

Question for written answer E-003005/2026
to the Commission
Rule 144
Maria Zacharia (NI)

Subject: Application of EU law to national legislation on debts managed by credit servicing companies

Article 126 of Greek Law 5313/2026, which was adopted following Decision No 6/2026 of the plenary of the Supreme Court, provides that amounts unduly paid by borrowers under Law 3869/2010 must be refunded only against active repayment arrangements, while for arrangements that have been closed or have lapsed, these sums ‘shall not be recovered’ (paragraph 5). At the same time, paragraph 6 provides for a special financial settlement mechanism between credit institutions and entities acquiring debts through securitisations under Law 4649/2019.

The Commission has repeatedly stated that Directive (EU) 2021/2167 aims to ensure that the transfer and management of loans does not undermine borrowers’ rights.

With this in mind, can the Commission answer the following:

1. Does it consider that Article 126 of Law 5313/2026, in so far as it also applies to debts managed by credit management companies and credit purchasers, falls within the scope of EU law, in particular Directive (EU) 2021/2167?
2. If so, has it examined whether paragraph 5, read in conjunction with paragraph 6, is compatible with Articles 17, 38 and 47 of the Charter of Fundamental Rights and with the obligation to ensure a high level of consumer protection?
3. If no such assessment has been carried out, does it intend to do so in its capacity as guardian of the Treaties?

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