



Comunicat de presa

12 iulie 2005

Avand in vedere recente evenimente din piata leasingului, cu referire directa asupra leasingului imobiliar, Asociatia de Leasing Bancar revine cu insistenta asupra propunerii sale de amendare a legii leasingului in sensul urmatoarelor aspecte:

- introducerea unui articol tranzitoriu in scopul infiintarii, in termen de 1 an de la publicarea noii legi, a unei autoritati de reglementare a pietei leasingului, ca parte a pietei financiare non bancare. Propunerea ALB este ca aceasta autoritate sa functioneze sub tutela BNR si sa aiba rolul de autorizare, reglementare si supraveghere a acestei pietei in scopul pregatirii pentru aderarea Romaniei la Uniunea Europeana.
- impunerea unui capital minim social pentru societatile de leasing de 100 000 Euro incepand cu 1 ianuarie 2006 cu o crestere graduala bine definita pana la 1 ianuarie 2007.
- impunerea leasingului ca obiect de activitate principal pentru societatile de leasing.
- impunerea auditarii externe a societatilor de leasing.

Impunerea si implementarea acestor norme minime cu referire la autorizarea si functionarea societatilor de leasing ca parte a pietei financiare non bancare vor aduce incredere in sistemul financiar din Romania atat din partea investitorilor straini cat si din partea clientilor de toate categoriile, consumatori directi ai acestor produse financiare.

Asociatia de Leasing Bancar sustine necesitatea implementarii unui regim minimal de autorizare, reglementare si supraveghere a acestei pietei si din dorinta de a oferi clientilor o sursa de protectie impotriva acelor categorii de jucatori falsi care prin frauda isi dezvoltă o afacere in zone vulnerabile din punct de vedere legislativ, prin lipsa unor prevederi specifice de functionare a pietei. Asemenea experiente lovesc direct in increderea populatiei in produsul respectiv si in dezvoltarea sanatoasa a acestui segment de piata.

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Taking into consideration the recent events on the leasing market, specifically related to the real estate leasing market, Banking Leasing Association comes back with its proposals to amending the leasing legislation with respect to the following:

- introducing of a transitory article within the text of law towards starting up of a regulation authority of leasing, as part of non banking financial market. This authority should start its activity within one year after the date of the new leasing legislation entering into force and would work under the “umbrella” of NBR. Its role would be to authorize, regulate and supervise this segment of market as well as prepare it for Romania’s accession into EU.
- Imposing a minimum share capital of 100 000 euro starting 1st of January 2006 with a very well defined gradual increase till 1st of January 2006.
- Imposing leasing as main object of activity for leasing companies
- Imposing external audit for all leasing companies

The imposing and implementation of the above minimal norms related to authorizing, regulation and supervision of this market as part of non banking financial market will bring confidence in the financial system in Romania both for the foreign investors and for the all types of clients which are direct consumers of these products.

Banking Leasing Association supports the need for implementing of a minimal authorization, regulating an supervision authority in order to offer the minimal protection to its clients against fraud that may occur within vulnerable zone of business that are not sufficiently protected from legal point of view. These kind of negative experiences hit directly into the population’s confidence in the product itself and in the healthy development of this segment of market.

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