



1700 G Street NW, Washington, DC 20552

The Truth in Lending Act (TILA) and Regulation Z (12 CFR 1026) require credit card issuers to submit their currently-offered credit card agreements to the Consumer Financial Protection Bureau (Bureau), to be posted on the Bureau's website. In April 2015, the Bureau suspended that submission obligation for a period of one year.

That suspension has expired, and the next submission is due from issuers on May 2, 2016. This document specifies how to submit your credit card agreements. Please follow these instructions.

You may also consult the relevant Bureau regulation, which is 12 C.F.R. § 1026.58(c). You can access an unofficial version of that rule via our "eRegulations" webpage at <http://www.consumerfinance.gov/eregulations/>.

## What do I submit?

You must make sure you have submitted to the Bureau all of the agreements that you offered to the public as of the end of March 2016.

You can do this by emailing us links to (or webpage addresses for) the consumer credit card agreements that you post on your public website. Current regulations require you to post on your public website a complete set of the consumer credit card agreements that you offer to consumers. (§ 1026.58(d).) The agreements you have to post on your public website are the same as those you need to submit to the Bureau. As a result, sending us the relevant links or webpage addresses is the easiest and most straightforward way to meet your submission requirement.

Include in your email the name and address of the issuer that offers the product, plus a unique identifying number for the issuer such as a DUNS or RSSD number. Sending us that identifying information plus links or webpage addresses to your properly posted agreements is sufficient to meet *all* your submission obligations under § 1026.58(c). No other information is required. (Comment 58(c)(1)-3.)

Although the Bureau believes that issuers will generally find that emailing agreement links or webpage addresses to the Bureau is the fastest and simplest way to submit the required

agreements, you may also comply by emailing us pdf copies of all the agreements you offered to the public as of the end of March 2016. Alternatively, you may email us the agreements and information identified in § 1026.58(c)(1)(ii), (iii), and (iv). Whatever submission method you choose, remember to include your identifying information.

**Do not encrypt or password-protect your email submission. The information you are submitting is already public.**

## Where do I submit?

Send your submission to [CardAgreements@consumerfinance.gov](mailto:CardAgreements@consumerfinance.gov). We will email you a confirmation of receipt within 2 business days.

## When do I submit?

Your submitting email is due on or before May 2, 2016.

For planning purposes, please note that the quarterly submission dates for the remainder of the year will be August 1 and October 31. The August 1 deadline applies to agreements offered to new customers on June 30. The October 31 deadline applies to agreements offered to new customers on September 30.

## Other questions?

*What if some of my private label agreements are not posted on my own website but only on the website of my merchant partner?*

If you have some agreements for which you comply with § 1026.58(d)(1) by posting the agreement *only* on the merchant partner's website, then your email should include links or webpages for the agreements on that merchant's website.

*What if I revise the list of agreements on my website after the end of March 2016 but before I send my submitting email to the Bureau?*

Do not send links or webpage addresses that are inoperable at the point that you send them. Instead, you can send in links or webpages after the end of March but before you make your revisions OR you can attach to your email pdf copies of the agreements as they were prior to those revisions.

*What if the posted agreements or my identifying information change after I send my submitting email to the Bureau?*

Regulation Z requires submissions to be made on a quarterly basis. Therefore, you will be required to include these changes in your next submission. For example, if this information changes in June 2016, you would be required to include the updated information in the submission due on August 1, 2016.

*The Bureau used to send me a submitting spreadsheet, on which I had to report whether older agreements had been revised, or dropped, or were still in force. Are you still using that spreadsheet?*

No. We have dropped the use of that spreadsheet in favor of the more streamlined submission method of sending links or webpage addresses.

*Will you still send reminder notices to submit my agreements in the future?*

Yes, we plan to do so for the time being. If the email address to send your reminder notice changes, please email us at [CardAgreements@consumerfinance.gov](mailto:CardAgreements@consumerfinance.gov).

*Will these instructions change in the future?*

We plan to update them to reflect new submission dates for future quarters.

*I still have questions...*

Please email [Sietse.Goffard@consumerfinance.gov](mailto:Sietse.Goffard@consumerfinance.gov).