

EN

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Answer given by Ms Albuquerque
on behalf of the European Commission
(15.9.2026)

Directive (EU) 2021/2167¹ (the Non-Performing Loans Directive (NPLD)) is a minimum harmonisation directive. The NPLD does not expressly entitle a borrower to obtain a complete payment history from the credit servicer/purchaser. It nevertheless requires the provision of certain information² concerning the amounts due by the borrower, detailing what is due as capital, interests, fees and other permitted charges and a receipt or a letter of discharge for each payment received by a credit servicer³. Additional requirements may be set out under national legislation transposing the NPLD.

The NPLD sets out requirements on how credit servicers/purchasers should act in their dealings with borrowers but does not provide for any automatic suspension of collection or enforcement of claims in the case of non-compliance. The responsibility for the assessment of the credit servicer/purchaser's conduct against the requirements of good faith, fairness, professional diligence and transparency rests with national competent authorities.

Under Articles 30 and 31 of the NPLD, the Commission is required to evaluate the functioning of the Directive and, where appropriate, consider whether further measures may be needed, including concerning communications with borrowers.

¹ <https://eur-lex.europa.eu/eli/dir/2021/2167/oj>.

² Article 10(2)(g) of Directive (EU) 2021/2167.

³ Article 6(2)(d) of Directive (EU) 2021/2167.