

**Question for written answer E-000030/2024
to the Commission**

Rule 138

Niels Fuglsang (S&D)

Subject: Enforcement of rules for proper and proportionate debt collection, including penalties for persistent failures in banks' debt recovery systems

In recent years it has come to light that major banks – including Danske Bank, Jyske Bank and Nordea – have had serious problems when it comes to the collection of debt from their most vulnerable customers in Denmark and other European countries¹²³.

Over-payments relating to debt collection apparently stem from a number of serious system and data errors in banks' debt collection systems that keep track of bad payers. The systems have overstated customers' debts, collected debts from the wrong customers and collected debts, fees and interest that are outdated and therefore cannot legally be collected⁴.

In addition, an urgent review at Danske Bank carried out by the bank's own internal audit department shows that the debt department and parts of Danske Bank's management have been aware of the problems for several years, and yet no substantial changes have been made to the bank's debt collection practices⁵.

1. What is the Commission's view of the fact that several major banks operating throughout the EU appear to be able to get away with not taking legitimate and timely action in cases where there is a risk of vulnerable citizens overpaying banks in debt collection procedures?
2. Will the Commission look into ways of tightening up the enforcement of the rules governing lawful debt collection by banks operating within the European Union?

Submitted: 8.1.2024

¹ <https://nyheder.tv2.dk/samfund/2020-08-30-danske-bank-har-i-aarevis-inddrevet-for-meget-gæld-fra-bankens-mest-saarbare-kunder>

² <https://nyheder.tv2.dk/samfund/2023-05-17-fortrolige-rapporter-afsloerer-topledelsen-i-jyske-bank-har-i-aarevis-kendt-til-store-problemer-i-bankens-gældsafdeling>

³ <https://www.dn.no/marked/danske-bank/danmark/peter-rostrup-nielsen/danske-bank-med-nytt-kundekaos-oppdaget-feil-i-titusenviis-av-kundesaker/2-1-898576>

⁴ <https://nyheder.tv2.dk/samfund/2020-08-30-danske-bank-har-i-aarevis-inddrevet-for-meget-gæld-fra-bankens-mest-saarbare-kunder>

⁵ <https://danskebank.com/-/media/danske-bank-com/pdf/investor-relations/tilsynsredegørelser/redegørelse-om-danske-banks-gældsinddrivelsessystem.pdf?rev=6ef27ebf121b4a1487aa50401979d129&hash=8FBF9D30BE09A88F9DA332F452212AF5>