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Answer given by Mr McGrath
on behalf of the European Commission
(20.10.2025)

The Commission is not aware of any evidence that some Member States are excluding the disputes of an economic nature from the scope of the General Data Protection Regulation (GDPR)[1]. The Commission is further not aware of any evidence that the credit risk assessment by financial institutions is being distorted, neither in France nor elsewhere in the EU.

According to its Article 2, the GDPR applies to the processing of personal data wholly or partly by automated means and to the processing other than by automated means of personal data which form part of a filing system or are intended to form part of a filing system. This includes processing in the course of the activities of courts and other judicial authorities (Recital 20). In accordance with Article 4 of the GDPR, personal data are any information relating to an identified or identifiable natural person.

[1] Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation) (Text with EEA relevance), OJ L 119, 4.5.2016, pp. 1–88.