


# Procedure file

Basic information	
COD - Ordinary legislative procedure (ex-codecision procedure) Directive  Credit agreements for consumers  Amended by <a href="#">2011/0062(COD)</a> See also <a href="#">2012/2037(INI)</a> Amended by <a href="#">2013/0314(COD)</a>  Subject 1.20.09 Protection of privacy and data protection 2.50.04 Banks and credit 4.60.06 Consumers' economic and legal interests	Procedure completed

Key events			
10/09/2002	Legislative proposal published	<a href="#">COM(2002)0443</a>	Summary
23/09/2002	Committee referral announced in Parliament, 1st reading		
14/11/2002	Debate in Council	<a href="#">2462</a>	
19/05/2003	Debate in Council	<a href="#">2510</a>	Summary
11/09/2003	Vote in committee, 1st reading		Summary
10/09/2003	Committee report tabled for plenary, 1st reading	<a href="#">A5-0310/2003</a>	
17/11/2003	Report referred back to committee		
16/03/2004	Vote in committee, 1st reading		Summary
15/03/2004	Committee report tabled for plenary, 1st reading	<a href="#">A5-0224/2004</a>	
19/04/2004	Debate in Parliament		
20/04/2004	Decision by Parliament, 1st reading	<a href="#">T5-0297/2004</a>	Summary
27/10/2004	Modified legislative proposal published	<a href="#">COM(2004)0747</a>	Summary
06/10/2005	Modified legislative proposal published	<a href="#">COM(2005)0483</a>	Summary
29/05/2006	Debate in Council	<a href="#">2731</a>	Summary
04/12/2006	Debate in Council	<a href="#">2769</a>	
19/09/2007	Council position published	<a href="#">09948/2/2007</a>	Summary
27/09/2007	Committee referral announced in Parliament, 2nd reading		
10/12/2007	Vote in committee, 2nd reading		Summary
12/12/2007	Committee recommendation tabled for plenary, 2nd reading	<a href="#">A6-0504/2007</a>	

15/01/2008	Debate in Parliament		
16/01/2008	Results of vote in Parliament		
16/01/2008	Decision by Parliament, 2nd reading	<a href="#">T6-0011/2008</a>	Summary
07/04/2008	Act approved by Council, 2nd reading		
23/04/2008	Final act signed		
23/04/2008	End of procedure in Parliament		
22/05/2008	Final act published in Official Journal		