

Question for written answer E-003237/2026
to the Commission
Rule 144
Maria Zacharia (NI)

Subject: Transparency of claims managed by credit management companies and protection of borrowers

Directive (EU) 2021/2167 requires credit purchasers and servicers to act in good faith, fairly and professionally and to provide borrowers with clear, non-misleading and specific information on the amounts owed.

For the effective verification of a claim, it is crucial to be able to ascertain how it is structured, in particular as regards the capital, interest and other charges, and whether all payments made to the original creditor before the transfer have been taken into account. Accuracy and verifiability of data are particularly important when the claim is the basis for enforcement measures.

The Commission is asked:

1. Is it sufficient, under Article 10 of Directive (EU) 2021/2167, to disclose the total amount and its breakdown into capital, interest, fees and other charges, or must the information and calculations allowing full verification of the claim, including the full history of payments taken into account, be provided upon request?
2. Is it consistent with the obligations of good faith and fair dealing and transparency under Article 10 for a credit purchaser or servicer to continue with collection or enforcement actions where the borrower has requested but has not received the information necessary to verify the amount claimed?
3. If the directive does not guarantee a full right of verification before enforcement measures, does the Commission intend to propose its introduction?

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