

A SNAPSHOT TO THE NEW FIFA LOAN RULES

As announced on 22 January 2022, following the decision of the FIFA Council on 29 March 2022, the new regulations concerning loans of players in international football will be implemented during the next transfer window. They will enter into force on 1 July 2022.

The most important point about the new Loan Rules is the limitation on the number of loans (in and out) per season that a club may conclude. In particular, for the season 2022/2023 a club may have a maximum of eight professionals loaned (out and in) at any given time during a season, going down to seven for the 2023/2024 season and finally to six for the 2024/2025 season.

The above notwithstanding, there are other equally important rules which may affect the club's operational decisions, on which you will find a brief summary below:

- Club-trained player will be defined as a player who, between the age of 15 and 21, and irrespective of his nationality and age, has been registered with his current club for a period, continuous or not, of three entire seasons or of 36 months.
- U-21 club-trained players will be exempt from the loan limitation. Put differently in order for a player to be exempt from the loan limitation, he has to meet *both* conditions, namely, be U-21 *and* qualify as a club-trained player.
- There is also a limitation of three loans per season between the same clubs. There are no exemptions on this limitation.
- National Associations will be given three years from 1 July 2022 to implement, in agreement with domestic football stakeholders, rules on a domestic loan system which are in line with the principles of integrity of competitions, youth development, and the prevention of hoarding players. The limitation on the number of loans at national level may differ from the FIFA rules as long as it is consistent with these principles.
- The player and the new club shall sign a written contract covering the duration of the loan. This contract shall acknowledge that the professional is on loan.
- The minimum duration of a loan will be the period between transfer windows and the maximum of one year. Any clause referring to a longer duration will not be recognised. This means that clubs that may be interested in loans longer than 1 year will have to get the player's agreement for the loan to be renewed on a yearly basis.

- Sub-loans are prohibited.
- Loan agreements with a duration of more than one year which predate the entering into force of the new regulations may continue until their contractual expiration. However, any extension should be in accordance with the new minimum/maximum periods.
- Whenever a loan is prematurely terminated, the former club is, as a general rule, obliged to take the player back (without prejudice to any actions the former club may have against the player and/or the new club).
