



CENTRAL BANK OF TRINIDAD & TOBAGO

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June 22, 2020

**CIRCULAR LETTER TO ALL
LICENSEES UNDER THE FINANCIAL INSTITUTIONS ACT, 2008**

REF: CB-OIFI-1232/2020

SURVEY ON MARKET CONDUCT

An objective of the Central Bank of Trinidad and Tobago (“Central Bank”) as stipulated in section 5(3)(a) of the Financial Institutions Act, 2008 (‘FIA’) is to promote the existence of efficient and fair banking and financial services markets. Accordingly, on November 15, 2018, the Central Bank issued a **Market Conduct Guideline for Institutions Licensed under the Financial Institutions Act, 2008 (“Guideline”)**. Financial institutions licensed (“licensees”) pursuant to the FIA were required to incorporate the elements of the Guideline in their policies, procedures, processes and practices, as appropriate.

Therefore, the Central Bank is now issuing a Market Conduct Survey (“Survey”) in order to determine licensees’ compliance with the Guideline.

The Survey should be submitted in soft copy to marketconduct@central-bank.org.tt by **July 31, 2020**. Any queries may be submitted to the aforementioned email or directed to Mr. Kendall Cuffy, Manager – Banks and Non-Banks Supervision at kcuffy@central-bank.org.tt.

Your usual cooperation is anticipated.

Yours sincerely

A handwritten signature in blue ink, appearing to read 'Michelle Francis-Pantor'.

Michelle Francis-Pantor
Deputy Inspector – Banks, Non-Banks and Payment Systems Oversight
FINANCIAL INSTITUTIONS SUPERVISION DEPARTMENT