

Question for written answer E-001484/2025

to the Commission

Rule 144

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Subject: Borrowers of loans in Swiss francs

For fifteen years now, 70 000 borrowers of loans in Swiss francs have found themselves in a stifling situation. The change in the exchange rate has meant that borrowers' debts have almost doubled, while at the same time, the EU memoranda of understanding implemented by the PASOK, Nea Dimokratia and SYRIZA governments has caused their incomes to shrink. The EU framework and the laws of all the governments have left indebted borrowers vulnerable. The decisions of the Supreme Court, based also on relevant EU directives (such as Directive 2014/65/EU on financial products, Directive (EU) 2017/2402 on non-performing loans and servicers and Directive (EU) 2024/2811 on public capital markets), do not protect them.

What is the Commission's view on the call for immediate regulation for these borrowers, so that: (a) the value of Swiss franc loans is recalculated on the basis of the initial lending rate and that the recalculated amount is reduced by the amount of the repayments already made towards the loan until that point, as well as by any amount resulting from any capitalisation of interest, (b) in the event that the total amount already paid exceeds the recalculated amount of debt, that the amount is returned to the debtor by the banks or funds that were transferred, and (c) that any enforcement action by credit institutions and funds against borrowers or guarantors of these loans is stopped?

Submitted: 10.4.2025