



Council of the  
European Union

Brussels, 29 October 2021  
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#### **'I/A' ITEM NOTE**

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From: General Secretariat of the Council  
To: Permanent Representatives Committee/Council

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Subject: Draft 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 (**first reading**)  
- Adoption of the legislative act

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1. On 14 March 2018 the Commission sent its proposal<sup>1</sup>, based on Articles 53 and 114 TFEU, to the Council.
2. The European Economic and Social Committee delivered its opinion on 11 July 2018<sup>2</sup>.
3. The European Central Bank delivered its opinion on 20 November 2018<sup>3</sup>.

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<sup>1</sup> 7403/18

<sup>2</sup> OJ C 367, 10.10.2018, p. 43–49.

<sup>3</sup> OJ C 444, 10.12.2018, p. 15–16.

4. On 19 October 2021 the European Parliament adopted its position at first reading on the Commission proposal. The outcome of voting in the European Parliament reflects the compromise agreement reached between the institutions and should, therefore, be acceptable to the Council<sup>4</sup>.
5. The Permanent Representatives Committee is therefore asked to confirm its agreement and to suggest that the Council approve the European Parliament's position, as set out in PE-CONS 54/21, as an "A" item at a forthcoming meeting.
6. If the Council approves the European Parliament's position, the legislative act will be adopted.

After being signed by the President of the European Parliament and the President of the Council, the legislative act will be published in the *Official Journal of the European Union*.

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<sup>4</sup> 12845/21