



7.10.2013

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## WRITTEN DECLARATION

submitted under Rule 123 of the Rules of Procedure

on protection of financial service consumers against usury practices

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Lapse date: 7.1.2014

**0017/2013**

**Written declaration, under Rule 123 of Parliament's Rules of Procedure, on protection of financial service consumers against usury practices<sup>1</sup>**

1. Unfair practices by financial service providers vis-à-vis consumers have become so serious as to constitute criminal usury;
2. Such usury practices are focused on entire social categories, whose protection is a matter of concern to the European Union;
3. Such usury practices are causing massive material and personal damage to financial service consumers (as illustrated by the huge number of complaints addressed to the Commission's DG Justice);
4. The Commission is therefore called upon to raise awareness of the serious effects of failure to provide effective protection to the financial service consumers adversely affected by such practices;
5. This declaration, together with the names of the signatories, is forwarded to the Council and the Commission.

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<sup>1</sup> In accordance with Rule 123(4) and (5) of Parliament's Rules of Procedure, when the declaration is signed by a majority of Parliament's component Members, it shall be published in the minutes with the names of its signatories and forwarded to the addressees, without however binding Parliament.