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Word(s) "Misselling of Financial Products: Mortgage credits"

4 result(s)

Creation date: 03-10-2020
**Mis-selling of Financial Products: Compensation of Investors in Belgium**

Publication type: Study  
Date: 13-06-2018  
External author: Prof. Dr. Veerle COLAERT, Drs. Thomas INCALZA  
Policy area: Transposition and Implementation of Law | Internal Market and Customs Union | Economics and Monetary Issues | Consumer Protection | Financial and Banking Issues  
Keyword: control of State aid | State aid | bank | consumer protection | financial solvency | administrative transparency | financial institution | indemnification | Belgium | mortgage | conflict of interest | financial control | market supervision | investment company  
Summary: This paper is part of a series of five studies on mis-selling of financial products in the EU. The paper analyses three important and highly publicised cases of mis-selling of investment products to retail clients, featuring interesting legal particularities: the Citibank case, the Dexia case and the Fortis case. On the basis of this analysis, the paper draws a number of conclusions on the national and EU regulatory framework in respect of investor compensation. This document was provided by Policy Department A at the request of the ECON Committee.

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**Consumer Protection Aspects of Financial Services**

Publication type: Study  
Date: 10-02-2014  
External author: Patrice Muller, Shaan Devnani, Richard Heys and James Suter (London Economics)  
Policy area: Consumer Protection | Financial and Banking Issues  
Keyword: single market | investment transaction | credit insurance | consumer protection | real estate credit | economic discrimination | law of banking | bank charges | credit policy | financial services  
Summary: Inadequate consumer protection, especially in the U.S. mortgage market, not only led to considerable consumer detriment but was a major contributor to the global financial crisis. In the EU, mis-selling of financial products has also resulted in significant consumer harm. Considering the significant potential detriment that financial services can cause to individual consumers and to the Single Market, consumer protection policy needs to properly focus on this area. Improved transparency and better informed transactions resulting from such policy will lead to better solutions for consumers and greater market efficiency. A number of recommendations to strengthen consumer protection in the area of financial services are put forward in this study.

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**Responsible Lending – Barriers to competition**

Publication type: Study  
Date: 15-06-2011  
External author: Paolo Buccirossi (Lear); Vittoria Cerasi (Università di Milano-Bicocca); Lorenzo Ciari (Lear); Giancarlo Spagnolo (Università di Roma-Tor Vergata and Lear); Massimo Tognoni (Lear)  
Policy area: Consumer Protection | Financial and Banking Issues  
Keyword: single market | consumer information | restriction on competition | mortgage  
Summary: This study analyses the main barriers to effective competition in the provision of mortgage credit. The study considers and discusses barriers affecting both the supply (distance, information sharing, cross-selling practices, linkages between mortgage lenders and other market players) and the demand (switching and search costs) side of the market. Based on the available evidence it provides an assessment of the extent to which such barriers restrict competition in the mortgage market.

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**Workshop on Consumer Protection in Financial Services - Presentations and Briefing Notes**

Publication type: Study  
Date: 16-02-2009  
Keyword: consumer protection | financial institution | financial legislation | financial services  
Summary: The focus of this workshop was on how far information and education should be the responsibility of financial institutions and secondly the measures available to consumers in case of malpractice.