



EUROPEAN COMMISSION

Internal Market and Services DG

FINANCIAL INSTITUTIONS

Retail issues, consumer policy and payment systems

Brussels, 30 April 2009

MARKT/H3/WSC D(2009)

MINUTES

EXPERT GROUP ON CREDIT HISTORIES

22 APRIL 2009 AT 9.30–17.00

CONFERENCE CENTRE ALBERT BORSCHETTE, RUE FROISSART 36, BE-1040 BRUSSELS

1. WELCOME

The Chairman welcomed the participants to the meeting and thanked experts for their written contributions.

2. ADOPTION OF THE AGENDA

The agenda was adopted without alterations.

3. OPERATIONAL ISSUES

Report: The Chairman explained that the Secretariat had consolidated the different contributions into a second draft of the EGCH report. The Chairman indicated that the report is in the process of finalisation. With regard to the content, the Chairman emphasized that the report should describe the obstacles to cross-border credit data exchange and provide for a set of proposals, as was set out in the Decision establishing the Expert Group. These should be clear and precise recommendations indicating to whom they are addressed and what should be concretely done. Finally, he stressed that the report was to present the group's view and not that of the Commission.

Data Content tables: The Secretariat distributed the updated tables and invited experts to clarify any unclear input.

4. DISCUSSION ON DATA CONTENT CHAPTER

The Chairman invited experts to focus on the recommendations in the Data Content chapter, section by section. For clarification, the Chairman indicated that the conclusions would be moved to the body of the report (or deleted if not supported) and only the recommendations as such would remain. The Chairman asked experts to bring more detail and clarity into the recommendations and indicate to whom they were addressed. Experts were invited to send written comments on the other Data Content chapter's paragraphs by Friday 24 April.

The Chairman invited experts to provide general remarks on the present draft report before going into substance. One expert said to have a few editing suggestions to improve the report's drafting. Another expert asked for the glossary to be revised. The Chairman said that the terms used in the text should be coherent with the definitions in the glossary, and invited experts to provide written contributions on the glossary.

The discussion on the recommendations helped to refine most of them. For a few recommendations, however, no agreement was reached. The Chairman asked experts to put forward a new wording by 24 April for consideration/adoption during the next meeting.

5. DISCUSSION ON THE OTER CHAPTERS OF THE REPORT

The Chairman invited experts to reconsider the recommendations in Chapter 5 on Data Access, following the discussions during the last meeting. In the framework of the discussion on the non-discrimination and reciprocity recommendations, the Secretariat explained DG Health and Consumers interpretation of the non-discriminatory principle in the Consumer Credit Directive. For those recommendations for which no agreement could be reached, the Chairman asked experts to put forward a new wording by Friday 24 April for consideration/adoption during the next meeting. Written comments on other report's sections (including the annexes) could be also sent until 24 April.

6. CONCLUSION

Further specific comments on the draft report are to be sent in the form of **track changes**. Comments are to be copied to all members and markt-egch@ec.europa.eu. The deadline for comments is **Friday 24 April close of business**. A new version of the report will be sent on Monday 27 April before the final meeting on Thursday 30 April.