

**Question for written answer E-005826/2016  
to the Commission**  
Rule 130  
**Ivan Jakovčić (ALDE)**

Subject: Violation of EU law - Consumer Credit Act and Credit Institutions Act?

Considering that Croatia has received official notification from the European Commission that the amendments and addenda made to the Consumer Credit Act and Credit Institutions Act violate EU law:

- Is it a violation of EU law that under the Act on Conversion all costs are allocated to banks and that retroactively introducing that rule threatens the principle of legal certainty, or are other violations considered here?
- What is the procedure if the Croatian Government contests the Commission's conclusions?