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# MINISTRY OF ECONOMY PUBLISHES NEW REGULATION ON CREDIT CARD CONSUMER INFORMATION

On August 6, 2026, the Ministry of Economy, Development and Tourism published a new regulation on credit card consumer information (the "Regulation"), replacing Supreme Decree No. 44 of 2012.

The Regulation establishes the information that credit card issuers must provide to consumers, with the aim of improving consumers' understanding of financial information, facilitating comparisons among issuers, and updating concepts and formats to reflect digital channels used for transaction monitoring and payments.

**Key aspects:**

**New formats for the Summary Sheet and Account Statement**

The Regulation establishes mandatory and detailed templates for both documents, including minimum font size requirements, standardized symbols, a section titled "How much will you pay in total for this card if…?", a glossary, and an information document on the proper use of credit cards.

**Information on credit card approval or rejection**

Issuers must notify consumers of the outcome of their creditworthiness assessment. If an application is rejected, they must communicate the objective reasons supporting the decision.

This modifies the previous regime, under which consumers had to expressly request this information.

**New payment interface requirements**

The Regulation establishes requirements for digital credit card payment channels, including minimum information that must be presented in a clear and easily understandable manner.

**Ongoing access to transaction information**



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Issuers must provide consumers with permanent digital access to information regarding transactions carried out with their credit cards, based on the minimum content requirements established by the Regulation and through digital channels that ensure availability and timely access.

**Promotions and offers**

The obligation to disclose the terms, duration and validity of promotions and offers remains in place, while the Regulation expands the channels through which this information may be provided.

It also establishes minimum content and specific format requirements for communicating promotions and offers.

**Account statements**

The Regulation introduces a more detailed account statement and prohibits the inclusion of advertising, promotions or offers, a restriction that was not expressly contemplated under the previous regime.

**Entry into force**

The Regulation will enter into force 18 months after its publication in the Official Gazette, on**February 6, 2028**.

During this period, credit card issuers must adapt their agreements, summary sheets, account statements and payment interfaces to the new requirements.

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