

July 5, 2016 Circular N° SBP-DR-0080-2016

General Manager

Subject: Law 15 dated 31 May 2016, which amends

Law 42 of 1999 on equal opportunity for

people with disabilities

Dear General Manager:

We wish to remind you of the contents of Circular No. SBP-DR-0016-2016 dated January 18, 2016 and, additionally, to inform you of the issuance of Law 15 dated 31 May 2016, which amends Law 42 of 1999 on equal opportunity for people with disabilities. The new law was published in Official Gazette 28046-B dated 6 June 2016.

Article 66 of the aforementioned Law 15 of 2016 establishes, *inter alia*, the addition of Article 61-A to Law 42 of 1999, which reads:

"Article 61-A. The State, through finance and insurance companies, will guarantee that people with disabilities can acquire goods, bank loans, transactions of any type and insurance of any type under equal conditions and without restriction or discrimination based on their disability."

In connection with the above, please bear in mind that the guidelines associated with the rights of people with disabilities are aimed at promoting equal opportunity, accessibility, participation, and respect for their personal dignity, among other issues. Considering the above, we remind you that banks must comply with the above laws.

We would appreciate your informing your staff so they can comply with these provisions.

Best regards,

Ricardo G. Fernández D. Superintendent

ARV/vb

Enc.: a/s