

**Question for written answer E-004779/2016  
to the Commission**  
Rule 130  
**Nessa Childers (S&D)**

Subject: Mortgage Credit Directive (2014/17/EU) and EU citizens residing outside the EU

Could the Commission confirm whether the Mortgage Credit Directive in any way precludes financial institutions operating in the euro area from extending mortgage credit to EU citizens not residing in the EU at the time they apply for mortgage credit, and whose income is earned in a currency other than the euro?

If this is the case, could the Commission further clarify whether such a financial institution can invoke such a provision to deny mortgage credit to a prospective customer whose application was made prior to the date of transposition of the above directive into the legislation of the Member State where the financial institution operates and where the application was made?