

CMF publishes for second consultation regulation updating customer service channel guidelines for banks

- *The proposal aims to bring current regulations in line with amendments made by the Fintech Act to Articles 37 and 38 of the General Banking Act.*

July 14, 2025 – The Financial Market Commission (CMF) published for a second consultation today a regulatory proposal amending chapters of the Updated Compilation of Rules for Banks on customer service channels. This is pursuant to Articles 37 and 38 of the General Banking Act and according to amendments introduced by Law No. 21,521, also known as the Fintech Act.

The new proposal incorporates feedback gathered from the first public consultation conducted between April 30 and May 27, 2025. It focuses on the imperative aspects of Articles 37 and 38 and deals with issues like minimum working hours for offices; mechanisms/channels enabled for customer service; minimum conditions required for customer service; and requirements for customer service channels.

This proposal also features a set of amendments intended to clarify and precise certain aspects that created doubt among parties who submitted feedback during the first consultation process. Examples include whether banks can operate before and after the minimum established working hours, or the on-site and remote service channels to which the standards stated in the regulation apply.

Pursuant to the Fintech Act, the banking holiday of December 31 will be repealed once the regulation is issued.

The CMF is moving forward in modernizing the regulatory framework through this proposal and in line with recent legal amendments. However, this regulatory update does not mean the Commission will stop analyzing the current regulatory framework to establish new dispositions, should it deem it pertinent, to strengthen the industry's service standards.

Interested parties can access the [Regulations Under Consultation section](#) of the CMF website until July 25, 2025 to review the proposal in detail and submit their comments.

Communication & Image Area — Financial Market Commission (CMF)

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