

**Question for written answer E-000417/2017
to the Commission**
Rule 130
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Subject: Indebtedness of natural persons

According to statistical data on the situation in EU Member States, household debt is increasing every year. As a result of the difficult financial situation or the influence of consumerism, people are not hesitating to get into debt with various entities providing unfavourable loans and using unfair practices (e.g. 'toxic' loans, loans with a high annual percentage rate of charge, loans that are payable within days, etc.). It is not unusual for individuals or households to have dozens of debts. And, although in many Member States there are volunteer lawyers and accountants advising people on how to get out of debt, there are also many dubious companies that are unable to provide qualified and reliable advice on the best solutions.

In this context, I would like to ask the Commission the following questions:

1. What prevention programmes (advice, greater financial literacy, etc.) and assistance programmes on personal debt and household debt has the Commission introduced or does the Commission plan to introduce in the near future?
2. Is the Commission planning a single register of personal debt advice centres which would guarantee minimum levels of professionalism and through which people would be able to verify the reliability of an advice centre?
3. Is the Commission planning other legislative amendments that would take steps against providers of highly disadvantageous loans who use unfair practices (banning loans that are payable in days, arbitration clauses, the obligation to inform debtors about their debts once a year, etc.) in the provision of loans in Member States?