

# Assistance Network to Indebted Consumers

**Consumer Directorate-General  
Ministry of Economy - PORTUGAL**

## Assistance Network to Indebted Consumers

**2012: to face consumer over indebtedness, the Government strengthened consumer protection in banking services.**

**A set of new rules applicable to default of credit agreements by consumers, imposing new obligations to credit institutions and creating an out-of-court procedure has been in force since 2013.**

**This legal framework encompassed the creation of an Assistance national network to indebted consumers.**

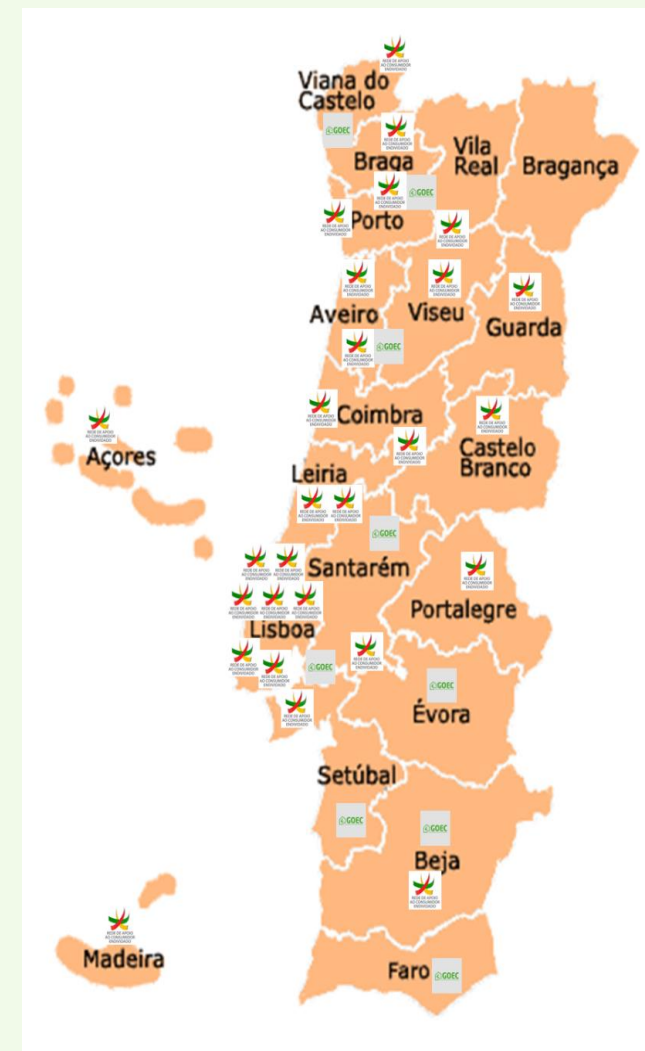
**Network: open to public bodies and civil society non-profit organizations.**

# Assistance Network to Indebted Consumers - objectives

- to inform;
- to give specialised advice;
- to assist consumers in their contacts with credit institutions
- Services free of charge

May 2015 - 23 participating entities, located across the country (universities, NGO's - consumer associations, ADR mechanisms, non-profit associations, municipalities).

The network is managed by the Consumer Directorate-General.

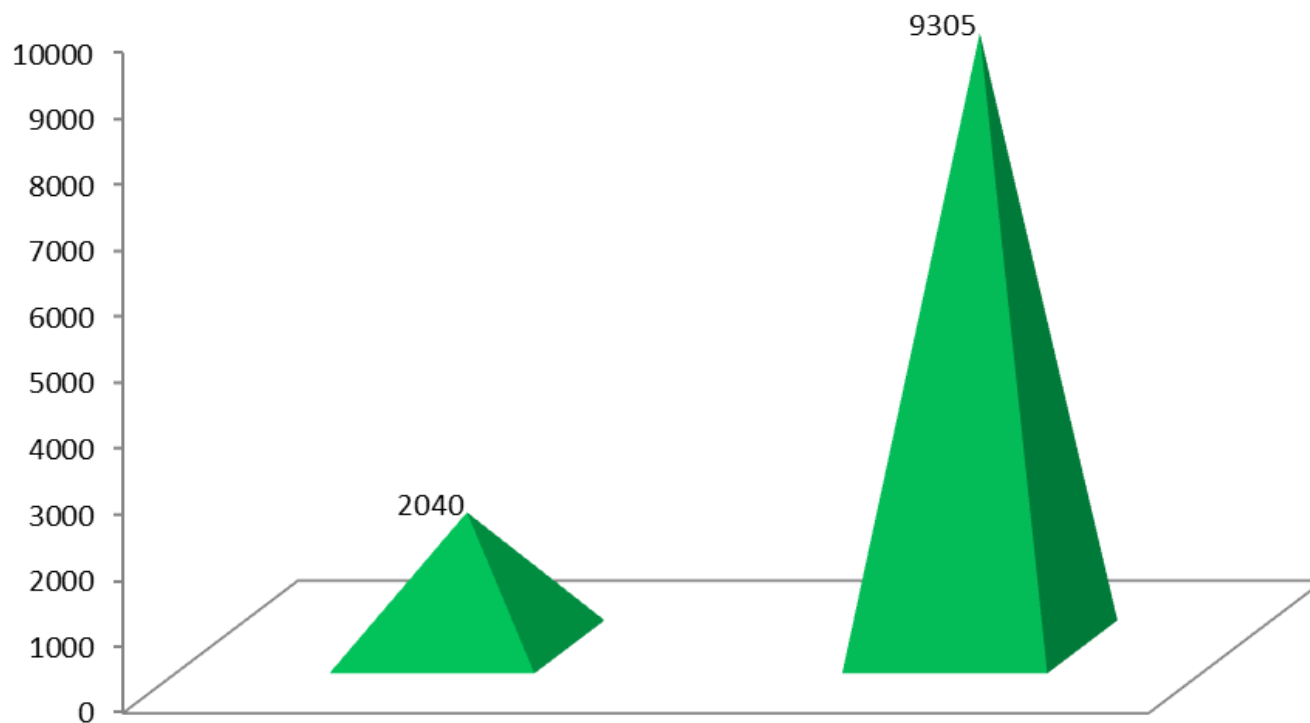




## Assistance Network to Indebted Consumers



Evolution of the number of cases handled by the RACE entities between 2013 and 2014



## Assistance Network to Indebted Consumers – indebted consumer profile



- Married or living as a married couple;
- Women seeking for help on behalf of the household;
- 35-50 years old.



- High-school education background;
- Usually employed, but growing number of retirees' requests



- Average household income - € 715 monthly ;
- 54% of the households have several credit agreements, mainly mortgages, credit cards and other consumer credit.

# Thank you!

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