

**Question for written answer E-003330/2017  
to the Commission**  
Rule 130  
**Birgit Collin-Langen (PPE)**

Subject: Mortgage lending

The following situation has been brought to my attention:

An EU citizen wishing to take out a mortgage in Denmark often runs into difficulties. Loans offered, for example, cover no more than 80% of the purchase price, or repayment instalments are prohibitively high.

Is it acceptable that EU citizens who do not have Danish nationality should be treated differently, for mortgage lending purposes, from Danish citizens?

Is it acceptable that the willingness to lend should depend on different factors, according to whether the borrowers involved are non-Danish EU citizens or Danes?

Should property owned in other Member States have any bearing on loans granted and the calculation of instalments?