

EN

E-002171/2025

Answer given by Ms Albuquerque
on behalf of the European Commission
(31.7.2025)

As the Commission referred to in its answer to written question E-1918/2024¹, ‘the Mortgage Credit Directive 2014/17/EU (MCD) provides a number of safeguards’ for the borrowers and ‘enables Member States to introduce more stringent provisions’, as for example in the Greek insolvency code². Regarding the possible granting of full protection of primary residences and support measures for borrowers in difficulties, there are currently no plans to regulate these matters at EU-level. As the Commission pointed out in its answer to written question E-3366/2022³, the auctioning of property ‘falls exclusively within the competence of the Member State’.

As regards measures on the transfer of mortgage loans when they become non-performing, Directive (EU) 2021/2167⁴ harmonises the rules for credit servicers and credit purchasers of a creditor’s rights under a non-performing credit agreement. This Directive ensures that the sale of such loans does not undermine borrowers’ rights. The Commission does not currently intend to propose further measures in this regard.

¹ https://www.europarl.europa.eu/doceo/document/E-10-2024-001918-ASW_EN.html.

² Law 4738/2020 transposing Directive (EU) 2019/1023, as amended by law 4818/2021 and law 5024/2023. The new sale-and-leaseback regime aims to avoid past moral hazard behaviour and the adverse impact it has had in the cost of credit in Greece. Until said mechanism becomes operational, law 4916/2022 provides for the protection of the primary residence of eligible vulnerable debtors by means of a state subsidy and the suspension of liquidation measures.

³ https://www.europarl.europa.eu/doceo/document/E-9-2022-003366-ASW_EN.html.

⁴ OJ L 438, 8.12.2021, p. 1–37.