

Journal Special- officially number 20 January 2013

ADMINISTRATIVE INSTRUCTION No. 006 OF REGULATING
ACTIVITY OF FINANCIAL MESSAGING.

(Amendment No. 1)

The Central Bank of Congo, acting under the provisions of Law No. () () 07 5/2002 of May 2002 on the establishment, organization and functioning of the Central Bank of Congo, No. 003/2002 of 02 February 2002 relative to the activity and supervision of credit institutions and OrdonnanceLoi No. 67/272 of 23 June 1967 as amended and supplemented to date, defining the regulatory power of the Central Bank of Congo in exchange , adopt the following provisions concerning the activities of financial Messengers:

CHAPTER 1: PROVISIONS

GENERAL

Article 7 "

Financial couriers are legal entities of Congolese law other than credit institutions that perform in the state, as their regular occupation without physical movement of the payer's funds transfer operations.

Article 2:

There are two categories of financial couriers namely:

- Financial couriers operating exclusively on national territory (category A):
- Financial couriers operating both in the country and abroad (category B).

CHAPTER H; APPROVAL

Article 3:

Any corporation incorporated under Congolese law, eager to perform transfer operations of the funds, according to categories or terms set out in Article 2 of this Instruction, was held to be authorized by the Central Bank of Congo as financial Mail.

Article 4:

Paragraph 1:

The quality of financial messaging is granted by the Central Bank of Congo based on an accreditation document.

Paragraph 2:

The approval request to the Governor of the Central Bank of Congo must be accompanied hereinafter documents:

- A copy of the original statutes

notary; - The act of filing the articles of transplantation High Court the responsibility of Financial Messaging activities; - A certified copy of the New Commercial Registry stating that the applicant is destined to only exercise the activity of financial messaging; - A certified copy of the certificate of national identification; - La proof of the existence of accounts in national currency and / or foreign currency opened with the Congolese banking system;

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A copy of a contract

notarial cooperation:

- Abroad concluded with a recognized financial partner by the Authority supervision of the financial sector of the country of residence regarding

- Financial Messaging category

B;

- Resumes and criminal records not older than three months promoters and attendants of the administration and management of financial messaging.

Alimea 3:

The review of the application for approval is subject to payment of the application fee of 3% of the deposit,

Paragraph 4:

An application for approval must

indicate the name, office address

social and coordinated

telephone, electronic mail (email) and fax the Financial Mail.

Paragraph 5:

Financial Mail has to transfer funds its unique activity.

Article 5:

No person shall establish, manage, control or management, even through an intermediary, financial messaging, if:

1. has been sentenced in the Democratic Republic of Congo or abroad as author complice or attempt any of the following offenses;

- Counterfeiting;

- Counterfeiting or falsification of bank notes, checks, treasury bills, shares, bonds and interest coupons;

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- Counterfeiting or falsifying seals, stamps, dies and trademarks;

• forgery and use of forgery; - Theft, extortion, embezzlement or breach of trust, fraud or concealment; - Bankruptcy, fictitious circulation

Effects of commerce; - NSF emission; - Corruption or extortion; - Money laundering; was sentenced for violation of Law No. 003/2002 on the activities and supervision of credit institutions or foreign exchange regulations;

has been declared bankrupt, unless rehabilitation in his favor, although failiite opened abroad;

was sentenced for a crime or offense of common law offense and assimilated by law to one of those listed above;

took part in the administration, management or the ongoing management of a credit institution whose forced liquidation was ordered or whose bankruptcy was declared, unless specifically authorized by the Central Bank of Congo,

Article 6:**Alimea 1:**

The approval as Messaging

Financial control is granted after the

farm by the Central Bank

Congo, in order to assess the conditions

minimum facilities and ensuring

the existence of equipment necessary for its operation, namely:

- A means of communication (telephone, voice or fax or email); - a safe;

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- A cash register or a

calculator ;

- a computer ;

- A counterfeit money detector;

- A counting machine ticket

bank;

- Ute photocopier.

Adinéa 2:

After favorable opinion, the Central Bank of Congo invite the applicant to lodge the deposit and to pay the costs fixed as follows:

- Bail :

• for category A: USD 5,000,00;

• for Class B: USD 10,000.00.

License fee:

20% of the deposit.

Apart from the deposit, the fee can be paid in national currency.

Paragraph 3:

The payment of the deposit and fee payment can be made:

- By transfer or bank transfer credited to an account of the Central Bank of Congo;

- By personal check for the

Central Bank of Congo;

- In cash at the counters of the Bank

Central Congo

Alimea 4:

The deposit is not paid. She

currency and is repayable to the cessation of

activities through possible deduction

the sums due to the Treasury and the Central Bank of Congo.

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Article 7:

Paragraph 1:

The Central Bank of Congo assign an approval number to each financial Messaging and periodically publish in the Official Journal the list of approved financial couriers.

Paragraph 2:

The Financial couriers are obliged to start their activities in a within six months from the date of approval.

Article 8:

The central bank has 90 days from receipt of the application for authorization to examine this issue. If no decision on expiry of that period is authorized.

chapter || : AUTHORIZATION

Article 9:

Paragraph 1:

Are subject to authorization

Prior to the Central Bank of

Congo / Supervision Directorate of Financial Intermediaries the operations hereinafter:

- Absorption, split or merger

financial couriers; - The change of category and

social reason ; - The opening of an extension of a

Financial messaging; - The closure of the Messaging

financial or extension; - Fe change leaders or

developers;

Paragraph 2:

Any opening of an extension is subject to payment of a deposit representing 50% of the security deposited

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time of licensing and administrative fees of around 3% of the deposit.

By extension, it means a branch of Financial Messaging located in one of the cities of the Democratic Republic of Congo other than the head office. However, by Bank, means an office of a financial messaging opened in the city where the headquarters are located or extension, Any opening a window is subject to the payment of 1% of the application fee deposit according celuici that is open in the city headquarters of financial messaging or that of its extension and in accordance with the provisions of Article 6 of this Instruction.

Paragraph 3:

The Financial Messaging that have no extension or Bank in viile or locality can sign a contract çGllaborati the Central Bank of Congo / Direction

the Intermediaries Supervision

Financiers.

Paragraph 4:

Financial couriers are
required to open accounts for their Extensions from Etablissements
Spring said credit activities
Extensigns.

Alimea 5:

The approval numbers or
Extension of authorization must be
reproduced on each document or
Correspondence Financial Messaging.

Paragraph 6:

Any change of telephone numbers of any operating point and to address dōjt be
reported immediately to the Central Bank of

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avec another and inform.

Congo / the Financial Intermediaries Supervision Department,

Article 10:

Permission is granted within 90 days from the date specified in the notice of receipt of
the Central Bank. If no decision on expiry of that period is authorized.

CHAPTER IV: OPERATIONS ON

NATIONAL TERRITORY

Article 11:

Financial couriers are entitled to receive and perform in the state without physical
movement, funds in the national currency and / or foreign currency on behalf of their clients.

CHAPTER V TRANSACTIONS

ABROAD

Article 12:

Financial couriers are entitled to carry out daily and
person private unilateral transfers abroad for a lower total amount of USD 10,000 or the
equivalent in another foreign currency.

Article # 3:

Paragraph 1:

Financial couriers must collect from their external partners commissions on every
transfer and repatriate them to their EMR accounts

Repatriation should be monthly under cover of an export service this declaration, within
30 calendar days from the date of validation, which must take the 5 "business day of each
month.

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Paragraph 2:

Financial couriers are required to transfer the benefit of their external partners commissions owed to them under cover of an import declaration services.

Paragraph 3:

- The Financial couriers are required to calculate on behalf of the Central Bank of Congo an exchange fee Control (RCC) 2% 0 of commissions received and paid as part of the transactions with the foreign partner,
- The Financial Messaging bank is required, by debiting the account of the latter RME, perceive the Exchange Control Charge for account the Central Bank of Congo,

Article 14:

The rate of commission to be charged must be on the contract or on the signed agreement (s) with the external partner, Any change in this rate must be communicated to the Centraie Bank of Congo / Directorate of Financial Intermediaries Supervision with copies to the Foreign Services Directorate.

CHAPTER VI: Guidelines

ADMINISTRATIVE

Article 75:

Licensed Financial couriers must display to the public, besides the act of accreditation and certified copies in Extensions opening permits comply, all their prices and conditions.

Article 16:

The couriers must:

financials

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keep accounts in good standing that is to say have the financial statements in accordance with

Congolese General Accounting Plan. develop an organization and

internal procedures to ensure compliance with the provisions of Law No. 04 / 0i6 of 19 July 2004 on the fight against money laundering and terrorist financing as well as an internal control system to ensure Ceuvre their effective implementation.

Centraie seize the Bank of Congo / Department of Supervision of Financial Intermediaries
Olte judged transaction, extraordinary, unusual or suspicious in the fight against money
laundering and financing of terrorism I;

reproduce their approval numbers or extension of approval on all their documents and correspondence;

take and photocopy

identities of their customers order from donors or beneficiaries to transfer their counters;

perform basic operations of a transfer slip in duplicate caught in an uninterrupted series digital model of which is attached. The original is given to the customer and the copy kept by the Financial Mail.

transmit to the Central Bank of Congo / Department of Supervision of financial intermediaries with copies to the Directions Credit and

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Financial Markets and Foreigners Services no later than i EEMO day of the following month, the statement mensuei consolidated according to the model annexed learning about:

- the volume of transactions by currency, by transaction type and by country or locality in their consolidated statistics;

details by extension, origin or destination, and commissions receivable and pay ;

- docket information. The Messaging Extensions

Financial operating in provinciaies or local authorities other than those of the head office are required to file following the above frequency indicated their statements mensueis provincial entities of the Central Bank of Congo they reléyenl,

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9) take out an insurance policy

taking into account the transaction volume;

10) financial couriers are required to organize a Professional Corporation.

The Corporation aims to:

- Representing the collective interests of its members to government and the Central Bank; - Information of its members and

public; - The study of any matter of common interest and the development of recommendations related to, if necessary, to foster cooperation between networks; - Organization and management

services of common interest,

The draft statutes of the Corporation is subject to the approval of the Central Bank of Congo.

CHAPTER VII: Withdrawal of authorization Article I 7:

The withdrawal of approval is pronounced by â Central Bank when ía Financial Mail:

- Waives its approval; - Does not start the activities in the six months following the granting of approval; - No longer exercises its activities for more

six months;

- No longer meets the conditions under which authorization 3S: subordinate;

- Obtained approval in violation of Article 5 of this Instruction;

- Violated the provisions of Articles 5

and 6 of this Instruction.

The Central Bank of Congo shall, in charge of financial messaging, publication in the Official Journal of the decision to withdraw approval,

Article 18:

The withdrawal of authorization entails the removal of the Financial Mail in the list provided for in Article 4 of this Instruction. Radiation automatically entails forced dissolution of Financial Messaging accordance with the law on commercial companies.

In case of withdrawal of authorization, the deposit is refunded after deduction of amounts owed to the Treasury and the Central Bank of Congo. In case of failure of the bond, the financial messaging shall pay the amount of excess costs within 7 days.

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CHAPTER VIII SANCTIONS

*Article 19:***Paragraph 1:**

Without prejudice to Article 13 of Ordinance-Law No. 67-272 of 23 June 1967 defining the regulatory power of the Central Bank of Congo for Change as amended and completed to date and those of Law No. 3/2002 of {{ }} 2 February 2002 concerning the activity and supervision of credit institutions, if a financial Mail has contravened a provision of this Instruction, the Central Bank may impose one the following disciplinary sanctions:

- The call to order; - Blame - the suspension of activities; - Withdrawal of approval.

Paragraph 2:

In addition, the Central Bank of Congo can pronounce either instead of or in addition to these penalties, a financial penalty in accordance with the rates and conditions of the Central Bank of Congo.

Article 2 {}

The rappel the order is given by the Central Bank of Congo against any recognized Financial Messaging guilty of minor offenses such as to prejudice his client or to the Central Bank of Congo.

Article 21:

Blame is given by the Central Bank of Congo against recognized financial Messaging guilty of repeated minor offenses or for repeat offenses of misconduct to bring a second call to order in the space of a

1.

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Article 22:

The suspension of activities not exceeding a period of three months is granted by the Central Bank of Congo against any recognized Financial Messaging guilty of serious misconduct or in case of recurrence of misconduct to bring the blame the space of a year.

Article 23:

Withdrawal of authorization is issued by the Central Bank of Congo under the administrative and disciplinary powers it has on the financial Messaging accordance with Articles 17 and 19 of this Instruction.

*Article 24:***Alimea! :**

Any financial messaging shall pay fines and administrative costs imposed under the laws or regulations within thirty days from the notification of the sanction. After that time, the

procedure for settlement through ex débits of the deposit.

Paragraph 2:

Financial Mail has a period of seven days to replenish the deposit within the limits provided by Article 6 paragraph 2 of this Instruction.

Article 25:

Within five working days from the notification of the sanction, the Financial Mail has scooped one of the penalties provided for in Article 19 of this Instruction may appeal motivated with the Central Bank of Congo amount.

The appeal is suspensive of the Sanction.

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CHAPTER X: FINAL DISPOSITIONS

Article 26:

1 paragraph:

Financial couriers are required to comply with this instruction.

Paragraph 2:

Existing financial couriers have a period of three months from the date of entry into force of this Instruction to regularize their situation.

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Article 27:

Any matter relating to the activities of financial couriers not covered by these provisions is to submit for the consideration of the Central Bank of Congo,

Article 28:

This Instruction shall enter into force on the date of signature.

Done at Kinshasa, 13 July 2006 Jean Çlaide MASANGU MUNGO Governor

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ADMINISTRATIVE INSTRUCTION No. 007 OF REGULATING
BUSINESS EXCHANGE OFFICES

(Amendment No. 1)

The Central Bank of Congo, acting under the provisions of Law No. 5/2002 {} {} 07 May 2002 concerning the establishment, organization and functioning of the Central Bank of Congo, No. 003/2002 of 02 February 2002 concerning the activities and supervision of Institutions of Credit and Ordonnance- Law No. 67/272 of 23 June 1967 as amended and supplemented to date, defining the regulatory power of the Central Bank of Congo exchange matters, adopt the following provisions

concerning the activities of currency exchange:

OHAPITRE 1st provisions

GENERAL

Article iron:

Exchange offices are legal entities of Congolese law other than credit institutions that perform, as a regular business exchange operations.

Article 2:

Exchange offices are empowered

- Buy and sell cash foreign currency against the national currency;
- Buy and sell cash foreign Inornaies against other foreign Inonnaies.

CHAP | TRE li: APPROVAL

Article 3:

Paragraph 1: - Everyone Morate Congolese law, eager to exercise the Exchange Business

has to be authorized by the Central Bank of Congo. - The quality of the Exchange is granted based on an accreditation document,

Paragraph 2:

The request for approval to the Governor of the Central Bank of Congo must include the following documents:

- A copy of the original statutes

notary;

- The act of filing the articles to the Tribunal de Grande Instance transplants spring of Exchange activities;

- A certified copy of the New Commercial Registry

stating that the applicant intends to

only exercise the activity of the Exchange;

- A certified copy of the National i'Aftestation identification;

- Proof of the existence of the accounts nationaie currency and / or foreign currency opened with the Congolese banking system;

"Resumes and criminal records not older than three months promoters and attendants à the administration and management of the Exchange Office.

Paragraph 3:

The review of the application for approval is subject to payment of the application fee of 3% of the deposit.

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Paragraph 4:

The application shall indicate the name, is full address and telephone numbers of the Exchange,

Paragraph 5:

The Exchange must make manual changes its unique activity.

Article 4:

No person shall establish, manage, control or management, even through an intermediary, S "ji:

1, was sentenced in Democratic Republic of Congo or abroad as author or accomplice to attempt any of the following offenses:

- Counterfeiting; - Counterfeit or of falsification

seals, stamps, punch and brands; - Forgery and use of forgery; - Theft, extortion, embezzlement or breach of trust, fraud or concealment; - Bankruptcy, fictitious circulation

commercial paper; - NSF emission; - Corruption or extortion; - Money laundering; - Centrefaçon or falsification of tickets

bank

was sentenced for violating the Banking Law No. 3/2002 of 02 February 2002 relating to the activity and supervision of credit institutions or regulation of exchange:

3. has been declared bankrupt, unless rehabilitation in his favor, even if the bankruptcy has opened abroad;

was convicted of political crimes and offenses assimilated by law to one of crimes listed above;

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5. took part in the administration, management or the ongoing management of a credit institution or other financial intermediary whose forced liquidation was ordered or whose bankruptcy was declared, unless specifically authorized by the Central Bank of Congo.

Article 5:

1 paragraph:

The approval as the Exchange Bureau is granted after control of the form by the Central Bank of Congo, in order to assess the minimum conditions and facilities to ensure the existence of the equipment necessary for its functioning, namely:

- A means of communication (telephone, voice or fax or e-mail):

- a safe;

- A cash register or a

calculator ;

- a computer ;

- A counterfeit money detector;

- A counting machine ticket

bank:

- Photocopier;

- a bulletin board,

Paragraph 2:

After favorable opinion, the Central Bank of Congo invite the applicant to pay the deposit and the license fees fixed as follows:

- Deposit: USD 2,500; - License Fees: 20% of the deposit.

Apart from a deposit, the fee can be paid in national currency.

Paragraph 3:

The payment of the deposit and fee payment can be made:

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- By transfer or bank transfer to the account of the Central Bank of Congo to be designated

by the Foreign Services Directorate;

- By personal check for the

Central Bank of Congo;

- In cash at the counters of the Bank

Central Congo.

Paragraph 4:

The deposit is not paid. It is repayable in foreign currency to the cessation of activities through deduction of amounts due to the State Treasury and / or the Central Bank of Congo.

Article 6:

The Central Bank of Congo assigns each Bureau de Change a separate authorization number and shall periodically publish in the Official Gazette the list of approved Bureaux de Change,

Article 7:

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- The Central Bank has 90 ----

days of receipt of the application for authorization to examine this issue. The absence of a decision on expiry of this authorization is défal.

CHAPTER II : AUTHORIZATION

Article 8:

Paragraph 1 :

Any legal person authorized as the Exchange may open one or more extensions, one or more ATMs with the permission of the Central Bank of Congo.

By extension, means a branch of the Exchange located in one of the cities of the Democratic Republic of Congo other than the head office. However, by Bank shall mean a branch of Guverte Exchange in the city where the headquarters are located or extension.

Paragraph 2:

The opening of each Extension or each Bank is subject to the terms of Article 5 paragraph i and payment of fees below:

e authorization fee: 20% of the

bail ;

• Application Fee: 3% of the deposit.

Paragraph 3:.

Exchange offices are required to open accounts for their Extensions from Credit Institutions of the spring activities said extensions.

Paragraph 4:

Any changes in phone numbers or any operating point of address must be reported immediately to the Central Bank of Congo / Directorate of Financial Intermediaries Supervision with copies to the Services Directorate. Foreigners.

Alimea 5:

Are subject to the prior approval of the Central Bank of Congo

- Absorption, demerger or merger of two or more Exchange offices;

- The closing of the Exchange, of Extension or the Bank;
- The change of name or address;
- The change of promoters and leaders.

Article 9:

Permission is granted within 90 days from the date specified in the notice of receipt of the Central Bank. If no decision on expiry of that period is authorized.

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CHAPTER IV: GUIDELINES

ADMINISTRATIVE

Article} {}

Paragraph 1:

The transaction offices changes concern the currencies quoted by the Central Bank of Congo,

Paragraph 2:

Exchange offices of the operations take place freely as negotiated between parties.

Paragraph 3:

Exchange offices are not allowed to perform manual exchange transactions described in Article 2 above for amount exceeding USD 10,000 or the equivalent in another foreign currency per person per day.

Article! !:

Foreign exchange transactions are performed based on a note prepared in duplicate caught in an unbroken digital series, the model in Annex 1.

The original is given to the customer and the copy kept by the Bureau de Change,

Article 12:

Adinéa 1;

Authorized Exchange Offices are required to:

- Immediately enter the Banque Centrale du Congo / Direction of the Intermediaries Supervision

Financial for any transaction deemed suspect under the fight against money laundering and terrorist financing,

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take and photocopy the identity, address and photo of their customers

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performing manual exchange transactions at their counters, - keep accounts in good standing that is to say have the financial statements in accordance with Congolese General Accepted Accounting - set daily records of foreign exchange transactions following the model in the Annex II and III - transmit to the Central Bank of Congo, at the latest on the 5th

day of the following month, a consolidated monthly statement by currency sales and realized foreign exchange purchases. The original statement is restricted to authorized Exchange Office, copies the Centrale Bank of Congo / Supervision of the Departments of Financial Intermediaries and Foreigners Services - grab against discharge and submit to the Central Bank of Congo by a detailed note all counterfeit currency presented - show certified copies of the act of accreditation and its Extensions opening authorization in premises where operations are carried out under this Instruction, - reproduce the document, or correspondence Bureau de Change

the approval numbers and opening authorization extension or Bank.

Paragraph 2:

The Bureaux de Change are not allowed to perform the operations below:

- Taking deposits for account
their customer;
- Make transfers with foreign countries;
- Import or export of billets
bank;
- Loans to their customers,

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Article 13:

The Bureaux de Change are required to s organize ES; ETP professional corporation,

This corporation is:

- representation of the collective interests of its members to government and the Central Bank:

e information of its members and
public;

- the study of any matter of common interest and the development of recommendations related to, if necessary, to foster cooperation between networks;

o the organization and management of
services of common interest,

The draft statutes of the Corporation is subject to the approval of the Central Bank.

Article 14:

Exchange offices are required to display the exchange rate buyers and sellers of the day.

CHAPTER V WITHDRAWAL OF APPROVAL

Article 5:

The withdrawal of approval is pronounced by the Central Bank when the Exchange:

- So request and after prior Central Bank / Branch of the Department of Supervision of Intermediaries

financial:

- Does not start the activities in the six months following the granting of approval:

- No longer exercises its activities for more
six months:

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- No longer meets the conditions under which authorization e Ɂ subordinate t;
- Obtained approval in violation of Article 5 of this Instruction;
- Violated the provisions of Articles 4 and 5 of this Instruction.

The Central Bank of Congo shall, in charge of the Exchange, the publication in the Official Journal of the decision to withdraw approval.

Article 16:

The withdrawal of authorization entails the removal of the Exchange in the list provided for in Article 4 of this Instruction. Radiation automatically entail the forced dissolution Currency Exchange accordance with the law on commercial companies,

In the event of withdrawal of approval, the

any sums due to the Treasury and the Central Bank of Congo. In case of failure of the bond, the Exchange shall pay the amount of excess costs within 7 days.

CHAPTER VI: SANCTIONS

Article 7:

Paragraph 1:

Without prejudice to Article 13 of I "Ɂ rdonnance- Law No. 67-272 of 23 June 1967 defining the regulatory power of the Central Bank of Congo in exchange as amended and supplemented to date and those of Law No. 3/2002 Ɂ Ɂ 02 February 2002 relating to the activity and supervision of credit institutions, if exchange has violated a provision of this Instruction, the Central Bank of

refunded after deduction - - - -

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Congo may impose one of the following disciplinary sanctions:

- The call to order; - The biâme; - The suspension of activities; - Withdrawal of approval.

Paragraph 2:

In addition, the Central Bank of Congo can pronounce either instead of or in addition to these penalties, a financial penalty in accordance with the rates and conditions of the Central Bank of Congo,

Article H8:

The call to order is issued by the Central Bank of Congo against all Exchange convicted of minor mistakes likely to prejudice its customers or the Central Bank of Congo.

Article 19:

Blame is given by the Central Bank of Congo to be against any Bureau de Change convicted of repeated minor offenses or subsequent offense to bring a second call to order in the space of one year.

Article 20:

The suspension of activities not exceeding a period of three months is granted by the Central Bank of Congo to i'encontre any Exchange convicted of a serious offense or a subsequent offense of misconduct to bring blame in the space of a year.

Article 21:

Withdrawal of authorization is issued by the Central Bank of Congo under the administrative and disciplinary powers it has on the Exchange pursuant to the provisions of Articles 17 and 19 of this instruction.

Article 22:**Paragraph 1:**

While Exchange is required to pay fines and administrative costs inflicted under the law or regulations within thirty days from the notification of the sanction. After that time, the procedure for settlement through ex débits of the deposit.

Paragraph 2:

The Exchange has a period of seven days to replenish the deposit within the limits set by the article 6 paragraph 2 of this statement.

Article 23:

Within five working days from the notification of the sanction, the Exchange has scooped one of the penalties provided for in Article 19 of this Instruction may appeal motivated with the Central Bank of Congo proportionately. -

The application is not yet

Suspend the sanction.

CHAPTER VI: FINAL PROVISIONS**Article 24:****Paragraph 1:**

Exchange offices are required to comply with this instruction.

Paragraph 2:

Existing Exchange offices have a period of 3 months from
la date of entry into force of this Instruction to regularize their situation.

Article 25:

Any matter relating to the activities of currency exchange is not covered by these provisions is to submit for the consideration of the Central Bank of Congo.

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Article 26:

Exchange offices are required strict compliance with the provisions of this Instruction which comes into force on the date of signature.

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Done at Kinshasa, 13 July 2006 Jean Claude MASANGU Mulong () Governor