

Directive 2008/48/EC Of the European Parliament and  
of the Council of 23 April 2008 on credit agreements for  
consumers and repealing Council Directive 87/102/EEC

CHAPTER IV

**INFORMATION AND RIGHTS CONCERNING CREDIT AGREEMENTS**

*Article 18*

**Overrunning**

1 In the case of an agreement to open a current account, where there is a possibility that the consumer is allowed an overrun, the agreement shall contain in addition the information referred to in Article 6(1)(e). The creditor shall in any case provide that information on paper or another durable medium on a regular basis.

2 In the event of a significant overrunning exceeding a period of one month, the creditor shall inform the consumer without delay, on paper or on another durable medium,

- a of the overrunning;
- b of the amount involved;
- c of the borrowing rate;
- d of any penalties, charges or interest on arrears applicable.

3 This Article shall be without prejudice to any rule of national law requiring the creditor to offer another kind of credit product when the duration of the overrunning is significant.