



EUROPEAN UNION

THE EUROPEAN PARLIAMENT

THE COUNCIL

**Brussels, 4 November 2021
(OR. en)**

2018/0063 A (COD)

**PE-CONS 54/21
COR 1**

**EF 209
ECOFIN 621
JAI 758
JUSTCIV 98
EJUSTICE 66
COMPET 501
EMPL 301
SOC 407
DRS 37
CODEC 937**

LEGISLATIVE ACTS AND OTHER INSTRUMENTS

**Subject: DIRECTIVE OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL
on credit servicers and credit purchasers and amending
Directives 2008/48/EC and 2014/17/EU**

On page 5, in recital 8:

For:

“(8) While the terms ‘loans’ and ‘banks’ are commonly referred to in the public debate, the more precise legal terms of ‘credit’ or ‘credit agreements’ and ‘credit institution’ are used hereafter. Moreover, this Directive covers both a creditor’s rights under a non-performing credit agreement and the non-performing credit agreement itself.”,

read:

“(8) While the terms ‘loans’ and ‘banks’ are commonly referred to in the public debate in some Member States, the terms ‘credit’ or ‘credit agreements’ and ‘credit institution’ are used hereafter. Moreover, this Directive covers both a creditor’s rights under a non-performing credit agreement and the non-performing credit agreement itself.”.
