

December 20, 2021  
Circular N° SBP-DJ-0133-2021

General Manager

Subject: Law 15 dated 31 May 2016 which amends  
Law 42 of 1999 on equal opportunities for  
people with disabilities

Dear General Manager:

We would like to remind you hereby of the contents of Circular SBP-DR-0080-2016 dated July 5, 2016 that refers to the issuance of Law 15 dated 31 May 2016, which amends Law 42 of 1999 on equal opportunities for people with disabilities. The law was published in Official Gazette 28046-B dated 6 June 2016.

Article 66 of the Law 15 of 2016 establishes, *inter alia*, the addition of Article 61-A to Law 42 of 1999, which reads:

**“Article 61-A.** The State, through finance and insurance companies, will guarantee that people with disabilities can acquire goods, bank loans, transactions of any type and insurance of any type under equal conditions and without restriction or discrimination based on their disability.”

In connection with the above, please bear in mind that the guidelines associated with the rights of people with disabilities are aimed at promoting equal opportunity, accessibility, participation, and respect for their personal dignity, among other issues. Considering the above, we remind you that banks must comply with the above laws.

We would appreciate your informing your staff so they can comply with these provisions.

Best regards,

Digitally signed by [S]  
NAME CASTILLO CHANG,  
AMAURI ARIEL – ID 8-238-386  
Date: 2021.12.21 11:16:51 - 05'00'

Amauri A. Castillo  
Superintendent

Enc.: A/s

*“Velando por la solidez del Centro Bancario Internacional”*