

**Question for written answer E-013379/2013  
to the Commission**

Rule 117

**Phil Prendergast (S&D), Sirpa Pietikäinen (PPE) and Sergio Gaetano Cofferati (S&D)**

Subject: Consumer disputes, payment suspension and credit rating

Should a consumer have suspended payment in instalments for a good bought on credit in the course of a dispute with a dealer and/or manufacturer over that good's quality or fitness for purpose, and have notified the counter-party thereof, can the Commission indicate whether such a suspension of payment would affect the consumer's credit rating?

If so, can the Commission further indicate the means available to the consumer to rectify such a penalty?