



Council of the European Union  
General Secretariat

**Brussels, 04 January 2023**

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**Interinstitutional files:  
2021/0171 (COD)**

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**NOTE**

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From:	Presidency
To:	Working Party on Consumer Protection and Information (Consumer Credits)
Subject:	Presidency Flash

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Dear colleagues,

We hope you all have had restful and happy holidays. This is the first flash note in the Working Party on Consumer Protection and Information concerning the proposal on the Consumer Credit Directive (CCD) during the Swedish Presidency. Our team looks forward to working with you during the coming months.

Together with this Flash Note, we are sending you the 4-column document as it stands after the last technical meetings that our CZ colleagues conducted in December. Although many of the lines in the document are marked in yellow, we need to keep in mind that there is a provisional agreement with the European Parliament regarding the articles. Therefore, we ask you to carefully read the comments to understand the reason why the lines are still yellow instead of green. Sometimes it is just a matter of finetuning the language or checking that the texts correspond to the recitals.

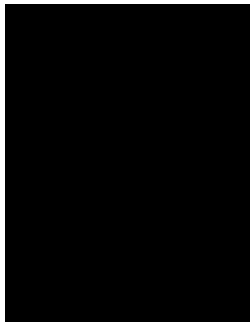
As we mentioned at the last Working Party meeting, we will reach out to you soon for bilateral meetings so that we can reflect together on the state of play.

Some time after these bilateral meetings, on 26 January 2023 we will also organise a Working Party meeting. By then you will have had the time to analyse and reflect on the text agreed during the trialogue last year.

We are also happy to invite you to a small gathering at the Swedish Permanent Representation on the evening of January 25, where both attachés and experts working on CCD and DMFS are welcome. We will come back to you with details on where and when the reception takes place.

Again, we really look forward to working with you during these coming months and we will try to do our best to continue the work on this file!

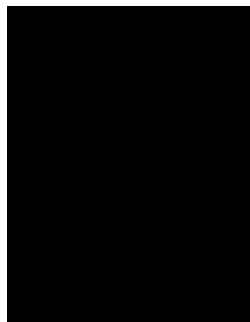
Kind regards,  
The Swedish Presidency team



[Redacted name]

Chair  
Ministry of Justice

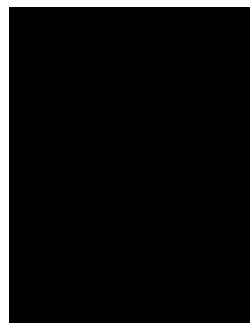
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Deputy chair  
Ministry of Justice

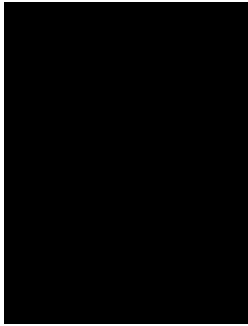
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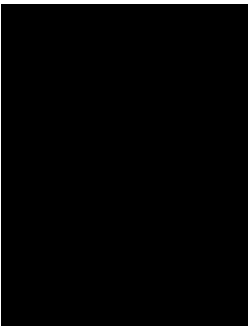
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Delegate  
Ministry of Justice

[Redacted address line 1]  
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Delegate  
Ministry of Justice



JHA Councillor  
Swedish Perm Rep

