

Finansinspektionen's Regulatory Code

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This translation is furnished solely for information purposes. Only the printed version of the regulation in Swedish applies for the application of the law.

Regulations amending Finansinspektionen's regulations and general guidelines (FFFS 2015:1) regarding information concerning interest rates on housing loans;

FFFS 2023:19

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decided 20 June 2023.

Finansinspektionen prescribes pursuant to Chapter 5, section 2, point 2 of the Banking and Financing Business Ordinance (2004:329) and section 12, point 5 of the Mortgage Business Ordinance (2016:1033) that section 2 of Finansinspektionen's regulations (FFFS 2015:1) regarding information concerning interest rates on housing loans shall have the following wording.

Section 2 In the regulations, terms and expressions shall have the same meaning as in Chapter 2, section 1 of the Covered Bonds (Issuance) Act (2003:1223), Chapter 1, section 5 of the Banking and Financing Business Act (2004:297), section 2 of the Consumer Credit Act (2010:1846) and Finansinspektionen's general guidelines (2023:20) regarding credits in consumer relationships.

Instead of that set out in the first paragraph, the term "housing loan" is used in these regulations only in the meaning of a loan that is associated with a lien on a fixed property, site-leasehold right, tenant-owner right or similar right or that is associated with an equivalent right in a building that is not a property.

These regulations shall enter into force on 01 September 2023.

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