



REPUBLIC OF ESTONIA
MINISTRY OF JUSTICE

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Letter of Endorsement

The Ministry of Justice of Estonia, represented by Heddi Lutterus, hereby confirms the intention to support and participate in the research project „Protecting consumers in consumer credit contracts in the times of financial crisis“, envisaged by the research team of the University of Tartu. The proposed study will analyse how the rights of consumers with consumer and mortgage credit contracts are protected in the context of the financial crisis, where many consumers in default are subject to enforcement proceedings. It examines whether and how the principle of responsible lending is able to prevent consumer over-indebtedness, what forbearance measures are used in practice to protect defaulting consumers and how consumer rights are protected in case of refinancing. It also assesses whether and to what extent there is a case for extending consumer credit regulation to micro-credit, deferred payments and platform lending. Finally, it will look at techniques used to the detriment of consumers in case of debt recovery.

We would like to support the proposal submitted to the Estonian Research Council and use their scientific results when making choices on the transposition of the new Consumer Credit Directive in Estonia. The Ministry of Justice of Estonia expresses its interest in participating in the stakeholders' seminar planned within the framework of the project and meetings with the research team.

Yours sincerely,

Heddi Lutterus

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