

**Question for written answer E-007681/2015
to the Commission**
Rule 130
Ivan Jakovčić (ALDE)

Subject: Loan terms for citizens and the level of interest rates

In the past few months there has been a lot of debate in Croatia about interest rates on loans to citizens with regard to numerous problems and especially in connection with loan repayments in Swiss francs. There is a claim that in Croatia interests on loans to citizens are the highest in the EU, which is contrary to expectations held before entering the EU. Differences in the level of interest rates also create differences in financial burden by credit between EU citizens, which among other things contributes to differences in living standards.

1. To what extent does the level of interest rates on loans to citizens in EU Member States depend on decisions taken at EU level?
2. Are there measures in terms of equalising interest rates that the European Commission and other EU institutions apply in order to equalise loan terms for citizens?