

# SLOVAKIA

## **General good provisions for intermediaries from other Member States engaged in the provision of housing loans**

### **Notification:**

Act No 186/2009 Coll. on Financial Intermediation and Financial Advisory Services  
Article 11d

Act No 90/2016 Coll. on housing loans  
Articles 21/2, 22/2

### **Special rules for starting business:**

Act No 513/1991 Coll. Commercial Code  
Articles 21, 23

### **Data submission for registers:**

Act No 186/2009 Coll. on Financial Intermediation and Financial Advisory Services  
Articles 15/7, 16/6, 17/9

Act No 90/2016 Coll. on housing loans  
Articles 21, 22

### **Language rules:**

Act No 186/2009 Coll. on Financial Intermediation and Financial Advisory Services  
Article 33/7, 34, 38/11

### **Minimum content for certain products:**

Act No 90/2016 Coll. on housing loans  
Article 13

### **Unfair contractual conditions:**

Act No 90/2016 Coll. on housing loans  
Articles 13/10, 18

### **Pre-contractual information:**

Act No 186/2009 Coll. on Financial Intermediation and Financial Advisory Services  
Articles 32, 33, 34, 35, 37, 37b, 37d

Act No 90/2016 Coll. on housing loans  
Article 5/6 and Annex 1 to the Act (European Standardised Information Sheet - ESIS)  
Articles 6, 7, 21/5, 22/6, 22/8, 25

### **Taxation:**

Act No 595/2003 Coll. Income Tax Act – concerns those taxpayers (non-residents of the Slovak Republic) that perform their business activities on the territory of the Slovak Republic through a permanent establishment, provide services, rent immovable property, or such taxpayers that have income from royalties and other taxable income.

Taxation of incomes of a non-resident from sources on the territory of the Slovak Republic - the tax non-residents (the entrepreneurs having no residence or habitual abode on the territory of the SR) who have derived any incomes from sources on the SR territory during the fiscal year:

<https://www.financnasprava.sk/en/businesses/taxes-businesses/income-tax>  
<https://www.financnasprava.sk/en/businesses/taxes-businesses/income-tax/taxation-of-incomes-businesses>

Includes both incomes from services provided on the territory of the SR and activities performed through a permanent establishment situated on the territory of the SR.

Double taxation agreements should be taken into consideration.

**Advice:**

Act No 186/2009 Coll. on Financial Intermediation and Financial Advisory Services  
Article 35

**Advertising & marketing:**

Act No 186/2009 Coll. on Financial Intermediation and Financial Advisory Services  
Article 34

Act No 90/2016 on housing loans  
Articles 3, 21/4, 22/4

Act No 220/1996 Coll. on advertisement

**Commissions:**

Act No 186/2009 Coll. on Financial Intermediation and Financial Advisory Services  
Articles 32, 33/5

Act No. 90/2016 on housing loans  
Articles 21/5, 21/6, 21/7, 22/6

**Complaints handling:**

Act No 186/2009 Coll. on Financial Intermediation and Financial Advisory Services  
Article 26

**Other acts:**

Decree No 10/2016 of Národná banka Slovenska laying down detailed provisions on the assessment of borrowers' ability to repay housing loans

Act No. 250/2007 Coll. on Consumer Protection

Act No. 266/2005 Coll. on Consumer Protection in financial services at a distance

Act No. 297/2008 Coll. on the prevention of legalization of proceeds of criminal activity and terrorist financing