

## Decision



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# Resurs Bank receives a remark and an administrative fine

## Summary

Resurs Bank Aktiebolag (Resurs or the bank) has authorisation to conduct banking business in accordance with the Banking and Financing Business Act (2004:297).

Finansinspektionen has investigated whether Resurs has met in its credit assessments the requirements set out in sections 6 and 12 of the Consumer Credit Act (2010:1846). The investigation covers granted loans that consumers applied for during the period June–September 2019. The credit amounts ranged between SEK 80,000 and SEK 400,000.

Finansinspektionen's investigation shows that Resurs has been deficient in its credit assessments. The bank used incomplete information about consumers' debt, for example by completely disregarding any mortgages. The bank also disregarded some key information for consumers and did not perform adequate controls of the income information submitted by the consumer. Finansinspektionen thus makes the assessment that Resurs's credit assessments have not been based on sufficient information about the consumers' personal finances and the bank is in violation of section 12 of the Consumer Credit Act. The bank thereby also did not observe good credit practice pursuant to section 6 of the same act.

The observed violations have been such that Finansinspektionen considers there to be grounds on which to intervene against Resurs. The violations are not so serious that there is cause to consider withdrawing the bank's authorisation or issuing the bank a warning. Finansinspektionen therefore is

issuing Resurs a remark that will be accompanied by an administrative fine of SEK 50 million.