

Decree
No. 273/2014 Coll.

of 30 October 2014

on compiling and submitting information
for the Czech National Bank database – the Central Credit Register
by banks and foreign bank branches

Pursuant to Article 41(3) of Act No. 6/1993 Coll., on the Czech National Bank, as amended by Act No. 227/2013 Coll., the Czech National Bank stipulates the following:

Article 1

Subject

This Decree stipulates the content, form, time-limits and manner of compiling and submitting information by banks and foreign bank branches for the needs of the database maintained by the Czech National Bank pursuant to Article 38a(2) of Act No. 21/1992 Coll. on Banks, as amended.

Article 2

Information on clients and claims

(1) A bank and a foreign bank branch (hereinafter referred to as the “reporting entity”) shall compile information on

- a) entities that are not banks or central banks on which it has a claim in connection with their business activities, and
- b) balance-sheet and off-balance-sheet claims on entities referred to in sub-paragraph a) in Czech koruna and foreign currency.

(2) The reporting entity shall compile the information referred to in paragraph 1 as of the last day of the calendar month. The reporting entity shall submit the information referred to in paragraph 1(a) on an ongoing basis and the information referred to in paragraph 1(b) by the 18th day following the end of the calendar month to which the information on entities and claims relates.

(3) The content of the information referred to in paragraph 1 is provided in the Annex to this Decree.

(4) Data in foreign currency shall be given in Czech koruna converted using the foreign exchange market rates declared by the Czech National Bank and valid as of the compilation date of the data entry unless another legal rule governing accounting stipulates otherwise.

Article 3

Manner of submitting information

(1) The reporting entity shall submit the information referred to in Article 2 to the Czech National Bank in electronic form via the information system of the Czech National Bank

in a structure and form conforming to the methodological and user documentation available on the website of the Czech National Bank.

(2) The information referred to in paragraph 1 shall be signed by the reporting entity using a recognised electronic signature.

(3) In order to provide for communication pursuant to paragraph 1, the reporting entity shall inform the Czech National Bank of the contact details of the persons

- a) authorised to administer access rights of users of the reporting entity to data communication with the Czech National Bank (administrators) and
- b) responsible for material and technical communication with the Czech National Bank.

(4) The reporting entity shall inform the Czech National Bank without undue delay of any changes in the information referred to in paragraph 3.

Article 4

Correction of mistakes

(1) If a mistake is found or a correction is made to information after the information referred to in Article 2 has been submitted to the Czech National Bank, the reporting entity shall submit corrected information to the Czech National Bank without undue delay in the manner specified in Article 3(1) and (2).

(2) If, on the basis of an extract provided by the Czech National Bank,¹⁾ an entity referred to in Article 2(1)a) finds a mistake in information submitted, such entity shall make a claim to the reporting entity, which shall in justified cases submit corrected information to the Czech National Bank without undue delay in the manner specified in Article 3(1) and (2).

Article 5

Effect

This Decree shall take effect on 1 January 2015.

Governor

Miroslav Singer
in his own hand

¹⁾ Article 38a(5) of Act No 21/1992 Coll., on Banks, as amended.

Information on clients and receivables

I. Information on clients

1. Type of client
2. Resident / non-resident
3. Identification number (ICO)
4. Foreign identification number (ZEEO)
5. Legal form
6. Economic sector
7. Tax identification number
8. Company name
9. Registered address in the form of street and house number, city, postcode, country
10. Contact address in the form of street and house number, city, postcode, country
11. Birth certificate number or date of birth – only if the client is a natural person
12. Name, surname and titles – only if the client is a natural person
13. Bank's internal note

II. Information on claims

1. Organisational unit of bank that provided credit performance
2. Identification code of client in CCR relating to bank's claim
3. Type of record
4. Number of master agreement
5. Receivable number
6. Tranche number
7. Synthetic account
8. Type of receivable
9. Type of credit
10. Classification by economic activity
11. Current status of receivable
12. Date of origin
13. Date of maturity
14. Number of days past due
15. Currency
16. Total amount of receivable (facility)
17. Current balance
18. Corrections
19. Principal past due
20. Interest and fees past due
21. Type of collateral
22. Write-off date