

CMF issues regulation updating customer service channel guidelines for banks

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

August 1, 2025 – The Financial Market Commission issued today [General Rule No. 543](#), which amends 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 regulation incorporates feedback received from two public consultations. 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.

With the issuance of General Rule No. 543, the banking holiday of December 31 is repealed pursuant to the Fintech Act.

Interested parties can access the [Regulations section](#) of the CMF website to check the new General Rule in detail. The Commission also makes available the corresponding [Regulatory Report](#) and [FAQ document](#) with answers to several issues arising from both consultation processes.

Communication & Image Area — Financial Market Commission (CMF)

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