



REGULATION ON RESPONSIBLE LENDING TO CONSUMERS

approved by Decision No. 60/2026 of the Executive Board of the National Bank of Moldova

OBJECTIVES

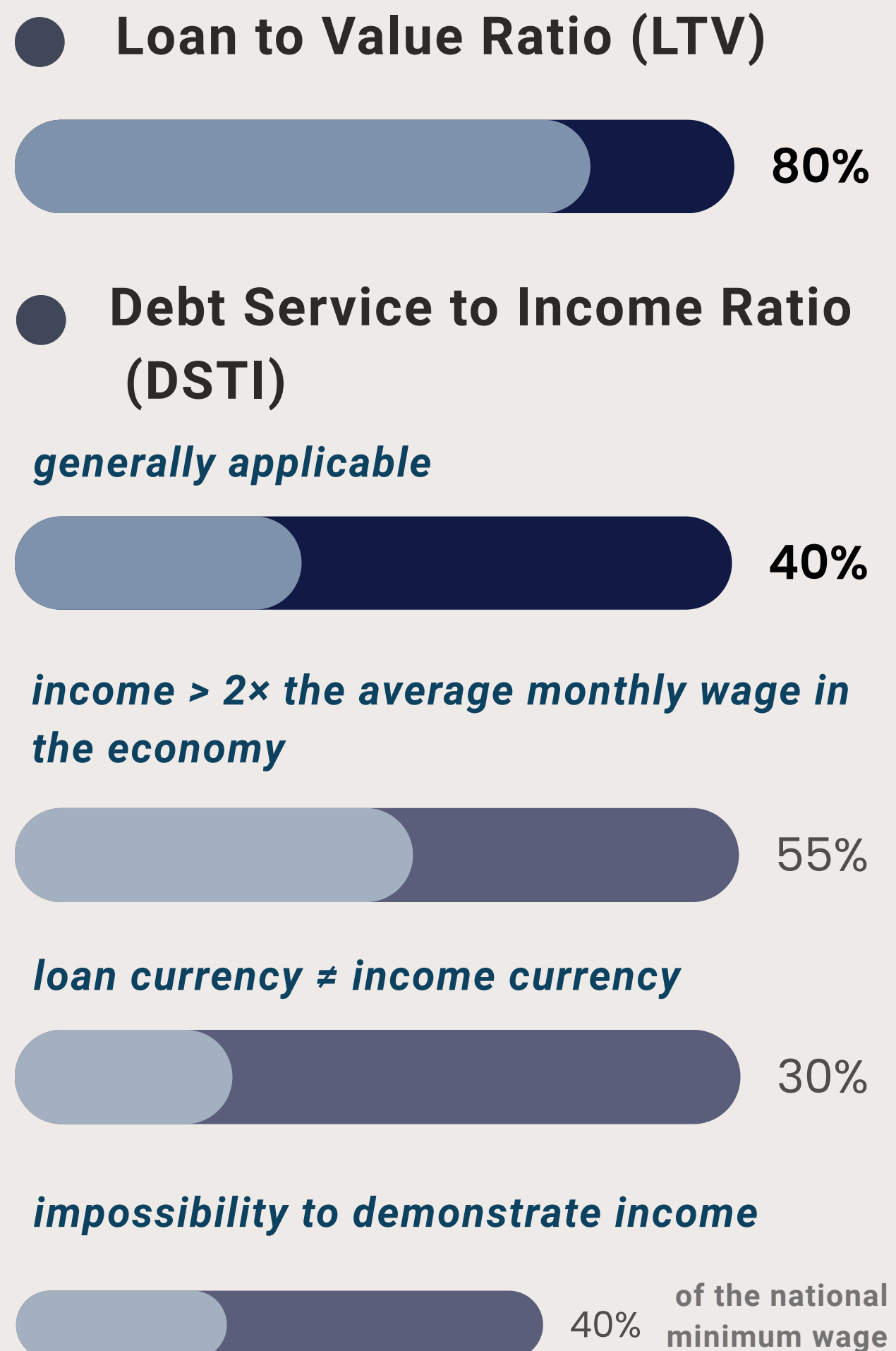
- Limiting the indebtedness of individual borrowers
- Strengthening the requirements for assessing borrowers' creditworthiness
- Limiting regulatory arbitrage
- Ensuring a minimum comparable level of borrower assessment
- Establishing the maximum maturity of loans granted to consumers

CREDITWORTHINESS ASSESSMENT

The creditor collects and assesses at least the following information:

✓	The confirmed income of the consumers	
✓	The consumer's obligations under ongoing credit agreements, together with payment obligations arising from the requested credit	
✓	Credit history, outstanding financial liabilities and other information about the consumer's improper fulfilment of current or previous financial liabilities	
✓	Other objective factors that may affect the consumer's ability to meet its financial obligations	

APPLIED INDICATORS



MAXIMUM MATURITY

