

Directive 2014/17/EU of the European Parliament and of the Council of 4 February 2014 on credit agreements for consumers relating to residential immovable property and amending Directives 2008/48/EC and 2013/36/EU and Regulation (EU) No 1093/2010 (Text with EEA relevance)

CHAPTER 7

DATABASE ACCESS

Article 21

Database access

- 1 Each Member State shall ensure access for all creditors from all Member States to databases used in that Member State for assessing the creditworthiness of consumers and for the sole purpose of monitoring consumers' compliance with the credit obligations over the life of the credit agreement. The conditions for such access shall be non-discriminatory.
- 2 Paragraph 1 shall apply both to databases which are operated by private credit bureaux or credit reference agencies and to public registers.
- 3 This Article shall be without prejudice to Directive 95/46/EC.