

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 expires with the submission that 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 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 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 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 November 1. The August 1 deadline applies to agreements offered to new customers on June 30. The November 1 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 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 changed in June 2016, you would be required to include the updated information 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@cfpb.gov](mailto:CardAgreements@cfpb.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@cfpb.gov](mailto:Sietse.Goffard@cfpb.gov).

**PAPERWORK REDUCTION ACT**

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a valid OMB control number. The OMB control number for this collection is 3170-0052. It expires on 03/31/2018. The time required to complete this information collection is estimated to average approximately 5 minutes per response. The obligation to respond to this collection of information is mandatory. (12 CFR 1026.58; 15 USC 1632(d)(2)-(3)). Comments regarding this collection of information, including the estimated response time, suggestions for improving the usefulness of the information, or suggestions for reducing the burden to respond to this collection should be submitted to Bureau at the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to [CFPB\\_PRA@cfpb.gov](mailto:CFPB_PRA@cfpb.gov).