

**LAW
OF THE REPUBLIC OF ARMENIA
ON THE CENTRAL BANK OF THE REPUBLIC OF ARMENIA**

**Adopted by the National Assembly
on 30 June 1996**

(...)

CHAPTER 5¹

***INSPECTIONS, CONTROL, EXAMINATIONS CARRIED OUT BY THE CENTRAL BANK
AND PROCEDURE FOR AND CONDITIONS OF IMPOSING LIABILITY ON LICENSED
PERSONS***

Article 39¹. Control and inspections carried out by the Central Bank

1. The Central Bank shall carry out inspections at banks, branches of foreign banks, credit organizations, payment and settlement organizations, securities market participants, non-governmental organizations carrying out pension activities, persons carrying out insurance activities, pawnshops, securitization funds, corporate investment funds, investment fund managers, foreign managers of investment funds, the manager of the Guarantee Fund provided for by the Law of the Republic of Armenia “On funded pensions” (with regard to the management of the Guarantee Fund) and other persons it has licensed, the Bureau and financial groups operating within the territory of the Republic of Armenia (hereinafter referred to as “the persons under inspection”) (hereinafter referred to as “the inspections of the persons under inspection”) upon the grounds, in cases and in the manner provided for by this Chapter, and at branches and subsidiaries, operating in foreign states, of the persons prescribed by this part — in cases and in the manner prescribed by the international treaties of the Republic of Armenia. The Central Bank may disclose — as prescribed by Article 8 of this Law — information concerning the persons under inspection and having become known to it to the respective body entitled to exclusive control in a foreign state over persons prescribed by this part, if such information is necessary to that body for exercising control over the branches and subsidiaries, established in the foreign state concerned, of a person under inspection operating within the territory of the Republic of Armenia or for giving its consent to establishment of a branch or subsidiary. ***(sentence deleted by HO-313-N of 13 December 2017)***
2. The Central Bank shall also exercise daily off-site control over the activities of the persons under inspection through inspection of statements, reports and

statements of information submitted to the Central Bank by the persons under inspection as required by law and the regulatory legal acts adopted by the Central Bank and, based thereon, by the Board of the Central Bank, the Chairperson or by the inspection subdivision, as well as through other documents or information provided for by this Chapter (hereinafter the inspections of the persons under inspection and the off-site control shall be referred to as “the inspection”).

The inspection rules prescribed by this Law shall apply to the inspections of the persons under inspection and the off-site control, unless the content of the provision concerned implies that it refers to the inspections of the persons under inspection only or to the off-site control only.

3. The inspections shall be carried out by the Central Bank subdivision authorized for inspections (hereinafter referred to as “the inspection subdivision”).
4. The inspections of the persons under inspection shall be carried out upon the decision of the Board or the Chairperson of the Central Bank by officials specified in the power of attorney issued by the head of the inspection subdivision based on the mentioned decision. Other employees of the Central Bank who are not employees of the inspection subdivision may also participate in the inspections of the persons under inspection. The name of the person under inspection and the purpose of the inspection shall be specified in the decision mentioned in this point, while the composition of the inspection group, including the head thereof, the beginning and end of the inspection of the person under inspection shall be specified in the power of attorney. The power of attorney shall be issued using the form of the inspection subdivision, shall be signed by the head of the inspection subdivision or a person acting for him as prescribed, and shall not bear the seal of the Central Bank. No power of attorney is required for carrying out the inspections of the persons under inspection by the head of the inspection subdivision. The Central Bank may prescribe the minimum number of members of the inspection group by the regulatory legal acts it adopts.
5. The information contained in statements/reports and acts (statements of information) drawn up as a result of the inspections at banks shall be deemed banking secret; at investment companies, regulated market operators, corporate investment funds, as well as at the Central Depository — work-related and internal information; and at insurance and re-insurance companies, as well as at the Bureau — insurance secret; such information may be provided to third parties exclusively on the grounds and in the manner provided for by law.
6. In case of disclosing — during the inspections at banks, insurance or re-insurance companies, the Bureau, investment companies, corporate investment funds — certainly known violations, whether in preparation or already committed, which contain elements of an act subject to criminal prosecution, the Central Bank shall report them to relevant law enforcement bodies, as prescribed by the Law of the Republic of Armenia “On bank secrecy” or the Law of the Republic of Armenia “On insurance and insurance activities” and the Law of the Republic of Armenia “On securities market” or the Law of the Republic of Armenia “On funded

pensions”, respectively.

7. In case of disclosing — during the inspections of the persons under inspection not deemed a bank, corporate investment fund, investment company, investment fund manager or insurance or re-insurance company and Bureau — certainly known violations, whether in preparation or already committed, which contain elements of an act subject to criminal prosecution, the Central Bank shall report them to relevant law enforcement bodies as prescribed by law.
8. The Central Bank may also carry out examinations of activities of the persons under inspection in the premises of the person under inspection or the Central Bank for the purpose of clarifying and interpreting statements, reports and other documents submitted to the Central Bank, as well as carrying out individual analyses. Moreover, sanctions provided for by this Chapter may not be applied as a result of the examinations.

(Article 39¹ supplemented by HO-45-N of 3 March 2004, edited, supplemented by HO-245-N of 8 December 2005, HO-183-N of 9 April 2007, supplemented, edited by HO-200-N of 11 October 2007, supplemented by HO-99-N of 26 May 2008, HO-66-N of 18 May 2010, HO-281-N of 22 December 2010, amended by HO-133-N of 12 November 2015, HO-313-N of 13 December 2017)

Article 39². Conditions of inspections

1. Inspections are carried out through examining and analyzing the founding documents of the persons under inspection, amendments made thereto, internal acts of all management bodies, accounting documents drawn up as a result of the operations performed, as well as financial statements, internal and external correspondence, contracts (acts, minutes, etc.), as well as the information stored in computers, in soft or hard copies.
2. During the inspections of the persons under inspection, outside parties shall be prohibited from entering, without the permission of the members of the inspection group, the premises provided to the inspection group.
3. The premises provided to the inspection group may, at the end of the working day, be sealed and put into custody of the person under inspection.
4. Where necessary, the head of the inspection group shall be entitled to seal the office premises of the person under inspection, provided that at that moment there is no other way to ensure the inspection, record-keeping and inventory of the documents, cash and other valuables kept therein. In that case, a relevant act shall be drawn up, which shall be signed by the head of the inspection group and the competent employees of the person under inspection. The form of the act referred to in this point shall be approved by regulatory legal acts of the Central Bank.
5. Non-performance or improper performance, by the person under inspection, its executive officers or other employees, of the duties provided for by this Chapter, including late performance, as well as submission of false or unreliable data shall

be deemed an obstacle to the inspection. Any such case shall on the same day be recorded in minutes (an act) by the head of the inspection group or, in case of inspection, by the competent official of the Central Bank, and submitted to the Chairperson of the Central Bank and to the person under inspection. The form of the minutes (act) referred to in this point shall be approved by regulatory legal acts of the Central Bank.

(Article 39² supplemented by HO-45-N of 3 March 2004)

Article 39³. Duties of the person under inspection. Responsibility of the Central Bank

1. The person under inspection shall be obliged to do the following for the inspection group:
 - (a) during the inspection ensure unimpeded access to the building of the person under inspection or its separate office premises, including server and other computer and software rooms during the whole working day, and in accordance with mutual arrangements on non-working days and non-working hours;
 - (b) on the first day of the inspection organize a meeting of members of the inspection group with the head (heads) of the executive body of the person under inspection and competent persons assisting in the inspection;
 - (c) allocate work space with sufficient working conditions and equipped with technical, communication and other necessary means;
 - (d) provide the inspection group with the complaints and recommendations received from the customers and participators of the person under inspection;
 - (e) at the request of the inspection group organize a meeting of the audit group with the customers and (or) participators of the person under inspection.

The person under inspection shall be obliged to comply with the lawful requests of the head and members of the inspection group, as well as submit to the head and members of the inspection group written and oral explanations, information and clarifications on the documents and information subject to inspection.

2. Hindering or intervening in the lawful activities of members of the inspection group during inspections shall be prohibited.
3. The Board, the Chairperson as well as the inspection subdivision of the Central Bank may, for the purpose of carrying out inspections, assign the person under inspection to request necessary documents and information from a customer, counterparty, creditor, participator or a person who acquires a holding. The person under inspection shall be obliged to submit the information received from a customer, counterparty, creditor, participator or a person who acquires a shareholding to the Central Bank.

4. The Central Bank shall bear responsibility for the security and returnability of the documents temporarily provided by the person under inspection to the members of the inspection group and other officials of the Central Bank.

(Article 39³ supplemented by HO-45-N of 3 March 2004)

Article 39⁴. Rights and obligations of the inspection group

1. The inspection group shall, for the purpose of carrying out inspections, be entitled to:
 - (a) freely enter all the premises of the person under inspection except for the cash vault, which may be accessed only if accompanied by relevant employees of the person under inspection;
 - (b) make use of the technical means necessary for inspection available with the person under inspection, as well as bring a computer, magnetic carriers, calculators and other devices into the premises of the person under inspection;
 - (c) request from the person under inspection, its executive officers and competent employees documents necessary for inspection, even if they contain information constituting banking, trade or other secret, including:
 - founding documents of the person under inspection, amendments made thereto, internal acts of the governing bodies of the person under inspection, internal control acts, other internal acts;
 - contracts, internal and external correspondence, cash and settlement documents, financial statements, initial and other accounting documents, internal statements and reports, statements of information, communications, minutes;
 - information on operations performed, rejected loan applications, customer complaints and applications;
 - documents related to the computer system ensuring the activities of the person under inspection;
 - all the documents pertaining to the relations with an independent audit organization;
 - reports of the audit commission, internal audit unit of the person under inspection;
 - information and other necessary documents relating to the measures undertaken by the person under inspection for eliminating violations and shortcomings detected as a result of inspection;
 - information and other necessary documents relating to the measures undertaken by the person under inspection for complying with the assignments of the Board or Chairperson of the Central Bank;

- information and other necessary documents relating to the process of implementation of the action plan of the person under inspection;
 - necessary documents and information available with the person under inspection regarding the customers, participators and counterparties of the person under inspection;
- (d) where necessary copy, independently or with the help of the person under inspection, necessary documents, files, records kept in a computing network or separate computer system;
- (e) make other justified requests to the executive officers and competent employees of the person under inspection within the scope of their competences, where such requests stem from the necessity and purpose of the inspection.
2. The inspection group shall be obliged to carry out the inspections as prescribed by this Law and legal acts adopted in accordance therewith. The inspection group shall be obliged to submit the reports on the inspections of the persons under inspection to the Board of the Central Bank and the Chairperson of the Central Bank within the time limits and as prescribed by the Chairperson of the Central Bank.

(Article 39⁴ supplemented by HO-45-N of 3 March 2004)

Article 39⁵. Directions (areas) and summarization of inspections

1. Inspections may be carried out in the following directions (areas):
- (a) inspection of lawfulness of the founding documents and amendments made thereto;
 - (b) analysis and assessment of the total capital volume and prudential standards;
 - (c) analysis and assessment of liquidity;
 - (d) analysis, classification and assessment, analysis and assessment of liabilities;
 - (e) assessment of management quality;
 - (f) analysis and assessment of financial results (incomes and expenses);
 - (g) analysis and assessment of risks and (or) their individual types;
 - (h) analysis and assessment of money flows;
 - (i) inspection of accuracy of data contained in the statements, reports and statements of information submitted to the Central Bank;
 - (j) inspection of the process of implementation and outcomes of the assignments and recommendations given by the Central Bank and the contract provided for by Article 39¹⁰ of this Law;

- (k) inspection of the lawfulness of individual types of financial operations of the person under inspection;
 - (l) inspection of the premises and technical equipment;
 - (m) inspection of activities of territorial subdivisions or parts thereof;
 - (n) inspection of compliance of activities of the person under inspection with the requirements of laws and other legal acts regulating activities of the person under inspection;
 - (o) inspection of compliance of activities of the person under inspection with the requirements of laws and other legal acts regulating those activities of the person under inspection (except for banks, investment companies, investment fund managers, insurance or re-insurance companies and credit organizations) that are subject to licensing.
2. During inspections analysis and assessment may be carried out in all the directions (areas) provided for by point 1 of this Article or in a part thereof.
 3. During inspections the directions (areas) subject to inspection shall be determined by individual legal acts of the Board or Chairperson of the Central Bank.
 4. The time limit for summarization and presentation of the results of the inspection of the given person under inspection shall be prescribed by an individual legal act of the Board or Chairperson of the Central Bank.
 5. Before carrying out the inspection, the person under inspection shall, at the request of the Board, the Chairperson or inspection subdivision of the Central Bank, be obliged to prepare or submit to the Central Bank the required documents and information.
 6. Within a two-week period following the end of the inspection, preliminary discussion of the results of the inspection shall be held with the participation of the executive officers of the banks, investment companies, investment fund managers, insurance or re-insurance companies, the Bureau or credit organizations, members of the inspection group and participators of the banks, investment companies, investment fund managers, insurance or re-insurance companies, the Bureau or credit organizations included in the list submitted by the Central Bank.

The inspection subdivision shall submit the names of participators of banks, investment companies, investment fund managers, insurance or re-insurance companies, the Bureau or credit organizations or their representatives participating in the preliminary discussion to the Chairperson of the Central Bank for the purpose of agreeing thereupon.

Banks, investment companies, investment fund managers, insurance or re-insurance companies, the Bureau or credit organizations shall, upon the assignment of the Central Bank, be obliged to ensure the submission of information on the results of the inspection to the participators of the banks, investment companies, investment fund managers, insurance or re-insurance

companies, the Bureau or credit organizations, as well as ensure their participation and the participation of their representatives in the preliminary discussion of the results of the inspection. The absence of participators of banks, investment companies, insurance or re-insurance companies of investment fund managers, the Bureau or credit organizations or their representatives may not serve as a reason for not holding the preliminary discussion of the results of the inspection. Representatives of an independent audit organization having carried out an audit inspection in the bank, investment company, insurance or re-insurance company, the Bureau or the credit organization concerned may, where necessary, also be invited by the inspection group to the preliminary discussion.

The results of the preliminary discussion shall be minuted.

7. Following the end of the inspection, the inspection group shall, within the time limit and in the manner prescribed by the decision of the Chairperson of the Central Bank, draw up a report based on the results of the inspection.
8. The inspection report shall be drawn up in two copies, which the inspection group shall sign and submit to the executive officers of the person under inspection.
9. The person under inspection, the head of its executive body or an official acting in his or her place shall within one week review the report and sign it with the statement "I have reviewed this report", returning one copy to the inspection group.
10. The person under inspection, its executive body or the head thereof, as well as its participator with a qualifying holding shall be entitled to submit, within the time limit prescribed by point 9 of this Article, their written objections and explanations attaching them to the report, as well as participate in the discussions of the report at the Central Bank. The discussions of the report and of the objections and explanations of the person under inspection shall be organized at the Central Bank within the time limits and in the manner prescribed by the Chairperson of the Central Bank.

(Article 39⁵ supplemented by HO-45-N of 3 March 2004, HO-183-N of 9 April 2007, HO-200-N of 11 October 2007, HO-66-N of 18 May 2010, HO-281-N of 22 December 2010)

Article 39⁶. Inspection of territorial subdivisions of the person under inspection

1. Inspections at territorial subdivisions of the person under inspection shall be carried out as prescribed by this Chapter.
2. Following the end of the inspection of a territorial subdivision of the person under inspection, the preliminary results of the inspection shall be discussed with the head and, where necessary, other competent employees of the territorial subdivision.
3. Following the inspection, based on the results of the inspection and results of the

discussion provided for by point 2 of this Article, the audit group shall draw up a report, which shall be signed, within a two-day period, by the inspection group and the head of the territorial subdivision of the person under inspection with the statement “I have reviewed this report”. The report shall be drawn up in three copies (one copy for each — the person under inspection, the territorial subdivision of the person under inspection and the inspection group). The head of the territorial subdivision of the person under inspection may, within the two-day period prescribed by this point, submit his or her written objections and explanations attaching them to the report.

4. The summarization of the results of the inspection of the territorial subdivision of the person under inspection shall be carried out as prescribed by Article 39⁵ of this Law.

(Article 39⁶ supplemented by HO-45-N of 3 March 2004)

Article 39⁷. Grounds for imposing sanctions and sanctions

The Central Bank may impose sanctions provided for by law on the persons under inspection and their executive officers, where the requirements of laws and other legal acts regulating their activities have not been complied with (hereinafter referred to as “violation”). The Central Bank shall impose those sanctions by taking into consideration the tasks and objectives of the Central Bank in the regulation of the financial system, and they shall be regulatory measures for the financial system.

(Article 39⁷ supplemented by HO-45-N of 3 March 2004, HO-313-N of 13 December 2017)

Article 39⁸. Recording of a violation

1. As a result of inspections, violations by the person under inspection or its executive officer shall be recorded by the inspection subdivision through drawing up a record (hereinafter referred to as “the record”), and from that moment on the violation shall be deemed recorded. From the moment of recording the violation, proceedings for imposing a sanction on the person under inspection or its executive officer (hereinafter referred to as “the proceedings”) shall commence.
2. The violation shall be described in the record in detail, and the provision of the law or other legal act violated by the person under inspection or its executive officer shall be indicated.
3. Within seven working days from the moment of drawing up the record it shall be sent to the head of the executive body of the person under inspection — and to the chairperson of its board as well, if such board exists — having committed the violation with a note from the head of the inspection subdivision.
4. The person under inspection may, within seven calendar days from the moment of receiving the record, submit to the Central Bank written explanations, objections

or clarifications with regard to the record.

(Article 39⁸ supplemented by HO-45-N of 3 March 2004)

Article 39⁹. Collection of fines, imposition of other sanctions

1. In case of imposition of a fine or other sanctions on the person under inspection or the head thereof, the Central Bank shall notify thereof to the person under inspection or its executive officer as prescribed by its regulatory legal acts.
2. The person under inspection or its executive officer may, after receiving the notice referred to in point 1 of this Article, within the time limit specified in the notice, submit to the Central Bank the carbon copy of the document certifying the payment of the fine or, in case where a banking or correspondent account is available, assign the Central Bank to charge the amount of the fine from its bank (correspondent) account.
3. In case of not receiving the carbon copy of the document or assignment referred to in point 2 of this Article, the Central Bank shall apply to court as prescribed by law.
4. The amounts of the fine provided for by this Article shall be charged as revenues to the state budget of the Republic of Armenia.

(Article 39⁹ supplemented by HO-45-N of 3 March 2004)

Article 39¹⁰. Agreement concluded between a bank, investment company, investment fund manager, insurance or re-insurance company, the Bureau, credit organization or financial group and the Central Bank

(title supplemented by HO-183-N of 9 April 2007, HO-200-N of 11 October 2007, HO-66-N of 18 May 2010, HO-281-N of 22 December 2010, amended by HO-133-N of 12 November 2015)

1. An agreement may be concluded between the Central Bank and the bank, investment company, investment fund manager, insurance or re-insurance company, the Bureau, credit organization or financial group for the purpose of improving the financial situation and ensuring the normal operation of the bank, investment company, investment fund manager, insurance or re-insurance company, the Bureau, credit organization or financial group, unless the grounds or one of the grounds for insolvency prescribed by part 1 of Article 2 of the Law of the Republic of Armenia “On bankruptcy of banks, credit organizations, investment companies, investment fund managers and insurance companies” exists. The decision on concluding the agreement prescribed by this Article shall be adopted by the Board of the Central Bank.
2. From the moment of conclusion of the agreement referred to in point 1 of this Article, the proceedings initiated against the bank, investment company, investment fund manager, insurance or re-insurance company, the Bureau, credit

organization or financial group having concluded the agreement may be suspended or dismissed, the collection of a fine, penalty imposed on the bank, investment company, investment fund manager, insurance or re-insurance company, the Bureau may be postponed or no fine or other sanction may be imposed, the size of a fine, penalty may be reduced or a schedule for collection of a fine, penalty may be set.

3. The following conditions (where applicable) may be provided for by the agreement:
- (a) implementation of a programme for re-organization or development within a certain period;
 - (b) undertaking of measures aimed at eliminating a violation;
 - (c) suspension of payment of dividends;
 - (d) setting of stricter main prudential standards;
 - (e) reduction of salaries of executive officers and termination of bonuses;
 - (f) termination or limitation of the volume of individual debit and (or) credit operations;
 - (g) limitation of advertising;
 - (h) other limitations necessary for the improvement of the financial situation and ensuring of normal operation of the bank, investment company, investment fund manager, insurance or re-insurance company, the Bureau, credit organization or financial group.

(Article 39¹⁰ supplemented by HO-45-N of 3 March 2004, HO-183-N of 9 April 2007, HO-200-N of 11 October 2007, HO-66-N of 18 May 2010, HO-281-N of 22 December 2010, amended by HO-133-N of 12 November 2015)

Article 39¹¹. Statute of limitations

The Central Bank may impose a sanction on the person under inspection or its executive officer for a detected violation within one year following the recording of the violation.

(Article 39¹¹ supplemented by HO-45-N of 3 March 2004)

Article 39¹². Dismissal of the proceedings

1. The Chairperson of the Central Bank may dismiss the proceedings upon his or her decision where:
- (a) the statute of limitations prescribed by Article 39¹¹ has expired;
 - (b) no liability for the violation is provided for by law;
 - (c) the violation recorded at the moment of commencement of the proceedings is no longer deemed, on the ground of an amendment of legislation, a violation, or no liability is provided for such violation;

- (d) the fact recorded is not a violation;
 - (e) following the termination of the agreement provided for by Article 39¹⁰ of this Law, the bank, investment company, investment fund manager, insurance or re-insurance company, the Bureau, credit organization or financial group has entirely complied with the conditions provided for by the agreement.
2. The Chairperson of the Central Bank may dismiss the proceedings upon his or her decision where prior to signing of the decision of the Chairperson of the Central Bank on imposing a sanction the person under inspection or its executive officer has voluntarily eliminated the violation.
 3. The Board of the Central Bank shall dismiss the proceedings where the bank, investment company, investment fund manager, insurance or re-insurance company, the Bureau or credit organization has been declared insolvent, and may dismiss the proceedings where the agreement provided for by Article 39¹⁰ of this Law has been concluded with the bank, investment company, investment fund manager, insurance or re-insurance company, the Bureau, credit organization or financial group.
 4. Where the proceedings on a violation have been dismissed on the ground of point 2 of this Article, the violation concerned shall be deemed committed and be counted in the total number of violations committed by the bank, investment company, investment fund manager, insurance or re-insurance company, the Bureau, credit organization or financial group and recorded.

(Article 39¹² supplemented by HO-45-N of 3 March 2004, HO-183-N of 9 April 2007, HO-200-N of 11 October 2007, HO-66-N of 18 May 2010, HO-281-N of 22 December 2010, amended by HO-133-N of 12 November 2015)

Article 39¹³. Suspension of proceedings

The Board or the Chairperson of the Central Bank may suspend the proceedings where the imposition of a sanction requires an additional clarification with regard to the violation recorded or new circumstances have emerged or the agreement provided for by Article 39¹⁰ of this Law has been concluded with the bank, investment company, investment fund manager, insurance or re-insurance company, the Bureau, credit organization or financial group. The term of and reason for the suspension of the proceedings shall be indicated in the decision on suspension. The term of the suspension may be extended by the Board or the Chairperson where within the previous period of suspension it was not possible to conduct complete examination and analysis of the additional clarifications or emerged new circumstances.

(Article 39¹³ supplemented by HO-45-N of 3 March 2004, HO-183-N of 9 April 2007, HO-200-N of 11 October 2007, HO-66-N of 18 May 2010, HO-281-N of 22 December 2010, amended by HO-133-N of 12 November 2015)

Article 39¹⁴. Decision on postponing the collection of a fine, not imposing a fine or another sanction or mitigating a fine

The Board of the Central Bank may — upon the recommendation of the bank, investment company, investment fund manager, insurance or re-insurance company, the Bureau, credit organization or financial group, the Chairperson of the Central Bank, the inspection subdivision or on its own initiative or upon conclusion of the agreement, provided for by Article 39¹⁰ of this Law, with the bank, investment company, investment fund manager, insurance or re-insurance company, the Bureau, credit organization or financial group — adopt a decision on postponing the collection of a fine, not imposing a fine or another sanction or reducing the amount of a fine or defining a schedule for collection of a fine with regard to the bank, investment company, investment fund manager, insurance or re-insurance company, the Bureau, credit organization or financial group or the executive officer thereof, where the collection of the fine may result in a difficult financial situation in the bank, investment company, investment fund manager, insurance or re-insurance company, the Bureau, credit organization or financial group according to the criteria prescribed by the Board of the Central Bank.

(Article 39¹⁴ supplemented by HO-45-N of 3 March 2004, HO-183-N of 9 April 2007, HO-200-N of 11 October 2007, HO-66-N of 18 May 2010, HO-281-N of 22 December 2010, amended by HO-133-N of 12 November 2015)

(Chapter supplemented by HO-45-N of 3 March 2004)

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