Decision on the Register of authorised credit servicers and the manner of communicating notifications of cross-border operations (Official Gazette 20/2024) shall cease to have effect.

### **Article 9**

This Decision shall enter into force on the eighth day following its publication in the Official Gazette.

No.: 477-091/12-24/BV  
Zagreb, 18 December 2024

Croatian National Bank  
Governor  
**Boris Vujčić, m. p.**

## ANNEX

NOTIFICATION OF CROSS-BORDER OPERATIONS	
Part 1 INFORMATION FOR THE REGISTER OF AUTHORISED CREDIT SERVICERS IN THE HOST MEMBER STATE	CREDIT SERVICER
Home Member State in which the credit servicer has been authorised	
Host Member State in which the credit servicer provides or intends to perform credit servicing activities and the modality of cross-border provision of services (establishment/branch or freedom to provide services)	
LEI (Legal Entity Identifier, where applicable)	
National identification number assigned by the Croatian National Bank	
Entity's firm name, where applicable, i.e., the name under which the entity is registered in the home Member State, its legal form and business name, where different from the entity's firm name	
Firm name and legal form or business name where different from firm name (non-Latin script – where applicable)	
<b>Address of head office or registered office of the credit servicer in the Republic of Croatia</b>	
Country	
Town/city	
Postal code	
Street name	
House number	
<b>Address of the branch in the host Member State in which the credit servicer provides or intends to perform credit servicing activities (where applicable)</b>	
Country	
Town/city	
Postal code	
Street name	
House number	
<b>Contact data of the credit servicer in the host Member State (at least one contact channel must be specified; more than one may be specified)</b>	

E-mail	
Web form	
Postal address	
Telephone number	
<b>Contact data of the credit servicer for managing borrower protests in the host Member State under Article 17 of the Act / Article 24, paragraph (1) of Directive (EU) 2021/2167 (at least one contact channel must be specified, more than one may be specified)</b>	
E-mail	
Web form	
Postal address	
Telephone number	
Status of authorisation ("valid", "revoked" or "lapsed") for performing credit servicing activities, including the date of first issuance of authorisation and the date of revocation or lapsing of authorisation, as well as the first date of the currently valid authorisation (where applicable)	
Status of authorisation to receive and hold borrower funds ("approved", "prohibited for this credit servicer", "generally prohibited to credit servicers from (name of Member State)" under Article 32 of the Act / Article 6 of Directive (EU) 2021/2167, including the date of first authorisation and the date of revocation of authorisation for the provision of said service, as well as the first date of the currently valid authorisation (where applicable)	
<b>Part 2 Additional information on the credit servicer not intended for publication in the register or the list of the competent authority of the host Member State, but relevant for determining the date as of which the credit servicer may begin to perform credit servicing activities in the host Member State</b>	Credit servicer
List of credit servicing activities the credit servicer intends to perform in the host Member State	
<b>Name and address of the credit service provider in the host Member State (where applicable, more than one may be specified):</b>	
Name	
Country	
Town/city	

Postal code	
Street name	
House number	
Names, surnames and personal identification numbers (OIB) or other tax identification numbers (assigned by another Member State where no OIB has been assigned) of responsible persons of the credit servicer in the host Member State	
Details on the measures taken to adapt the credit servicer's internal procedures, governance arrangements and internal control mechanisms to ensure compliance with the regulations applicable to the creditor's rights under the credit agreement (where adjustment is necessary)	
Statement on whether the credit servicer has adequate means of communication in the language of the host Member State or in the language in which the credit agreement is concluded	
Name of the Member State of the European Union in which the loan was granted where different from the host Member State and home Member State (if known)	