

**Question for written answer E-004751/2014
to the Commission**

Rule 117

Arlene McCarthy (S&D)

Subject: Freedom of movement of goods and services

My constituent, who resided in France for 20 years, was refused a mobile phone contract on returning to the UK, as the company could not check a credit report. He attempted to update his credit report so that he could get a phone contract, but was informed that it was not possible to do so with an EU address. My constituent's partner was refused a job interview with Greater Manchester Police because he was unable to provide a credit reference report, as he had also lived in France. Finally, whilst in France, my constituent was required by the French authorities to pay GBP 200 for a conformity certificate in order to use his Suzuki bike which he had bought in the UK.

There are currently considerable differences across the EU in terms of the maturity of credit reference services. There is also currently no system in place that enables credit information on an individual having previously lived outside the UK to be automatically provided to a UK-based credit lender when an application for credit is made. The differences between national systems present challenges to creating a system whereby a pan-EU credit facility could successfully operate.

Does the Commission agree that these three cases constitute clear discrimination against a citizen who has resided or worked in another Member State? Does the Commission intend to bring forward measures to ensure that credit information can be safely passed between Member States?