

**Question for written answer E-005630/2014
to the Commission**
Rule 130
Glenis Willmott (S&D)

Subject: Bankruptcy

Under UK bankruptcy legislation, a bankruptcy is usually discharged after 12 months and is removed from the individual's credit reference after 6 years. However, many companies offering financial services, such as insurance, routinely ask applicants to declare whether they have ever been bankrupt. Some insurance companies also ask applicants to declare whether anyone in their household has ever been declared bankrupt. In both cases this can result in higher insurance premiums.

This essentially means that bankruptcy becomes a life sentence, which can affect an individual's access to services and their personal relationships long after the bankruptcy has been discharged.

In light of the above:

Does such treatment of people who have been bankrupt, and in some cases their relatives, amount to unfair discrimination?

Is there any EU legislation regarding the treatment of individuals who have been declared bankrupt?

In light of the recent Court of Justice ruling regarding the Right to be Forgotten, does the Commission believe that people who have previously been declared bankrupt should have the right to request that information about this be deleted once the bankruptcy has been discharged and removed from their credit reference?