

## *Understanding credit markets for Europe*



*The European Credit Research Institute provides in-depth analysis and insight into the structure, evolution and regulation of retail financial services markets in Europe. Through its research activities, publications and conferences, ECRI keeps its members up-to-date on a variety of topics in the area of retail financial services at the European level, such as consumer credit and housing loans, credit reporting and consumer protection. ECRI also provides a venue for its members to participate in the EU level policy discussion.*

*ECRI is an independent, non-profit research institute that develops its expertise from an interdisciplinary team and networks of academic cooperation partners. It was founded in 1999 by a consortium of European banking and financial institutions. ECRI's operations and staff are managed by the Centre for European Policy Studies.*

# Principal activities

ECRI aims to contribute to the development of European retail credit markets by conducting in-depth analysis of the relevant regulatory initiatives that are taking place at the EU level. In the current reshaping of the European financial markets, the issues of special interest for the Institute are the developments in the consumer credit and mortgage markets, the role and the use of credit information, the rapidly evolving payment services industry and banking regulation. In order to ensure the high relevance of the topics analysed, the Institute welcomes its member organisations to raise the issues that are of concern to their business. Through scientifically robust research reports, task forces and conferences, ECRI provides the venue for the discussion of these issues between the industry, policy makers, academia as well as other stakeholders.

## 1. RESEARCH

---

**ECRI Research Reports** present in-depth analyses of the key issues affecting retail financial services in the member states of the European Union. ECRI participates in large-scale research projects in cooperation with the European Commission and with other international research institutions.

**ECRI Policy Briefs** give overviews of ongoing regulatory or policy initiatives impacting the European retail financial services landscape.

**ECRI Commentaries** provide informed insights and views on the EU retail financial services market and the latest regulatory developments.

**ECRI Statistical Packages** offer a comprehensive annually updated dataset that presents the latest available statistical information on credit to households and relevant macroeconomic developments.

**ECRI Task Force** offer series of structured meetings that bring together representatives from the industry and researchers to discuss the impact of selected current regulatory developments. These structured meetings are organised in partnership with CEPS.

## 2. CONFERENCES & ROUNDTABLES

---

ECRI Conferences debate emerging policy questions and provide a platform for an open exchange of views among policy-makers, academics, industry representatives and consumer associations. ECRI Roundtables provide the ECRI members an exclusive possibility to discuss issues of special concern together with policy makers and selected other stakeholders.

## 3. ECRI WEBSITE

---

The Institute's website ([www.ecri.eu](http://www.ecri.eu)) offers the latest ECRI news, publications and policy monitoring with a categorised library. ECRI members have access to a restricted area featuring special databases and documents.

## 4. NEWSLETTER

---

ECRI News provides information about current regulatory developments in the European credit markets as well as ECRI research and activities.

## 5. ECRI NETWORK

---

ECRI has a broad network of cooperation partners, including the World Bank and DIW Berlin. ECRI is a founding member of the Consumer Finance Network, a research network composed of academics from nine different countries across Europe.

## MEMBERSHIP BENEFITS

- **As ECRI member you will have:**
  - ✓ The possibility to participate in a proactive, highly reputed, independent European research institute.
  - ✓ Timely coverage of competition and regulatory developments in the retail financial services market.
  - ✓ Free access to ECRI's Statistical Packages, surveys and databases.
  - ✓ Access to external research, policy networks and contacts at CEPS.
  - ✓ Appointment to the ECRI Board of Directors and attendance at Executive Committee meetings.
  - ✓ Access to ECRI's in-house expertise.
  - ✓ Invitations to high-level conferences, seminars and workshops.
  - ✓ Possibility to propose and co-sponsor events.
  - ✓ Information on ECRI's current research and activities through regular email updates.
- **Yearly membership types:**
  - ✓ ECRI Corporate membership (EUR 12,000)
  - ✓ ECRI Corporate membership + ECMI Membership (EUR 13,000)
  - ✓ ECRI Associate Membership (EUR 5,000)

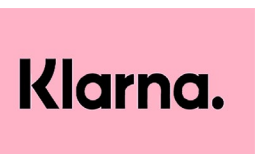
### How to proceed?

- Please fill in and sign a printed copy of the membership application form and send it either by mail [[ecri@ceps.eu](mailto:ecri@ceps.eu)] or post:

Mr. Karel Lannoo | General Manager  
European Credit Research Institute  
1 Place du Congrès | 1000 Brussels | Belgium

- As soon as ECRI's Board of Directors has accepted your application you will be invoiced the annual fee. You will then be invoiced annually on the day you first became member. Notice of cancellation should be given at least 3 months prior to the issuance of the next membership bill.
- For more information contact [beatriz.pozo@ceps.eu](mailto:beatriz.pozo@ceps.eu)

### Corporate Members



## ECRI MEMBERSHIP APPLICATION

### Company information

Company name:

---

Activity:

---

Chief Executive Officer:

---

Postal Address:

---

Postcode:

City:

Country:

---

Telephone:

Fax:

---

Webpage:

Other:

---

### Main contact person

Title:

Name:

Surname:

---

Job title:

---

E-mail:

Tel:

---

### Additional contact person

Title:

Name:

Surname:

---

Job title:

---

E-mail:

Tel:

---

### Billing information

Type of membership (Corporate or Associate Member):

---

Tax register number (VAT for Europe):

---

Your reference, Customer Purchase Order No. or Cost Code No:

---

Department:

---

Postal Address:

---

Postcode:

City:

Country:

---

Telephone:

Fax:

---

**Date:**

**Signature:**

---