

# Expert Group on Credit Histories (EGCH)

## Members

Name	Organisation
<b>AARNIO</b> Reijo	Finnish Data Protection Office
<b>ASCENZO</b> Maria Pia	Banca d'Italia
<b>CRIVELLARO</b> Piero	Association of Consumer Credit Information Suppliers (ACCIS)
<b>D'OTTAVIANO-CHIARAMONTI</b> Gregorio	Findomestic Banca spa
<b>DUMINA</b> Baiba	Latvian National Association for Consumer Protection
<b>HADLOW</b> John	Fair Isaac Corporation
<b>JENTZSCH</b> Nicola	Centre for European Policy Studies (CEPS)
<b>KRISPER</b> Boštjan	Slovene Consumer Association (ZPS)
<b>LLOYD</b> Andy	Royal Bank of Scotland (RBS)
<b>MARZEC</b> Agnieszka	Polish Credit Information Bureau (BIK)
<b>MEEL</b> Frans	Union Professionnelle du Crédit
<b>METALLINOS</b> Nathalie	Société Générale
<b>MIETKE</b> Stephan	Association of German Banks
<b>MURAILLE</b> Didier	Banque Nationale de Belgique
<b>NERBONNE</b> Sophie	Commission National de l'Informatique et des Libertés (CNIL)
<b>Ó TIGHEARNAIGH</b> Séamus	Irish Credit Bureau Ltd
<b>PAULI</b> Frank-Christian	Verbraucherzentrale Bundesverband e.V.
<b>SANTILLÁN</b> Ramón	Banco de España
<b>TELES DIAS</b> Luís	Banco de Portugal
<b>VAN LEEUWEN</b> Sjaak	Dutch Credit Register (BKR)

## Observers

Organisation	Representative	Alternate
European Consumers' Organisation (BEUC)	FILY Anne	BARRAU Emilie
European Banking Industry Committee (EBIC)	VAN DE WERVE Tanguy	HAGENAH Astrid
Association of Consumer Credit Information Suppliers (ACCIS)	---	---

## EU institutions

Institution	Name
European Central Bank (ECB)	MIKKONEN Katri
European System of Central Banks (ESCB)	RITTER Michael
European Data Protection Supervisor (EDPS)	LACOSTE Anne-Christine SCIROCCO Alfonso