



**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.”.

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