

**Question for written answer P-002400/2018
to the Commission**
Rule 130
Brian Crowley (ECR)

Subject: Single market for mortgages

This year we are celebrating 25 years of the single market, which has brought benefits and opportunities for EU citizens and consumers, such as wider choice, higher quality standards for goods and services and lower prices.

Whilst we have seen major progress over the past number of years, we still do not have a single EU market for mortgages.

There is a distinct difference between the best rate in Ireland and the average mortgage rate available on the rest of the single market, even when dealing with the same operators.

Why is it not possible for consumers to obtain a mortgage cross-border and benefit from the lower rates offered by some Member States?