



**NOBOA, PEÑA & TORRES**  
ABOGADOS ECUADOR

**FLASH LEGAL # 001123**

## “ORGANIC LAW TO PROMOTE THE ECONOMY OF WOMEN ENTREPRENEURS IN ECUADOR”

Dear Clients and Friends:

On March 10, 2025, the Organic Law to Promote the Economy of Women Entrepreneurs in Ecuador was published in the Third Supplement of Official Registry No. 758.

The objective of this law is to promote the economic empowerment of women entrepreneurs. A woman entrepreneur is defined as a natural person with permanent residency in Ecuador, who holds a Taxpayer Registration Number (RUC) and is registered in the National Registry of Entrepreneurship, Innovation, and Competitiveness. The law mandates that financial system institutions must:

- (i) Create special lines of credit with grace periods, reduced interest rates, and flexible terms, exclusively for women entrepreneurs; and
- (ii) Offer, free of charge and at least twice a year, programs on financial and digital education.

As a one-time measure, institutions providing credit reference services must remove from their records the historical information on obligations of women entrepreneurs whose total consolidated debt is less than three thousand United States dollars (USD \$3,000.00), without affecting creditors' collection rights.

IN GENERAL TERMS, this new law requires financial sector institutions to implement extraordinary deferment alternatives for financial obligations for a period of six months, without generating late interest, fees, charges, or penalties.

We hope this information, which is general in nature and does not constitute legal advice, is useful to you. Should you have any specific inquiries, we would be happy to assist you.

**NOBOA, PEÑA & TORRES ABOGADOS**

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