

EN

E-001601/2025

Answer given by Ms Albuquerque
on behalf of the European Commission
(30.6.2025)

The Non-Performing Loans (NPL) Directive¹ established transparency obligations for credit purchasers and servicers in their relationships with borrowers. According to Article 10, after any transfer of a credit agreement, the credit purchaser or credit servicer must inform the borrower about the transfer, outline the amounts due - including capital, interests, fees and other permitted charges - and provide a contact reference point and contact details of the relevant authorities for complaints.

The Directive applies as of 30 December 2023. Consequently, all transfers occurring after this date must comply with the Greek legislation transposing the NPL Directive. Furthermore, it is essential to guarantee that borrowers affected by these transfers are granted the rights and protections provided by this law.

The Commission requires Member States to comply with relevant EU legislation. It is currently assessing the compliance of the Greek national law transposing the NPL Directive and will work closely with Greek authorities to address any issues related to implementation.

The Commission is committed to ensuring that the principles of good administration, transparency, and consumer protection are upheld. However, the Commission does not monitor the maintenance and transfer of complete bank records for individual loans. The national competent authorities and courts are responsible to ensure that EU rules are correctly applied in the Member States.

¹ Directive (EU) 2021/2167 of the European Parliament and of the Council of 24 November 2021 on credit servicers and credit purchasers and amending Directives 2008/48/EC and 2014/17/EU, OJ L 438, 8.12.2021, p. 1.