

FEBIS – Newsflash

Issue: 2013-03

Dear Sir / Dear Madam,

In this third issue of the FEBIS newsletter we would like to inform you about major topics concerning our business.

**Improving credit assessment and information about SMEs in Europe to facilitate access to finance**

The European Commission has examined the role that credit information plays in the access of SMEs to finance. FEBIS contributed to this report – as we informed about in the first issue of this newsletter. Now the European Commission will held a workshop on 27th November 2013 in Brussels to deeper analyse this topic. FEBIS members been invited to this workshop in order to take over a speaker's role. Further obligations are more important – as the data protection – on which we will concentrate. We keep you informed about any new information.

EU General Data Protection Regulation – Current Status!
by Attorney Dr. Thomas Riemann, Verband der Vereine Creditreform e.V.

On the FEBIS conference in Istanbul in September 2013 it got again quite clear that the Data Protection Reform will harm our industry. There are a number of rules which will in the best case make our business more difficult but abolish it in the worst case.

Privacy and data are clearly in the heart of our business. We believe information means credit and credit means economic growth. Unfortunately this conclusion does not fit to the nature of the Data Protection Reform. Credit Information Providers do not exist in the concept of the Data Protection Regulation which is only targeted to Social Media like Facebook or Google. Nobody cares how this law project could impact us and other classical industries as well. Firstly we could have hope that the EU regulators will change their minds. But on-going series of new 'incidents' of data-leaks, phone-taps etc., did only stimulate the EU to the other way round in doing more to protect citizens and vice versa less for industry to ensure their business. Not only against US corporates, but a level-playing field of data-protection rules for everyone controlling personal data on EU individuals.

In a 'historic vote', the leading parliamentary committee on the European Commission's proposed General Data Protection Regulation, the Civil Liberties Committee ("LIBE"), adopted all compromise amendments put forward to the Commission's original proposal. So again, Europe is one step closer to the adoption of the EU Data Protection Reform. For us it means

that after the voting of the LIBE Committee the legal situation is even worse.

Although nothing is certain yet, the question is not anymore if there will be an impact, but only how. The general conclusion is that we must prepare ourselves for the worst. Our hopes rest now with the European Council within the soon starting so-called Trialogue between Commission, Parliament and Council.

This procedure will take some time since the Council has already declared that the ambitious time schedule of EU Commissar Viviane Reding to pass the Regulation by May 2014 will not be adhered.

Shortcuts +++++ Shortcuts +++++ Shortcuts +++++ Shortcuts +++++ Shortcuts



New FEBIS Executive Board!

| | |
|-----------------------|---------------------|
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| Dr Dieter Südhofen | (Vice-President) |
| Luis Carmona | (Vice-President) |
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Allocation of Board Responsibilities:

External Networking: Dr Dieter Südhofen
Trend Watching: Günter Hammerschmidt/
Adrian Ashurst
Lobbying: Luis Carmona/Bernie Grady
Growing Membership: Roland Sigbladh
/Emma Caister

FEBIS Middle Management MEETING 2014

Date: From May 06, 2014 till May 07, 2014

Place: Rome

Looking forward to meeting you in Rome!

Reserve the dates!

Next FEBIS Meeting in 2014!

Date: From May 06, 2014 till May 07, 2014



Federation of Business **Information Service**

If you have any questions regarding the FEBIS newsletter please contact newsletter@febis.org

Publisher

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