

**Question for written answer E-004582/2025  
to the Commission**  
Rule 144  
**Nikolas Farantouris (The Left)**

**Subject:** Urgent need to address the rise in abusive behaviour by debt management companies against borrowers

According to the latest data from the Bank of Greece<sup>1</sup>, the nominal value of private sector loans that have been transferred to specialised foreign financial institutions (funds) and are managed by domestic debt management companies (servicers) amounts to almost EUR 80 billion, with 61 % of these relating to mortgage loans. The systematic sale of non-performing loans by Greek banks to foreign funds and the assignment of their management to servicers have caused an outbreak and escalation of incidents of abusive behaviour against borrowers, leading them to a hostage-like situation and constant uncertainty<sup>2</sup>. The increase in such incidents was recently highlighted by the Plenary Session of the Bar Associations of Greece, citing numerous cases<sup>3</sup>.

Given that these practices constitute unfair commercial practices within the meaning of Directive 2005/29/EC<sup>4</sup>, are not consistent with the obligations of servicers under Directive 2021/2167<sup>5</sup>, violate the rights of borrowers and undermine the transparency and stability of the financial system throughout the EU:

1. What measures does the Commission intend to propose to address these abusive practices effectively and to assist and protect borrowers, in particular the most vulnerable, in Greece?
2. What measures does the Commission intend to put in place at a pan-European level in this regard, considering that funds and servicers have created a pan-European claims management network worth hundreds of billions of euro?

Submitted: 17.11.2025

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<sup>1</sup> <https://www.bankofgreece.gr/en/news-and-media/press-office/news-list/news?announcement=cbb338c6-d15d-4242-9134-ea6e73a5e1e5>

<sup>2</sup> [https://www.in.gr/2025/11/16/economy/polites-sto-eleos-ton-funds-athemites-praktikes-kai-apousia-prostasias-ap-kratos/?utm\\_medium=Dark\\_Social&utm\\_source=Share&fbclid=IwZnRzaAOHtUdleHRuA2FlbQIXMQBzcnRjBmFwcF9pZAAo2NjI4NTY4Mzc5CGNhbGxzaXRlAjI1AAEeSj069JnonSbQaxDICSiwB0saQ\\_MS-SHzUZGZGoL-l4JxvcH464si3DX\\_x6w\\_aem\\_ghAkyua0GZbMuy9Zc4ImSQ](https://www.in.gr/2025/11/16/economy/polites-sto-eleos-ton-funds-athemites-praktikes-kai-apousia-prostasias-ap-kratos/?utm_medium=Dark_Social&utm_source=Share&fbclid=IwZnRzaAOHtUdleHRuA2FlbQIXMQBzcnRjBmFwcF9pZAAo2NjI4NTY4Mzc5CGNhbGxzaXRlAjI1AAEeSj069JnonSbQaxDICSiwB0saQ_MS-SHzUZGZGoL-l4JxvcH464si3DX_x6w_aem_ghAkyua0GZbMuy9Zc4ImSQ)

<sup>3</sup> <https://olomeleia.gr/el/content/parembasi-tis-olomeleias-ston-ypoyrgo-oikonomikon-kai-ton-dioikiti-tis-tte-gia-tis>

<sup>4</sup> <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A02005L0029-20220528>

<sup>5</sup> <https://eur-lex.europa.eu/legal-content/EN/ALL/?uri=CELEX:32021L2167>