

Digitalisation of short-term, high-cost consumer credit

Guidance to supervisors

Consultation Paper - Sheet of answers

Deadline: 19 January 2019

Guidance 1			
Question 1: D	Oo you agree with this Guidance and its actions to take? If you do not agree, please specify the		
	lo not agree with and explain why.		
Answer:	- not agree than and explain they.		
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	What challenges and opportunities do you consider relevant for the implementation of this		
	l its actions to take? We welcome in particular information based on your experience or		
examples.			
Answer:			
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Question 3: D	o you have any other comments related to this Guidance or its actions to take?		
Answer:			

Guidance 2				
	you agree with this Guidance and its actions to take? If you do not agree, please specify the			
aspects you do i	not agree with and explain why.			
Answer:				
	at challenges and opportunities do you consider relevant for the implementation of this is actions to take? We welcome in particular information based on your experience or			
Answer:				
Question 3: Do	you have any other comments related to this Guidance or its actions to take?			
Answer:				
	Guidance 3			

Question 1: Do you agree with this Guidance and its actions to take? If you do not agree, please specify the aspects you do not agree with and explain why. Answer:	
Question 2: What challenges and opportunities do you consider relevant for the implementation of this	
Guidance and its actions to take? We welcome in particular information based on your experience or examples.	
Answer:	
Question 3: Do you have any other comments related to this Guidance or its actions to take?	
Answer:	
Guidance 4	
Question 1: Do you agree with this Guidance and its actions to take? If you do not agree, please specify the aspects you do not agree with and explain why.	
Answer:	

	hat challenges and opportunities do you consider relevant for the implementation of this its actions to take? We welcome in particular information based on your experience or		
Answer:			
Question 3: Do	you have any other comments related to this Guidance or its actions to take?		
Answer:			
	Guidance 5		
Question 1: Do you agree with this Guidance and its actions to take? If you do not agree, please specify the aspects you do not agree with and explain why.			
Answer:			

Question 2: What challenges and o	pportunities do you consider relevant for the implementation of this
Guidance and its actions to take? V	We welcome in particular information based on your experience or
examples.	
Answer:	
Question 3: Do you have any other	comments related to this Guidance or its actions to take?
Answer:	
	Guidance 6
Question 1: Do you agree with this aspects you do not agree with and Answer:	Guidance and its actions to take? If you do not agree, please specify the explain why.
	opportunities do you consider relevant for the implementation of this We welcome in particular information based on your experience or

Question 3: E	Oo you have any other comments related to this Guidance or its actions to take?		
Answer:			
	Guidance 7		
	Oo you agree with this Guidance and its actions to take? If you do not agree, please specify the lo not agree with and explain why.		
Answer:			
Question 2: What challenges and opportunities do you consider relevant for the implementation of this Guidance and its actions to take? We welcome in particular information based on your experience or examples.			
Answer:			

Question 3: Do you have any other comments related to this Guidance or its actions to take?

Answer:	
	Guidance 8
Question 1: D	o you agree with this Guidance and its actions to take? If you do not agree, please specify the
aspects you d	o not agree with and explain why.
Answer:	
Question 2: W	What challenges and opportunities do you consider relevant for the implementation of this
	l its actions to take? We welcome in particular information based on your experience or
examples.	
Answer:	
Question 3: D	o you have any other comments related to this Guidance or its actions to take?
Answer:	

Other views and comments on the Guidance to Supervisors on Digitalisation of Short-Term High-Co	st
Consumer Credit	

Please provide any other comments or views on the proposed Guidance.			
Answer:			

Publication of responses: FinCoNet intends to make submissions available on its website after the deadline for receiving submissions has passed. Please do not include commercially-sensitive material in your submission, unless you consider it essential. If you do include such material, please highlight it clearly so that appropriate steps may be taken to avoid publishing that material. This may involve publishing submissions with the sensitive material deleted and indicating those deletions. Unless you identify any commercially-sensitive information, you are making a submission on the basis that you consent to its publication in full.