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FCCPC Resumes

Enforcement of Digital Lending Regulations

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The Federal Competition and Consumer Protection Commission (FCCPC) has announced the resumption of implementation and enforcement of the Digital, Electronic, Online or Non-Traditional Consumer Lending Regulations, 2025 (DEON Regulations),

Following a Federal High Court judgment affirming the validity of the Regulations.

The development marks an important milestone for Nigeria's digital lending ecosystem. With the interim restraining order now discharged, the FCCPC has confirmed that the Regulations are once again fully operational and enforceable.

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For digital lenders, Fintech companies, embedded finance providers and other businesses within the scope of the Regulations, this serves as a timely reminder to reassess compliance with the DEON framework, including governance, consumer protection, operational processes and regulatory obligations.

The decision also reinforces the FCCPC's role in regulating Nigeria's rapidly evolving digital lending market while highlighting the continued emphasis on responsible lending, transparency and consumer protection.

Our team is closely monitoring the implications of the judgment and will share further insights once the Court's decision becomes available.

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For more information or assistance, please contact us at info@aelex.com

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