C/2024/1779

22.3.2024

P9_TA(2023)0304

Consumer credits

European Parliament legislative resolution of 12 September 2023 on the proposal for a directive of the European Parliament and of the Council on consumer credits (COM(2021)0347 — C9-0244/2021 — 2021/0171(COD))

(Ordinary legislative procedure: first reading)

(C/2024/1779)

The European Parliament,

— having regard to the Commission proposal to Parliament and the Council (COM(2021)0347),

— having regard to Article 294(2) and Article 114 of the Treaty on the Functioning of the European Union, pursuant to which the Commission submitted the proposal to Parliament (C9-0244/2021),

— having regard to Article 294(3) of the Treaty on the Functioning of the European Union,

— having regard to the opinion of the European Economic and Social Committee of 21 October 2021 ([1]),

— having regard to the provisional agreement approved by the committee responsible under Rule 74(4) of its Rules of Procedure and the undertaking given by the Council representative by letter of 26 April 2023 to approve Parliament's position, in accordance with Article 294(4) of the Treaty on the Functioning of the European Union,

— having regard to Rule 59 of its Rules of Procedure,

— having regard to the opinion of the Committee on Economic and Monetary Affairs,

— having regard to the report of the Committee on the Internal Market and Consumer Protection (A9-0212/2022),

1. Adopts its position at first reading hereinafter set out;

2. Calls on the Commission to refer the matter to Parliament again if it replaces, substantially amends or intends to substantially amend its proposal;

3. Instructs its President to forward its position to the Council, the Commission and the national parliaments.

P9_TC1-COD(2021)0171

Position of the European Parliament adopted at first reading on 12 September 2023 with a view to the adoption of Directive (EU) 2023/… of the European Parliament and of the Council on credit agreements for consumers and repealing Directive 2008/48/EC

(As an agreement was reached between Parliament and Council, Parliament's position corresponds to the final legislative act, Directive (EU) 2023/2225.)

([1]) OJ C 105, 4.3.2022, p. 92.