

CIRCULAR 3.164, THE BACEN, DE NOVEMBER 27, 2002

Amends and consolidates the rules related to the calculation and collection of the ordinary contributions of the institutions associated to the Fundo Garantidor of Credits - FGC. The Collegiate Board of Directors of Central Bank of Brazil, in the meeting carried out in November 27, 2002, and based on arts. 9. from the Law 4.595, of December 31, 1964, and 3 Paragraph 2 , of the Attachment II to the Resolution 3.024, of October 24, 2002, and in reference to the wording of art. 2 from above mentioned resolution,

DECIDED:

Article 1 - To establish that the value of the ordinary contributions of the institutions associated to the Fundo Garantidor de Créditos - FGC should be calculated based on the sum of the monthly average of the daily balance of the accounts covered, as registered on the titles and in the subtitles of the COSIF - Accounting Plan of National Financial System Institutions mentioned in the Attachment to this Circular.

Article 2 - The institutions associated to the FGC should inform to the financial institution authorized by the fund, by the 15th. of each month, in the form and conditions established, the value corresponding to the sum of the respective monthly average of the daily balance of the titles and of the subtitles of the Cosif that were the base for calculation of the ordinary fees relating to the previous 30 days.

Sole paragraph - The demonstrative of the calculations mentioned in this article should remain at the disposal of the Central Bank of Brazil in the headquarters of the associated institutions, during five years.

Article 3 - The financial institution authorized by the FGC should inform to the associated institutions and to the fund, by the 25th. of each month, the value of the ordinary fee regarding the previous month.

Paragraph 1 - The collection of the fee paid by the institutions associated to the FGC should be accomplished on the first working day of the following month.

Paragraph 2 - In the absence of the information mentioned in art. 2 related to a given month, the associated institution will be charged the same value of the last contribution calculated by and paid to the FGC.

Paragraph 3 - On the occasion of the compliance to the wording of Paragraph 2, the value due either as complementary or as return payment should be up-dated based on the remuneration of the portfolio of the FGC.

Article 4 - The financial institution authorized by the FGC should inform the Central Bank of Brazil/Defin (Financial System Information Management Department), by the 15th. of each month, the value of the ordinary fees of the associated institutions collected in the month, as well as the cases of lack of payments and collection of overdue payments.

Article 5 - In the event of delay in the payment of the ordinary fee due by the institution associated to the FGC, it will incur a fine of 2% (two percent) over the respective value, added by monetary indexation based on the Selic rate, according to the wording of art. 2, Paragraph 4, of Resolution 3.024, of 2002.

Sole paragraph - It is the responsibility of the financial institution authorized by the FGC to take the appropriate steps to calculate, collect and send to the fund the value corresponding to the fine and to the additions referred to in this article, the pre- established conditions preserved.

Article 6 - The collection of the ordinary fees, as well as of the fines mentioned in art. 5 should be performed according to the Brazilian System of Payments (SPB), by means of the Backups Transference System (STR).

Sole paragraph - The financial institution authorized by the FGC holds jurisdiction to implement all the procedures necessary to the fulfillment of this article.

Article 7 - This circular takes effect on the date of its publication, and is valid from the calculation of the ordinary fee related to January, 2003 on.

Article 8 - Circular 2.928, of September, 9th1999, will be revoked as from 02/04/2003.

ATTACHMENT TO CIRCULAR 3.164, OF 11/27/2002.

TITLES AND SUBTITLES OF THE COSIF - ACCOUNTING PLAN OF NATIONAL FINANCIAL SYSTEM INSTITUTIONS THAT ARE THE BASIS FOR CALCULATION OF THE CONTRIBUTIONS TO THE FUNDO GARANTIDOR DE CREDITOS – FGC

- 4.1.1.05.00-5 DEMAND DEPOSITS OF ASSOCIATES
- 4.1.1.10.00-7 INDIVIDUAL DEPOSITS
- 4.1.1.20.00-4 LEGAL ENTITY DEPOSITS
- 4.1.1.25.00-9 DEPOSITS OF COMPANIES LOCATED IN EXPORT PROCESSING ZONES- ZPE
- 4.1.1.30.00-1 DEPOSITS OF INSTITUTIONS WITHIN THE FINANCIAL SYSTEM
- 4.1.1.40.00-8 GOVERNMENT DEPOSITS
- 4.1.1.45.00-3 TRAVELER'S CHECKS
- 4.1.1.50.00-5 MARKED CHECKS
- 4.1.1.55.00-0 PAY-OFF CHECKS
- 4.1.1.75.00-4 MANDATORY DEPOSITS
- 4.1.1.77.00-2 MANDATORY DEPOSITS OF ASSOCIATES
- 4.1.1.80.00-6 INVESTMENT DEPOSITS
- 4.1.1.85.00-1 RESTRICTED DEPOSITS
- 4.1.1.90.00-3 CREDIT BALANCE IN LOAN ACCOUNTS
- 4.1.2.10.00-0 INDIVIDUAL SAVINGS ACCOUNT DEPOSITS
- 4.1.2.20.00-7 LEGAL ENTITIES SAVINGS - ACCOUNT DEPOSITS
- 4.1.2.25.00-2 SAVINGS ACCOUNT DEPOSITS OF ASSOCIATES
- 4.1.2.30.00-4 SAVINGS INSTITUTIONS DEPOSITS
- 4.1.2.35.00-9 SAVINGS ACCOUNT DEPOSITS OF INSTITUTIONS WITHIN THE FINANCIAL SYSTEM
- 4.1.2.40.00-1 SCHEDULED SAVINGS ACCOUNT DEPOSITS
- 4.1.2.50.00-8 MULTIPLE VALUE SAVINGS ACCOUNT DEPOSITS
- 4.1.2.60.00-5 RESTRICTED SAVINGS ACCOUNT DEPOSITS
- 4.1.2.80.00-9 SPECIAL SAVINGS ACCOUNT DEPOSITS
- 4.1.4.10.00-6 PRIOR NOTICE DEPOSITS
- 4.1.5.10.10-2 With Certificate
- 4.1.5.10.20-5 Non-Associates - Without Certificate
- 4.1.5.10.30-8 Associates - Without Certificate

4.1.5.10.40-1 Financial System Institutions - Without Certificate
4.1.5.30.00-3 AUTOMATIC REINVESTMENT TIME DEPOSITS
4.1.5.50.00-7 INTEREST BEARING JUDICIAL DEPOSITS¹
4.1.5.50.90-4 Others²
4.2.1.10.80-0 Own Account Securities
4.3.1.10.00-5 LIABILITIES FOR EXCHANGE ACCEPTANCES
4.3.2.10.00-8 REAL ESTATE BONDS
4.3.3.15.00-6 MOTGAGE BONDS
4.3.3.25.99-3 Others
4.3.6.10.00-0 REAL ESTATE CREDIT BONDS
6.2.1.10.00-0 APE - SAVING AND LOAN ASSOCIATIONS- INDIVIDUAL DEPOSITS
6.2.1.20.00-7 APE - SAVINGS AND LOAN ASSOCIATION - LEGAL ENTITIES DEPOSITS
6.2.1.30.00-4 APE - SAVINGS AND LOAN ASSOCIATION -ASSOCIATED COMPANIES DEPOSITS
6.2.1.40.00-1 APE - SAVINGS INSTITUTIONS DEPOSITS
6.2.1.50.00-8 APE - FINANCIAL SYSTEM INSTITUTIONS DEPOSITS
6.2.1.60.00-5 APE - SCHEDULED SAVINGS DEPOSITS
6.2.1.80.00-9 APE - SAVINGS DEPOSITS - MULTIPLE VALUES
6.2.1.60.00-5 APE - RESTRICTED SAVINGS DEPOSITS
6.2.1.80.00-9 APE - SPECIAL SAVINGS DEPOSITS

1 Revoked by Bacen [Circulars 3,219](#) dated Jan 09/2004.

2 Inserced by Bacen [Circulars 3,219](#) dated jan 09/2004.