

**The full text  
of Decree No 10/2017 of Národná banka Slovenska of 14 November 2017  
laying down detailed provisions on the assessment of  
a consumer's ability to repay a consumer loan (Notification No 306/2017),  
as amended by Decree No 6/2018 of 29 May 2018 (Notification No 168/2018),  
by Decree No 9/2019 of 17 December 2019 (Notification No 502/2019),  
and by Decree No 4/2022 of 23 August 2022 (Notification No 308/2022)**

Národná banka Slovenska, in accordance with Section 7(41)(a) to (c) and (f) of Act No 129/2010 on consumer credit and on other credit and loans for consumers (and amending certain laws), as amended (hereinafter 'the Act'), has adopted this Decree:

**Section 1  
Subject matter**

This Decree applies to creditors as defined in Section 20(1)(a) of the Act, banks, foreign banks, and foreign bank branches<sup>1</sup> (hereinafter referred to collectively as 'creditors' and individually as a 'creditor') and specifies details about:

- (a) the method for calculating the indicator of a consumer's ability to repay a consumer loan (hereinafter 'debt service-to-income (DSTI) ratio');
- (b) how to take into account a potential increase in the interest rate on a consumer loan (hereinafter 'borrowing rate');
- (c) what is meant by significantly exceeding the sum of the outstanding amounts of loans that are to be refinanced or topped up;
- (d) requirements for obtaining information about, and submitting evidence of, a consumer's income and for the verification of information on a consumer's income;
- (e) the maximum term of a consumer loan;
- (f) the maximum limit on the debt-to-income (DTI) ratio and the method for calculating the ratio.

**Section 2  
The method for calculating the DSTI ratio**

(1) The DSTI ratio shall be calculated as the ratio of the consumer's financial obligations under paragraph 3 to the consumer's total net income under paragraph 4 less the consumer's total expenditure on basic necessities under paragraph 5. All items of the calculation of the DSTI ratio are calculated for a period of one month.

(2) The maximum limit on the DSTI ratio calculated in accordance with paragraph 1 is 1.

(3) For the purposes of paragraph 1, a consumer's financial obligations shall be determined as the sum of:

- (a) the amount of the consumer loan instalment under Section 7(20)(c) of the Act, subject to the provisions of paragraphs 12 and 13 and Section 4 of this Decree; and
- (b) the consumer's income-reducing financial obligations under Section 7(20)(d) of the Act, subject to the provisions of paragraphs 14 to 21 of this Decree.

(4) A consumer's total net income under Section 7(20)(a) of the Act means the arithmetic average of the consumer's net real income for a specific period of time, normally the three calendar months immediately preceding the assessment of the consumer's ability to repay the consumer loan.

(5) For the purposes of paragraph 1, the consumer's expenditure on basic necessities under Section 7(20)(b) of the Act shall not be set lower than the sum of the consumer's minimum subsistence

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<sup>1</sup> Section 2(1), (7) and (8) of Act No 483/2001 on banks, as amended by Act No 213/2014.

amount,<sup>2</sup> the total minimum subsistence amounts of all persons living with the consumer in a common household to whom the consumer has a maintenance obligation,<sup>3</sup> and the total maintenance payments that the consumer pays to other persons under a court order or, if the amount of the maintenance is not specified by the court, not less than 30% of the total minimum subsistence amounts of such persons. Total expenditure means the consumer's expenditure on basic necessities under the first sentence increased by 40% of the difference between, on the one hand, the consumer's total net income and, on the other hand, the sum of the consumer's minimum subsistence amount, the total minimum subsistence amounts of all persons living with the consumer in a common household to whom the consumer has a maintenance obligation, and the total maintenance payments that the consumer pays to other persons under a court order or, if the amount of the maintenance is not specified by the court, not less than 30% of the total minimum subsistence amounts of such persons, unless paragraphs 8 and 9 provide otherwise.

(6) Total expenditure shall not include the increase mentioned in the second sentence of paragraph 5 if the ratio of the consumer's total debt, including the consumer loan applied for, to the consumer's net annual income, calculated as 12 times the consumer's total net income in accordance with paragraph 4, does not exceed 1. For the purposes of this paragraph and paragraph 7, the consumer's total debt means the sum of the outstanding amounts of the consumer's existing loans, verified in an electronic credit register and calculated as the sum of the outstanding amounts of the consumer's existing housing loans, consumer loans, overdraft credit, and credit card credit, and the amount equal to 20% of the undrawn amount of the consumer's authorised overdraft and credit card facilities.

(7) Where a consumer loan is provided for the acquisition of a right in rem in movable property that will serve as collateral for the loan and the loan does not exceed 80% of the purchase price of the collateral, total expenditure shall not include the increase mentioned in the second sentence of paragraph 5 if the ratio of the consumer's total debt, including the consumer loan applied for, to the consumer's net annual income, calculated as 12 times the consumer's total net income in accordance with paragraph 4, does not exceed 1.5.

(8) The volume of consumer loans subject to the DSTI limit under other legislation<sup>3b</sup> and in respect of which the expenditure increase referred to in paragraph 5 is determined to be not less than 30% and less than 40%, plus the volume of housing loans subject to the DSTI ratio limit under other legislation<sup>3c</sup> and in respect of which the expenditure increase referred to in other legislation<sup>3d</sup> is determined to be not less than 30% and less than 40%, may not exceed 7% of the total volume of new consumer loans and housing loans which are subject to the DSTI ratio limits under other legislation<sup>3e</sup> and which were provided under agreements concluded in the previous calendar quarter, nor may it exceed 5% of the total volume of new consumer loans and housing loans which are subject to the DSTI ratio limits under other legislation<sup>3e</sup> and which were provided under agreements concluded in the previous calendar half-year.

(9) The volume of consumer loans with a term not exceeding five years and consumer loans in the form of an authorised overdraft or credit card credit which are subject to the DSTI ratio limit under other legislation<sup>3b</sup> and in respect of which the expenditure increase referred to in paragraph 5 is determined to be not less than 30% and less than 40% may not exceed 7% of the total volume of new consumer loans with a term not exceeding five years and consumer loans in the form of an authorised overdraft or credit card credit which are subject to the DSTI ratio limit under other legislation<sup>3b</sup> and

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<sup>2</sup> Act No 601/2003 on the minimum subsistence amount (and amending certain laws), as amended.

<sup>3</sup> Sections 62 to 65 of Act No 36/2005 on family (and amending certain laws), as amended.

<sup>3b</sup> Section 7(19) of Act No 129/2010 on consumer credit and on other credit and loans for consumers (and amending certain laws), as amended.

<sup>3c</sup> Section 8(3) of Act No 90/2016 on housing loans (and amending certain laws), as amended by Act 279/2017.

<sup>3d</sup> Section 2(5) of Decree No 10/2016 of Národná banka Slovenska of 13 December 2016 laying down detailed provisions on the assessment of consumers' ability to repay housing loans (Notification No 373/2016), as amended by Decree No 10/2019 of 17 December 2019 (Notification No 503/2019).

<sup>3e</sup> Section 7(19) of Act No 129/2010, as amended.

Section 8(3) of Act No 90/2016, as amended by Act No 279/2017.

which were provided under agreements concluded in the previous calendar quarter, nor may it exceed 5% of the total volume of new consumer loans with a term not exceeding five years and consumer loans in the form an authorised overdraft or credit card credit which are subject to the DSTI ratio limit under other legislation<sup>3b</sup> and which were provided under agreements concluded in the previous calendar half-year.

(10) If, within the previous three months, the creditor provided a consumer loan or housing loan to the consumer in addition to the new loan, or topped up a consumer loan that the same creditor had previously provided to the consumer, the cumulative value of all such loans shall be included in the total volume of consumer loans and housing loans for the purposes of paragraphs 8 and 9. This does not apply to existing loans that will be repaid by the consumer loan applied for.

(11) Unless Section 7 of the Act stipulates otherwise, the DSTI ratio limit under paragraphs 1 to 5 does not apply to consumer loans that are to be used to refinance one or more existing consumer loans or housing loans, or to existing consumer loans that are to be topped up by amending the consumer loan agreement, provided that the amount of the consumer loan applied for does not exceed by the lower of the following amounts the sum of the outstanding amounts of the loans to be refinanced or topped up:

- a) €2,000;
- b) 5% of the sum of the outstanding amounts of these existing loans.

(12) For the purposes of Section 7(20)(c) of the Act, in respect of consumer loans which are subject to a fixed borrowing rate as defined in Section 2(k) of the Act and to repayment in varied instalment amounts, the DSTI ratio shall be calculated using whichever instalment amount is the highest. In the calculation mentioned in the previous sentence, the first and last instalments shall not be taken into account, except that the last instalment shall be taken into account if the instalments are payable once a year.

(13) For the purposes of Section 7(20)(c) of the Act, in respect of authorised overdrafts and credit card credit, the DSTI ratio shall be calculated using the minimum monthly instalment that would be payable if the consumer's authorised overdraft and credit card facilities were fully drawn, but not less than 3% of the total amount of the consumer's authorised overdraft and credit card facilities.

(14) For the purposes of Section 7(20)(d) of the Act, when calculating the consumer's financial obligations related to existing loan agreements under which the consumer is a co-borrower, the consumer shall be treated as the sole consumer under these agreements. If a co-borrower under another loan agreement applies for a loan together with the consumer, the instalment amount of the other loan shall be included only once.

(15) For the purposes of Section 7(20)(d) of the Act, in respect of loans which are not subject to a fixed borrowing rate under other legislation,<sup>4</sup> have a residual term of more than eight years, are to be provided at the same time as the consumer loan or have already been provided, and will not be repaid by the consumer loan applied for, the consumer's income-reducing financial obligation shall be the higher of the following two amounts:

- (a) the current instalment amount;
- (b) what the instalment would be if the borrowing rate were at least two percentage points higher than the borrowing rate currently stipulated in the loan agreement and if the loan had a term of 30 years; or, alternatively, if the instalment were higher by a percentage whose numerical value is equal to the loan's residual term expressed in calendar years.

(16) For loans meeting conditions under other legislation,<sup>5</sup> the tax bonus shall not be taken into account.

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<sup>4</sup> Section 2(1)(j) of Act No 90/2016 on housing loans (and amending certain laws).

<sup>5</sup> Section 33a of Act No 595/2003 on income tax, as amended.

(17) For loans which over the term of the loan are not subject to a fixed borrowing rate as defined in other legislation<sup>4</sup> and which, at the same time, are subject to a borrowing rate fixed for more than ten years, the calculation under paragraphs 15 and 16 shall assume a stressed borrowing rate that is at least one percentage point higher than the current borrowing rate of the loan; or, alternatively, it shall assume that the instalment amount is higher by a percentage whose numerical value is equal to half of the loan's residual term expressed in calendar years

(18) If the loan agreement stipulates that the maximum cumulative increase in the borrowing rate over the term of the loan shall be lower than two percentage points, the calculation under paragraphs 15 and 16 shall assume a stressed borrowing rate at that maximum level.

(19) For loans secured by immovable property, the stressed borrowing rate under paragraphs 15 to 18 shall not exceed 6%.

(20) The provisions of paragraph 15 to 19 concerning the amount of the financial obligation may be waived if:

- (a) the period of time for which the borrowing rate of the existing loan will remain fixed is longer than the term of the consumer loan applied for; and
- (b) the consumer does not have another loan with a residual term of less than eight years, other than a consumer loan in the form of a revolving credit line.

(21) For the purposes of Section 7(20)(d) of the Act, the amount included in the calculation under paragraph 3(b) shall be at least equal to 3% of the total amount of the consumer's authorised overdraft and credit card facilities.

(22) The accuracy and currency of information on existing loan instalments required for calculating the amount of the consumer's income-reducing financial obligations under paragraphs 14 to 21 shall be verified against the information on the existing consumer and housing loans which is available in a consumer credit register at the time when the provision or topping-up of the consumer loan is being assessed.

(23) For consumer loans which do not exceed €28,000 and whose purpose is to finance the renovation of a family house based on a previous valid agreement concluded with the Slovak Environment Agency, the instalment amount of the loan shall, for the purposes of Section 2(3), be reduced by not more than €50.

### **Section 3**

#### **How to take into account potential increases in borrowing rates**

(1) The potential impact of an increase in the borrowing rate as defined in Section 7(22) of the Act shall be included in the calculation of the DSTI ratio under paragraph 2 and 3 of this Section for the provision of a consumer loan which:

- (a) does not have a fixed borrowing rate, as defined in Section 2(k) of the Act, for the term of the loan; and
- (b) does not have a fixed borrowing rate, as defined in Section 2(k) of the Act, for an unspecified part of the loan's term, providing that the term of the loan does not exceed five years.

(2) For consumer loans mentioned in paragraph 1, the calculation of the consumer's DSTI ratio shall include the higher of the following two amounts:

- (a) the instalment amount stipulated in the consumer loan agreement;
- (b) what the instalment would be if the borrowing rate were at least two percentage points higher than the current borrowing rate stipulated in the loan agreement and if the loan had a maximum term in accordance with Section 6.

(3) If a consumer loan agreement stipulates that the maximum cumulative increase in the borrowing rate over the term of the loan shall be lower than two percentage points, the calculation under paragraph 2 shall assume a stressed borrowing rate at that maximum level.

#### **Section 4** **Significantly exceeding the sum of the outstanding amounts of loans that are to be refinanced or topped up**

(1) For the purposes of Section 7(24) and (31) of the Act, significantly exceeding the sum of the outstanding amounts of loans that are to be refinanced or topped up means exceeding that sum by more than the lower of the following two amounts:

- (a) €2,000;
- (b) 5% of the sum of the outstanding amounts of the loans that are to be refinanced or topped up, whether consumer loans or housing loans.

(2) If a creditor refinances or increases the total amount of a loan mentioned in paragraph 1 after refinancing or topping up the same loan within the previous twelve months, criteria for significantly increasing the total amount of the consumer loan or for exceeding the sum of the outstanding amounts of the loans that are to be refinanced or topped up shall be assessed on a cumulative annual basis.

#### **Section 5** **Requirements for obtaining information about, and submitting evidence of, a consumer's income for the verification of information on a consumer's income**

(1) For the purposes of verifying information on a consumer's income, internal sources of information on a consumer's income refers to credit turnover, such that may be objectively considered as income in any payment account<sup>7</sup> which the consumer holds with the creditor, where the creditor is a provider of payment services.

(2) For the purposes of verifying information on a consumer's income, external sources of information on a consumer's income refer to the following:

- (a) a document confirming the consumer's income which is issued by the consumer's employer and is not older than three months;
- (b) statements, not older than three months, of any payment account which the consumer does not hold with the creditor and in which the credit turnover is such that may be objectively considered as income of the consumer;
- (c) information, for a period not older than three months, about one or more of the consumer's payment accounts which are not held with the creditor and in which the credit turnover is such that may be objectively considered as income of the consumer, with the information to be provided in a manner that allows the information to be stored and reproduced without being changed;<sup>8</sup>
- (d) the consumer's employment agreement including all its addenda;
- (e) confirmation from the tax authorities of the consumer's income according to the consumer's most recent income tax return, and a document proving the consumer's income for the period between the filing date of that tax return and the assessment of the consumer's ability to repay the consumer loan;
- (f) a recent document, usually not older than three months, confirming the amount of benefits that the consumer receives under other legislation;<sup>9</sup>
- (g) verification of the consumer's income based on information from the Social Insurance Agency;<sup>10</sup>
- (h) another document proving the amount of the consumer's income.

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<sup>7</sup> Section 2(9) of Act No 492/2009 on payment services (and amending certain laws), as amended.

<sup>8</sup> Act No 492/2009 on payment services, as amended.

<sup>9</sup> Act No 328/2002 on social security for police officers and soldiers (and amending certain laws), as amended.  
Act No 461/2003 on social insurance, as amended.

<sup>10</sup> Section 170 of Act No 461/2003 on social insurance, as amended.

(3) A consumer's declaration of honour on his or her income is not proof of income.

(4) Credit turnover that may be objectively considered as a consumer's income means credit turnover in the consumer's payment account which constitutes the consumer's regular net income and from which the income may be calculated as an arithmetic average for a specific period of time, normally the three immediately preceding calendar months.

## **Section 6 Maximum terms of consumer loans**

(1) The term of a consumer loan not referred to in paragraphs 2 and 3 shall be set so that it does not exceed eight years.

(2) The term of a consumer loan under other legislation<sup>11</sup> shall be set so that it does not exceed thirty years.

(3) The limit on the maximum term of a consumer loan referred to in Section 2(23) shall be set so that the term of the consumer loan does not exceed ten years.

## **Section 6a The DTI ratio limit and the method for calculating the DTI ratio**

(1) The DTI ratio shall be calculated as the ratio of a consumer's total debt under paragraph 6 to 12 times the consumer's total net income as defined in Section 2(4).

(2) The maximum limit on the DTI ratio is 8. For consumers who as at the date on which their consumer loan application is assessed have attained 41 years of age and who are scheduled to make the final payment on their loan after attaining 65 years of age, with the exception of consumer loans in the form of an authorised overdraft or credit card credit provided before they attained 65 years of age, this value is reduced from 8 by 0.25 times the difference between the consumer's current age, rounded down to the nearest whole number, and the value of 40. The DTI ratio limit may not be lower than 3. The DTI ratio limit shall be calculated separately for each co-borrower whose income is included in the calculation of the DSTI ratio and, when granting the consumer loan, account shall be taken of the weighted average of the limits calculated in this way, with the weights being the individual income of each co-borrower.

(3) The volume of consumer loans subject to the DTI ratio limit under other legislation<sup>3b</sup> and in respect of which the DTI ratio exceeds the limit under paragraph 2, plus the volume of housing loans subject to the DTI ratio limit under other legislation<sup>3c</sup> and in respect of which the DTI ratio exceeds the limit under other legislation,<sup>11aa</sup> may not exceed 7% of the total volume of new consumer loans and housing loans which are subject to the DTI ratio limit under other legislation<sup>3e</sup> and which were provided under agreements concluded in the previous calendar quarter, nor may it exceed 5% of the total volume of new consumer loans and housing loans which are subject to the DTI ratio limit under other legislation<sup>3e</sup> and which were provided under agreements concluded in the previous calendar half-year.

(4) If, within the previous three months, the creditor provided a consumer loan to the consumer in addition to the new loan, or topped up a consumer loan that the same creditor had previously provided to the consumer, the cumulative value of all such loans shall be included in the total volume of consumer loans for the purposes of paragraph 3. This does not apply to existing loans that will be repaid by the loan applied for.

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<sup>11</sup> Section 7(7) of Act No 310/1992 on home savings, as amended.

<sup>11aa</sup> Section 8a(2) of Decree No 10/2016 of 13 December 2016 (Notification No 373/2016), as amended.

(5) Unless Section 7 of the Act stipulates otherwise, the DTI ratio limit under paragraphs 1 and 2 does not apply to consumer loans that are to be used to refinance one or more existing housing loans or consumer loans, or to existing consumer loans that are to be topped up by amending the loan agreement, provided that the amount of the loan applied for does not exceed by the lower of the following amounts the sum of the outstanding amounts of the loans to be refinanced or topped up:

(a) €2,000;

(b) 5% of the sum of the outstanding amounts of the loans to be refinanced or topped up.

(6) For the purposes of this Section, a consumer's total debt means the sum of the new consumer loan provided to the consumer and the outstanding amounts of the consumer's existing consumer loans and housing loans, verified against the information from a register of consumer loans in accordance with Section 7(17) of the Act and from a register of housing loans under other legislation;<sup>11b</sup> it shall be calculated as the sum of the following: the outstanding amounts of the consumer's existing housing loans, consumer loans, overdraft credit, and credit card credit; and the amount equal to 20% of the undrawn amount of the consumer's authorised overdraft and credit card facilities. In the case of a consumer loan provided in the form of an authorised overdraft or credit card, the amount of this loan shall be included in the amount equal to 20% of the authorised overdraft facility or in the amount equal to 20% of the credit card facility. A consumer's total debt may be lowered by the outstanding amount of the existing loans, or part thereof, which will be repaid upon the drawdown of the consumer loan provided to the consumer if the drawdown of that loan is conditional on the repayment of that outstanding amount or part thereof.

(7) For the purposes of calculating a consumer's total debt in accordance with paragraph 6, the consumer shall be treated as the sole consumer in respect of any existing loan agreements under which the consumer is a co-borrower. If a co-borrower under another loan agreement applies for a loan together with the consumer, the outstanding amount of the other loan shall be included only once.

(8) The accuracy and currency of information on the outstanding amount of the existing loans which is required for calculating a consumer's total debt under paragraphs 6 and 7 shall be verified against information obtained from a register of information on consumer loans and housing loans; this verification shall be based on information available when the provision or topping-up of the consumer loan is being assessed.

## **Section 7**

### **Transitional provisions**

(1) Until 30 June 2018 the provision of Section 2(5) applies as follows: the consumer's total expenditure on basic necessities means the consumer's expenditure on basic necessities under the first sentence of Section 2(5) increased by 15% of the difference between, on the one hand, the consumer's total net income and, on the other hand, the sum of the consumer's minimum subsistence amount, the total minimum subsistence amounts of all persons living with the consumer in a common household to whom the consumer has a maintenance obligation, and the total maintenance payments that the consumer pays to other persons in an amount determined by a court.

(2) For loans provided before 1 January 2018, the borrowing rate used in the calculation of the DSTI ratio under Section 2(15) shall not include any reduction by the amount of the state interest subsidy under a other legislation<sup>12</sup> and by the amount by which the creditor reduces the borrowing rate under other legislation<sup>12</sup> in respect of mortgage loans for young people under other legislation;<sup>12</sup> or, alternatively it shall assume that the instalment amount is higher by a percentage whose numerical value is equal to three times the numerical value of the loan's residual term expressed in calendar years.

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<sup>11b</sup> Section 8(31) of Act No 90/2016.

<sup>12</sup> Section 85a of Act No 483/2001 on banks, as amended.

## **Section 7a**

### **Transitional provisions for regulations in effect from 1 July 2018**

(1) From 1 July 2018 to 30 September 2018, the limit set out in Section 6a(3) applies as follows: the volume of consumer loans and housing loans which have a DTI ratio higher than 8, excluding loans provided under Section 6a(5) and under other legislation,<sup>11a</sup> shall not constitute more than 20% of the total volume of new consumer loans and housing loans provided under loan agreements concluded in the same calendar quarter, excluding loans provided under Section 6a(5) and under other legislation.<sup>11a</sup>

(2) From 1 October 2018 to 31 December 2018, the limit set out in Section 6a(3) applies as follows: the volume of consumer loans and housing loans which have a DTI ratio higher than 8, excluding loans provided under Section 6a(5) and under other legislation,<sup>11a</sup> shall not constitute more than 15% of the total volume of new consumer loans and housing loans provided under loan agreements concluded in the same calendar quarter, excluding loans provided under Section 6a(5) and under other legislation.<sup>11a</sup>

(3) From 1 January 2019 to 30 June 2019, the limit set out in Section 6a(3) applies as follows: the volume of consumer loans and housing loans which have a DTI ratio higher than 8, excluding loans provided under Section 6a(5) and under other legislation,<sup>11a</sup> shall not constitute more than 10% of the total volume of new consumer loans and housing loans provided under loan agreements concluded in the same calendar quarter, excluding loans provided under Section 6a(5) and under other legislation.<sup>11a</sup>

## **7b**

### **Transitional provisions for regulations in effect from 1 January 2020**

(1) From 1 January 2020 to 31 March 2020, the provision of Section 2(8) applies as follows: the volume of consumer loans and housing loans provided to consumers whose expenditure under Section 2(5) is increased by at least 20% and less than 40%, excluding consumer loans referred to in paragraph 3, consumer loans referred to in paragraph 2(11) and loans provided under other legislation,<sup>3a</sup> shall not constitute more than 15% of the total volume of new consumer loans and housing loans provided under loan agreements concluded in the same calendar quarter, excluding housing loans referred to in paragraph 2(11) and loans provided under other legislation.<sup>3a</sup>

(2) From 1 April 2020 to 30 June 2020, the provision of Section 2(8) applies as follows: the volume of consumer loans and housing loans provided to consumers whose expenditure under Section 2(5) is increased by at least 30% and less than 40%, excluding consumer loans referred to in Section 2(11) and loans provided under other legislation,<sup>3a</sup> shall not constitute more than 5% of the total volume of new consumer loans and housing loans provided under loan agreements concluded in the same calendar quarter, excluding consumer loans referred to in paragraph 2(11) and loans provided under other legislation.<sup>3a</sup>

(3) Where a consumer loan agreement is concluded after 31 December 2019 but the creditor has duly assessed the consumer's DSTI ratio on or before 31 December 2019, the consumer loan is subject to Section 2(5) as in force until 31 December 2019.

## **Section 7c**

### **Transitional provision for regulations in effect from 1 January 2023**

Where, before 31 December 2022, a creditor has with professional care assessed a consumer's ability to repay a consumer loan, that loan is subject to Section 6a(2) and (3) as in effect until 31 December 2022 even if the consumer loan agreement is concluded after 31 December 2022.

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<sup>11a</sup> Section 8a(6) of Decree No 10/2016 of Národná banka Slovenska laying down detailed provisions on the assessment of a consumer's ability to repay a housing loan (Notification No 373/2016), as amended.

<sup>3a</sup> Section 2(8) of Decree No 10/2016 of Národná banka Slovenska (Notification No 373/2016), as amended by Decree No 10/2019 (Notification No 503/2019).



**Section 8**  
**Date of effect**

Decree No 10/2017 took effect on 1 January 2018.

Decree No 6/2018 took effect on 1 July 2018, with the exception of the following: Article I, point 2 (in respect of Section 6a(6) to (8)), which took effect on 1 October 2018; and Article I, point 2 (in respect of Section 6a(4)), which took effect on 1 January 2019.

Decree No 9/2019 took effect on 1 January 2020.

Decree No 4/2022 takes effect on 1 October 2022, with the exception of Article I, points 1, 2 and 6 to 8 (in respect of Section 2(8) and (9), Section 2(11), Section 6a(2) and (3), Section 6a(5) and Section 7c), which take effect on 1 January 2023.