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Answer given by Ms Albuquerque
on behalf of the European Commission
(28.10.2025)

The Commission is aware of difficulties of cancer survivors to access certain financial services, including life insurances requested by mortgage providers, but does not have specific statistical data on this topic.

The Mortgage Credit Directive¹ (MCD) has been effective in raising consumer protection and has helped to harmonise mortgage lending practices across the Member States. To date no decision has been taken on the need to revise MCD. Should the decision to revise the MCD be taken in future, the Commission would then need to assess whether or not it should address the ‘right to be forgotten’.

One of the actions that the Commission presented in Europe’s Beating Cancer Plan² is for relevant stakeholders - cancer and consumer organisations, the medical community and the financial sector - to engage in dialogue and develop a Code of Conduct that ensures cancer patients’ fair access to financial services. The Commission organised an event in May 2024 taking stock of the progress of this dialogue³. It is up to those stakeholders to continue the dialogue and find compromises. The Commission continues to encourage them to do so as a means to advance the ‘right to be forgotten’ across the EU. A code agreed by all relevant stakeholders would likely win swift traction in all Member States, while leaving freedom to adapt to national specificities.

¹ OJ L 60, 28.2.2014, pp. 34–85.

² <https://eur-lex.europa.eu/legal-content/en/TXT/?uri=COM%3A2021%3A44%3AFIN>.

³ https://health.ec.europa.eu/events/cancer-survivorship-advancing-right-be-forgotten-2024-05-14_en.