

RESOLUTION 3.693

It prevents the collection of expenses arisen from the issuance of bank payment slips, amending article 1 of Resolution No. 3.518, of 2007.

The Brazilian Central Bank, in the form of article 9, of Law No. 4.595, of December 31, 1964, discloses to the public that the National Monetary Board, in session held on March 26, 2009, based on article 4, sections IX, of that law,

D E C I D E D:

Article 1 The article 1 of Resolution No. 3.518, of December 6, 2007, goes into effect with the following wording:

"Article 1 The collection of tariffs concerning the service rendering by the financial institutions and other institutions authorized to operate by the Brazilian Central Bank shall be set forth in the agreement entered into by and between the institution and the client, or the respective service shall be previously authorized or requested by the client or user.

§ 1 For purposes of this resolution:

I - client is the person holder of the non-sporadic business relationship with the institution, resulting from the deposits, credit operation or commercial lease, service rendering or financial investment contracts;

II - the services rendered to individuals are classified as essential, priority, special and differentiated services;

III - the reimbursement of any expenses resulting from the rendering of services by third parties is not characterized as tariff, and its value may be charged since properly explicated in the credit operation or commercial lease contract.

§ 2 The reimbursement of any expenses incurred with the issuance of bank payment slips, payment booklets and others, is not admitted in the form established in section III of § 1." (NR)

Article 2 This resolution goes into effect on the date of publication.

Brasília, March 26, 2009.

Henrique de Campos Meirelles
President