

Pursuant to Article 44 paragraph (2) item 3) of the Central Bank of Montenegro Law (OGM 40/10, 6/13, 70/17, 125/23) and Article 58 paragraph (1) of the Consumer Credit Law (OGM 15/25), the Council of the Central Bank of Montenegro, at its meeting held on 25 November 2025, passed the following

**DECISION
ON DETAILED CONTENT AND METHOD OF MAINTAINING THE REGISTRY
OF CREDIT INTERMEDIARIES PROVIDING INTERMEDIATION SERVICES
RELATING TO HOUSING LOANS**

Subject matter

Article 1

This Decision shall regulate the detailed content and the method of maintaining registry of credit intermediaries providing intermediation services relating to housing loans (hereinafter: the Registry) that have been authorised by the Central Bank of Montenegro (hereinafter: the Central Bank) to provide those services.

Content of the Registry

Article 2

- (1) The Registry shall contain the following data:
- 1) the name and head office, as well as address and tax identification number (TIN) of the credit intermediary;
 - 2) a list of intermediation services the credit intermediary is authorised to provide;
 - 3) whether the credit intermediary is authorised to provide advisory services;
 - 4) the date of issuance of the authorisation to provide credit intermediation services relating to housing loans;
 - 5) the date of expiry of the authorisation to provide credit intermediation services relating to housing loans;
 - 6) the name and last name of the member of the management body of the credit intermediary responsible for credit intermediation services relating to housing loans;
 - 7) with regard to tied credit intermediary, the name and head office of the creditor which the credit intermediary is tied to.
- (2) When the credit intermediary is authorised to provide credit intermediation services relating to housing loans in another Member State directly or through

a branch, in addition to data referred to in paragraph (1) of this Article, the following data shall also be entered in the Registry:

- 1) the name of the host Member State where the credit intermediary is authorised to provide intermediation services relating to housing loans;
 - 2) the date from which the credit intermediary is authorised to provide intermediation services relating to housing loans in the host Member State;
 - 3) the date of the expiry of the authorisation to provide intermediation services relating to housing loans in the host Member State;
 - 4) an indication whether the credit intermediary is authorised to provide intermediation services relating to housing loans in the host Member State directly or through a branch;
 - 5) a list of intermediation services the credit intermediary is authorised to provide in the host Member State;
 - 6) whether the credit intermediary is authorised to provide advisory services in the host Member State;
 - 7) the address of the branch of the credit intermediary in the host Member State;
 - 8) the name and last name of the person responsible for operations of a branch of the credit intermediary;
 - 9) the name and head office of the creditor which the credit intermediary is tied to, and
 - 10) the name of the competent authority of the host Member State.
- (3) The data from the notification of the competent authority of the Member State that granted authorisation to the credit intermediary to provide intermediation services relating to housing loans or advisory services relating to housing loans that be entered into Registry, as follows:
- 1) the name and head office of the credit intermediary;
 - 2) an indication whether the credit intermediary is authorised to provide intermediation services relating to housing loans in Montenegro directly or through a branch;
 - 3) the address of the branch of the credit intermediary in Montenegro;
 - 4) a list of intermediation services the credit intermediary is authorised to provide in Montenegro;
 - 5) whether the credit intermediary is authorised to provide advisory services in Montenegro;
 - 6) the name of the home Member State,
 - 7) the name of the competent authority of the home Member State and the date of receipt of notification;
 - 8) the website of the register the credit intermediary is entered into with the competent authority of its home Member State;
 - 9) the date as of when the credit intermediary is authorised to provide credit intermediation services in Montenegro;
 - 10) the date of the expiry of the authorisation to provide credit intermediation services in Montenegro;
 - 11) if the credit intermediary is tied to one or more creditors, name and head office of those creditors, and

- 12) the name and last name of the person responsible for operations of the branch of the credit intermediary.

Time of entry of data into the Registry

Article 3

The Central Bank shall enter the following into the Registry:

- 1) the data referred to in Article 2 paragraph (1) of this Decision, within three working days following the day of granting authorisation to provide credit intermediation services relating to housing loans;
- 2) the data referred to in Article 2 paragraph (2) of this Decision, after the credit intermediary receives the notification referred to in Article 60 paragraph (3) of the Credit Consumer Law from the Central Bank;
- 3) the data referred to in Article 2 paragraph (3) of this Decision, after receiving from the competent authority of the home Member State the notification of the intention of that credit intermediary to provide intermediation services relating to housing loans in the territory of Montenegro.

Maintaining the Registry

Article 4

- (1) The Central Bank shall make entries in the Registry ex officio or at the request of an entity subject to entry, in accordance with the law.
- (2) The Registry shall be maintained in an electronic form and published on the web site of the Central Bank.
- (3) The registration numbers of entities subject to entry shall be unique and unchangeable.
- (4) The registration numbers referred to in paragraph (3) of this Article shall be determined by the Central Bank and assigned at the registration.
- (5) The relevant data should be attached to each entry of data, a change, a removal from register, a note or a correction.

Deferred application

Article 5

The provisions of Article 2 paragraphs (2) and (3) and Article 3 items 2) and 3) of this Decision shall apply from the date of Montenegro's accession to the EU.

Entry into force

Article 6

This Decision shall enter into force on the next day following that of its publication in the "Official Gazette of Montenegro", and it shall apply as of 28 November 2025.

THE COUNCIL OF THE CENTRAL BANK OF MONTENEGRO

Decision number: 0101- 9051-11 /2025
Podgorica, 20 November 2025

**CHAIRPERSON
GOVERNOR**

Irena Radović, m.p.