

**Question for written answer E-002629/2019
to the Commission**
Rule 138
Ruža Tomašić (ECR)

Subject: Credit agreements relating to residential property

According to Directive 2014/17/EU of the European Parliament and of the Council on credit agreements for consumers relating to residential immovable property, the EU internal market should become more transparent, effective and competitive by developing consistent, flexible and fair credit agreements relating to residential property while guaranteeing a high degree of consumer protection.

However, what happens in practice is that the citizens of individual Member States often face numerous obstacles on the internal market when attempting to obtain credit in Member States in which they are not employed or gaining income. Furthermore, citizens face much stricter borrowing conditions in the Member State in which they are employed and gaining income if the property they want to buy is in another Member State.

Does this banking practice constitute a form of discrimination or an obstacle to the functioning of the internal market in loans for residential property?

Are banks using this practice to violate EU internal market provisions set out in the aforementioned Directive?