The uneven implementation of the CCD2: between innovation, inclusion and consumer protection

19 October 2026 | 15:00 – 16:30 CEST | Place du Congrès 1, 1000, Brussels

As the new Consumer Credit Directive (CCD2) enters its final implementation phase, this event will take stock of how the CCD2 is reshaping consumer credit across the EU.

Bringing together policymakers, regulators, industry representatives and experts, the discussion will examine how the new framework is being implemented in practice, where differences across Member States remain, what challenges may emerge as the rules begin to apply as well as the impact of transposition delays in many Member States.

We will pay particular attention to creditworthiness assessments and the growing use of data, algorithms and AI in credit decisions. How should the CCD2's requirements interact with the GDPR and the AI Act? What data can legitimately be used for credit scoring, and how can lenders reconcile innovation, accuracy and financial inclusion with consumer protection and fundamental rights?

The discussion will also consider whether implementation experience can reveal overlaps, inconsistencies or areas requiring greater regulatory clarity. This can in turn offer valuable lessons for the European Commission's broader Digital Fitness Check and future efforts to simplify and improve the coherence of the EU regulatory framework.

Panel discussion

- Urte von Raczeck, Head of Public Affairs, Schufa
- Enrique Velázquez, Chief Government and Public Affairs Officer, Mifundo
- Anna Martin, Head of Financial Services, BEUC
- *More speakers tbc*

Moderated by Judith Arnal, Associate Senior Research Fellow, ECRI and CEPS.