

The Law And Consumer Credit Information In The European Community

Consumer credit information plays a crucial role in the financial landscape, facilitating access to credit and empowering consumers to make informed decisions. The European Community, recognizing its significance, has established a comprehensive legal framework to regulate the collection, use, and dissemination of such information. This book offers a thorough examination of this framework, providing an indispensable resource for policymakers, practitioners, and scholars.

Legal Framework Governing Consumer Credit Information

The legal landscape governing consumer credit information in the European Community comprises a complex web of directives, regulations, and national laws. The book meticulously analyzes these laws, highlighting their key provisions and their impact on stakeholders. It covers topics such as:



The Law and Consumer Credit Information in the European Community: The Regulation of Credit Information Systems by Federico Ferretti

★★★★★ 5 out of 5

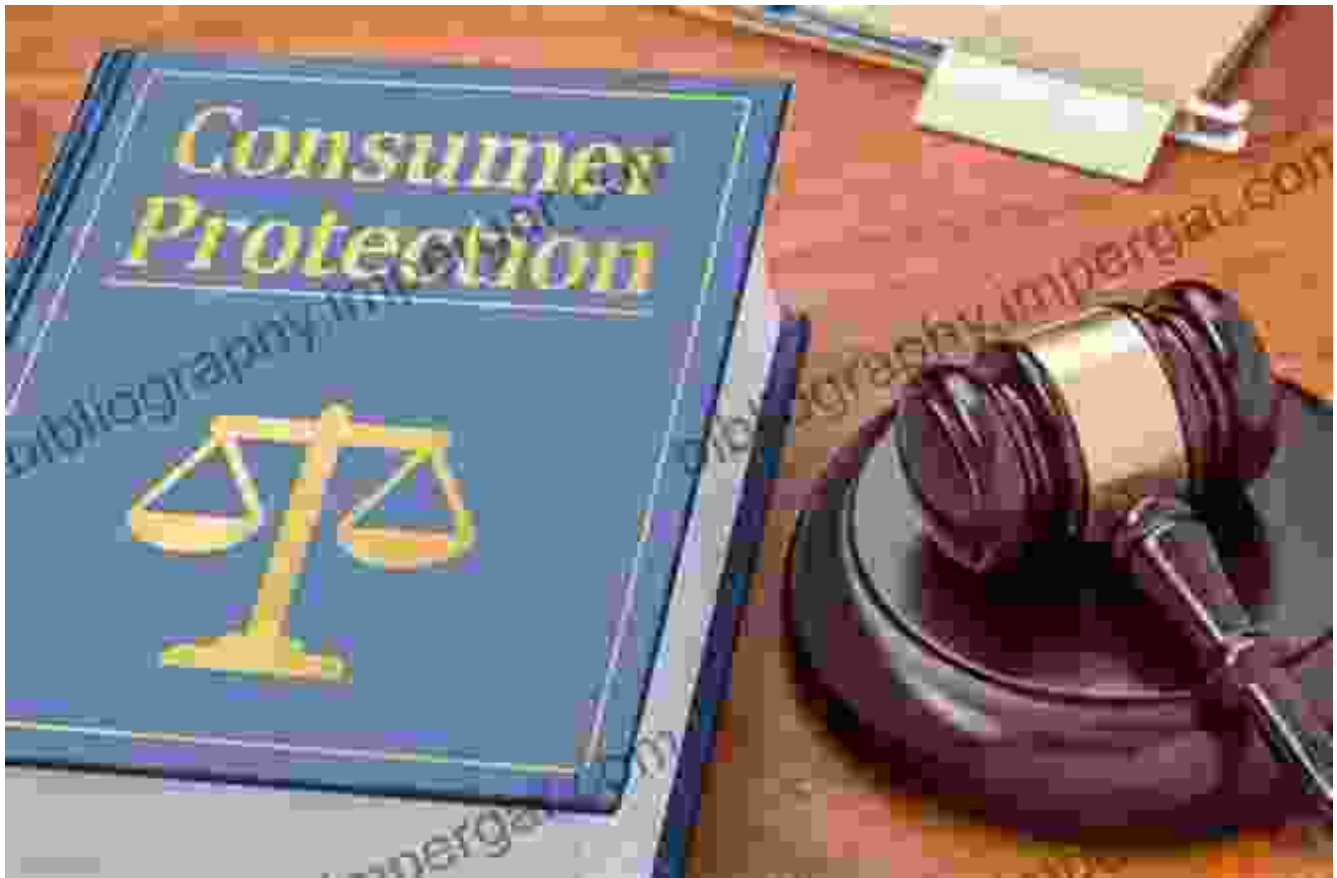
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Screen Reader : Supported
Enhanced typesetting : Enabled
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Print length : 381 pages



- Data protection principles and their application to consumer credit information
- Rights of consumers to access, correct, and delete their credit information
- Regulation of credit bureaus and other entities involved in the handling of consumer credit information
- Enforcement mechanisms for violations of the legal framework

Comparative Analysis of National Laws

In addition to examining the EU-wide legal framework, the book conducts a comparative analysis of national laws on consumer credit information in selected member states. This analysis provides valuable insights into the diverse approaches adopted by individual countries and their implications for the uniform application of EU law.



Harmonization and Future Developments

The book assesses the progress made towards harmonizing consumer credit information laws within the European Community and identifies areas where further harmonization is necessary. It also explores emerging trends and developments in the field, such as the impact of big data and artificial intelligence on consumer credit information.

Case Studies and Practical Implications

To illustrate the practical implications of the legal framework, the book presents real-life case studies involving disputes over consumer credit information. These cases demonstrate the challenges faced by consumers

and businesses in navigating the legal landscape and provide valuable lessons for policymakers and practitioners.

Target Audience

This book is an essential resource for anyone involved in the field of consumer credit information, including:

- Policymakers responsible for shaping and enforcing consumer credit information laws
- Practitioners such as lawyers, credit bureau executives, and financial advisors
- Scholars and researchers interested in the legal aspects of consumer credit information
- Consumer groups and advocates seeking to protect the rights of consumers

The Law And Consumer Credit Information In The European Community offers a comprehensive and authoritative overview of the legal framework governing consumer credit information within the European Union. It provides invaluable insights for policymakers, practitioners, and scholars, enabling them to navigate the complex legal landscape effectively and protect the rights of consumers.



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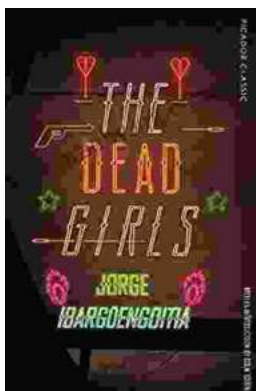
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