REVISTA LEX MERCATORIA
ISSN 2445-0936

Vol. 32, 2026. Artículo 2
DOI:https://www.doi.org/10.21134/jv7jfe65

CREDITWORTHINESS ASSESSMENT UNDER THE CONSUMER CREDIT DIRECTIVE II: EFFECTS ON THE 'CONSUMER DEBT RESTRUCTURING PROCEDURE' IN THE ITALIAN LEGAL FRAMEWORK

EVALUACIÓN DE LA SOLVENCIA DEL CONSUMIDOR EN LA DIRECTIVA DE CRÉDITO AL CONSUMO II: EFECTOS EN EL 'PROCEDIMIENTO DE REESTRUCTURACIÓN DE DEUDAS DEL CONSUMIDOR' EN LA NORMATIVA ITALIANA

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Abstract

The essay examines the relationship between the lender's negligence in assessing creditworthiness and the debtor's own responsibility for contributing to their over-indebtedness, within the Italian legal framework of the 'consumer debt restructuring procedure'. The issue is analyzed in light of the recent amendments to creditworthiness assessment introduced by the Consumer Credit Directive II.

Resumen

El ensayo analiza la relación entre la negligencia del prestamista en la evaluación de la solvencia y la responsabilidad del deudor en la generación de su propio sobreendeudamiento, en el marco del ordenamiento jurídico italiano del 'procedimiento de reestructuración de la deuda del consumidor'. La cuestión se examina a la luz de las recientes modificaciones introducidas en materia de evaluación de la solvencia por la Directiva de Crédito al Consumo II.

Keywords

Consumer over-indebtedness, Creditworthiness assessment, Consumer debt restructuring procedure.

Palabras clave

Sobreendeudamiento del consumidor, Evaluación de la solvencia, Procedimiento de reestructuración de deudas del consumidor.

Summary

I. INTRODUCTION. II. CONSUMER OVER-INDEBTEDNESS AND CREDITWORTHINESS ASSESSMENT IN THE ITALIAN LEGAL FRAMEWORK. III. CREDITWORTHINESS ASSESSMENT UNDER THE NEW EUROPEAN REGULATORY FRAMEWORK: CONSUMER CREDIT DIRECTIVE II. IV. THE IMPACT OF EU REGULATORY CHANGES ON THE CONSUMER OVER-INDEBTEDNESS PROCEDURE IN ITALY. V. BIBLIOGRAPHY.

I. INTRODUCTION

Consumer over-indebtedness is a growing issue in many European countries, often leading to social exclusion as well as psychological and physical health problems[1]. Its impact on mental and physical well-being also adversely affects a country's economic performance and social welfare system, resulting in higher healthcare costs, reduced productivity, and increased expenditure on social insurance and unemployment benefits. Accordingly, adequate and decisive measures are needed to address these growing social and economic challenges across the EU[2].

The Italian Code of Business Crisis and Insolvency (*Codice della crisi d'impresa e dell'insolvenza*, hereinafter referred to as CCII[3]) provides a voluntary procedure reserved for consumers, known as the 'consumer debt restructuring procedure' (*ristrutturazione dei debiti del consumatore*), which enables them to manage their indebtedness through a proposal and plan subject to Court approval. The procedure allows the debtor to unilaterally restructure their over-indebtedness without requiring any approval from creditors, who are indirectly protected by the judicial authority entrusted with assessing the admissibility and feasibility of the plan[4]. This framework enables eligible consumers to overcome over-indebtedness through a simpler and more streamlined process compared to other insolvency procedures, granting a second chance through debt discharge and facilitating their reintegration into the economic and social system[5].

It should be noted that one of the principal causes of consumer over-indebtedness, which in Italy can be addressed through the 'consumer debt restructuring procedure', is the malpractice of lenders operating in the consumer credit market. Indeed, the mis-selling of consumer loans can severely affect vulnerable individuals, often forcing them to incur additional debt and exposing them to substantial default or late payment penalties when they are unable to repay the original loan[6].

Therefore, in the specific context of the 'consumer debt restructuring procedure', a central issue is the relationship between the lender's negligence in assessing creditworthiness and the

1 *See* European Commission, *Study on European consumers' over-indebtedness and its implications*, June 2023, available at: https://*commission.europa.eu/document/5002ff16-a502-4b98-91cd-4536b5cd70ec_en.*

2 S. Viimsalu, *The Over-Indebtedness Regulatory System in the Light of the Changing Economic Landscape*, in *Juridica International*, 2010, 217; H.W. Micklitz, *The Regulation of Over-Indebtedness of Consumers in Europe*, in *J. Consum. Policy*, 2012, 417; F. Ferretti, *The Over-Indebtedness of European Consumers: Time for a 'Fresh-Start' of the EU Policy and Legal Agenda?*, in *European Review of Contract Law*, 2015, 346; F. Ferretti, R. Salomone, H. Sutschet, V. Tsiafoutis, *Regulatory Framework of Consumer Over-Indebtedness in the UK, Germany, Italy, and Greece: Comparative Profiles of Responsible Credit and Personal Insolvency Law*, Part I, in *Business Law Review*, 2016, 64; Id., *Regulatory Framework of Consumer Over-Indebtedness in the UK, Germany, Italy, and Greece: Comparative Profiles of Responsible Credit and Personal Insolvency Law*, Part II, in *Business Law Review*, 2016, 86.

3 Legislative Decree No. 14 of 12 January 2019.

4 C. Avolio, *Le procedure di sovraindebitamento*, in M. Irrera, F. Pasquariello, M. Perrino, *Lineamenti di diritto della crisi e dell'insolvenza*, Bologna, 2025, 401.

5 R. Brogi, *Il sovraindebitamento nel codice della crisi. Un'analisi giuridica ed economica*, Milano, 2024, 340.

6 L. Panzani, *La meritevolezza* ex parte creditoris *nella disciplina della crisi d'impresa*, in *Dirittodellacrisi*, 2025, 11.

debtor's own responsibility for contributing to their over-indebtedness[7]. This issue is particularly relevant today in light of the amendments to the European regulatory framework for consumer credit, which highlight the importance of the lender's conduct in preventing irresponsible lending practices and consumer over-indebtedness.

II. CONSUMER OVER-INDEBTEDNESS AND CREDITWORTHINESS ASSESSMENT IN THE ITALIAN LEGAL FRAMEWORK

Within the Italian regulatory framework, the Court is entrusted with reviewing the admissibility of the plan and proposal and verifying that the subjective and objective requirements for access to the 'consumer debt restructuring procedure' are fulfilled[8]. Pursuant to paragraph 1 of Article 69 of the CCII, the application is inadmissible: (*i*) where the consumer has already benefited from debt discharge within the five years preceding the submission of the application, or has benefited from it twice in their lifetime; (*ii*) where the consumer has caused their over-indebtedness as a result of serious fault, bad faith, or fraud.

Hence, under the Italian legal system governing the 'consumer debt restructuring procedure', the Court assesses the consumer's 'worthiness' by examining the circumstances and reasons that led to their over-indebtedness, as well as the resources they had at the relevant time to meet their obligations[9]. It is important to consider that this assessment cannot disregard the conduct of creditors, particularly if the creditor is a professional highly specialized and qualified in assessing creditworthiness[10].

Italian case law has established that serious fault does not arise if the consumer, when applying for credit, acted in good faith, did not provide false or incomplete information to the lender, and reasonably relied on the lender's creditworthiness assessment[11]. Furthermore, according to prevailing case law, a professional creditor's error in assessing creditworthiness does not, by itself, establish the consumer's 'worthiness' if the consumer deliberately omitted or provided false information that was decisive for the lender's assessment[12].

In this regard, it should be mentioned that the 'consumer debt restructuring procedure' fra-

7 M. Attanasio, *La meritevolezza*, in M. Irrera, S.A. Cerrato, *Crisi e insolvenza dopo il Correttivo ter. G.U. 27 settembre 2024, n. 227. Commentario sistematico*, Bologna, 2024, 1227.

8 C. Cracolici, A. Curletti, *I Piani del consumatore*, in *Procedure concorsuali e crisi d'impresa*, 2025, 538.

9 L. Mezzasoma, *Il percorso di meritevolezza nel sovraindebitamento del consumatore*, Napoli, 2021, 147; C. Trentini, *Le procedure da sovraindebitamento. Legge 3/2012 e Codice della crisi d'impresa*, Milano, 2021, 417.

10 F. Trapani, *Verifica del merito creditizio e sovraindebitamento: rilievo di colpa ed educazione finanziaria del consumatore*, in *Dir. fall.*, 2022, II, 224.

11 C. Trentini, *Ristrutturazione dei debiti del consumatore: reclamo, presentazione della domanda e colpa del creditore*, in *Fall.*, 2023, 957.

12 F. Trapani, *Verifica del merito creditizio e sovraindebitamento*, cit., 228; Salerno, *La rilevanza dei profili soggettivi della condotta nella composizione del sovraindebitamento del consumatore*, in *Banca, borsa, tit. cred.*, 2022, I, 897; M. Attanasio, *La meritevolezza*, cit., 1241; F. Pasquariello, *Profili di disciplina relativi al consumatore sovraindebitato: meritevolezza e valutazione del merito creditizio; il consumatore fideiussore*, in *Dir. fall.*, 2025, I, 160.

mework provides for a specific sanction against creditors who fail to properly assess creditworthiness and, through conduct contrary to professional fairness and diligence, contribute to causing or worsening the consumer over-indebtedness. Indeed, pursuant to paragraph 2 of Article 69 of the CCII, a creditor who has caused or worsened the consumer's indebtedness, or who has violated the principles governing the proper assessment of creditworthiness, as provided in Article 124-*bis* of the Consolidated Law on Banking (*Testo Unico Bancario*[13]), may not file an objection or complaint during the Court approval process to challenge the suitability of the proposal[14].

III. CREDITWORTHINESS ASSESSMENT UNDER THE NEW EUROPEAN REGULATORY FRAMEWORK: CONSUMER CREDIT DIRECTIVE II

In the EU, the need to protect consumers against over-indebtedness is pursued through credit controls, in line with the general principle of public and economic order, which prevents lenders from granting credit to individuals who are experiencing significant financial difficulties. To this end, the European legislator has established a legal framework aimed at safeguarding both the public interest in the proper functioning of the credit market and the private interests of consumers[15].

Under the EU legal framework, consumer protection has been progressively strengthened through the introduction of pre-contractual obligations for lenders, including the obligation to assess consumers' creditworthiness. This obligation was first introduced by Directive 2008/48/EC (Consumer Credit Directive, CCD[16]) on consumer credit and was later reaffirmed by Directive 2014/17/EU (Mortgage Credit Directive, MCD[17]) on credit agreements for consumers relating to residential immovable property.

Indeed, Article 8 of the CCD provides that, before the conclusion of the credit agreement, the creditor assesses the consumer's creditworthiness on the basis of sufficient information, where appropriate obtained from the consumer and, where necessary, on the basis of a consultation of the relevant database[18]. More detailed provisions are laid down in Article 18 of the MCD,

13 Legislative Decree No. 385 of 1 September 1993.

14 S. Fortunato, *Codice della crisi e responsabilità di creditore e finanziatore nella valutazione del "merito creditizio"*, in *Dir. banc. merc. fin.*, 2019, I, 798.

15 A.A. Dolmetta, *Trasparenza dei prodotti bancari. Regole*, Bologna, 2013, 134.

16 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.

17 Directive 2014/17/EU of the European Parliament and of the Council of 4 February 2014 on credit agreements for consumers relating to residential immovable property and amending Directives 2008/48/EC and 2013/36/EU and Regulation (EU) No 1093/2010.

18 *This provision imposes an obligation on the lender to assess creditworthiness, without providing detailed guidance on the methods by which such assessment must be carried out or on the information to be used for that* purpose. Paragraph 1 of Article 8 of the CCD further provides that «Member States whose legislation requires creditors to assess the creditworthiness of consumers on the basis of a consultation of the relevant database may retain this requirement». Moreover, paragraph 2 of Article 8 of the CCD states that «Member States shall ensure that, if the parties agree to change the total amount of credit after the conclusion of the credit agreement, the creditor updates the financial information at his disposal concerning the consumer and assesses the consumer's creditworthiness

which requires the creditor, before concluding a credit agreement, to carry out a thorough assessment of the consumer's creditworthiness, taking appropriate account of factors relevant to verifying the consumer's ability to meet their obligations under the credit agreement. The procedures and information on which the assessment is based shall be established, documented and maintained.

Over time, the CCD has proven only partially effective in ensuring a high level of consumer protection, due to internal factors arising from the imprecise wording of certain provisions, and external factors related to changes in the consumer credit market and the emergence of new credit products, particularly in the online environment. In light of these shortcomings, the CCD was more recently replaced by Directive (EU) 2023/2225 (CCD II) on consumer credit agreements, which will enter into force in November 2026[19]. The CCD II has been transposed into the Italian legal framework through Legislative Decree No. 212 of 31 December 2025, significantly amending the Italian Consolidated Law on Banking.

The current regulatory framework introduces stricter rules on transparency, creditworthiness assessment, and consumer protection, with a focus on the prevention of consumer over-indebtedness. More specifically, the new rules on consumer credit place greater emphasis on lenders' conduct and their obligation to assess creditworthiness, while maintaining the principle of the consumer's own responsibility and the need for greater consumer awareness when assuming debt[20].

The provision on the obligation to assess the consumer's creditworthiness is set out in Article 18 of the CCD II and has been transposed into the Italian legal framework through a significant amendment to Article 124-*bis* of the Consolidated Law on Banking[21]. The provision aims to ensure that the assessment of the consumer's creditworthiness is conducted properly and consistently with the objective of consumer protection, without prejudice to the principles of sound and prudent management established by prudential regulation.

before any significant increase in the total amount of credit».

19 Directive (EU) 2023/2225 of the European Parliament and of the Council of 18 October 2023 on credit agreements for consumers and repealing Directive 2008/48/EC. *See* O.O. Cherednychenko, *On the Bumpy Road to Responsible Lending in the Digital Marketplace: The New EU Consumer Credit Directive*, in *J. Consum. Policy*, 2024, 241; E. Arroyo Amayuelas, *A Third Directive on Consumer Credit*, in *European Review of Contract Law*, 2024, 1.

20 *See* Recital No. 53 of the CCD II: «Member States should take appropriate measures to promote responsible practices during all phases of the credit relationship, taking into account the specific features of their credit market. It should be possible for those measures to include, for instance, the provision of information to, and the education of, consumers, including warnings about the risks related to default on payment and to over-indebtedness. In an expanding credit market, in particular, it is important that creditors do not engage in irresponsible lending or give out credit without prior assessment of creditworthiness. […] Creditors should bear the responsibility of checking individually the creditworthiness of the consumer. To that end, creditors should be allowed to use information provided by the consumer not only during the preparation of the credit agreement in question, but also during a long-standing commercial relationship. Consumers should also act with prudence and respect their contractual obligations».

21 F. Trapani, *La nuova Direttiva 2023/2225/UE sul credito al consumo: note in tema di educazione finanziaria, merito di credito e servizi di consulenza sul debito*, in *Nuove leggi civ. comm.*, 2024, 763.

Under the new regulatory framework governing consumer credit, it is essential that the consumer's ability to repay the credit is assessed before concluding a credit agreement. That assessment of creditworthiness should be proportionate and carried out in the interest of the consumer, to prevent irresponsible lending practices and consumer over-indebtedness, and should take into consideration all necessary and relevant factors that could influence a consumer's ability to repay the credit[22].

The assessment of creditworthiness shall be carried out on the basis of relevant and accurate information on the consumer's income and expenses and other financial and economic circumstances which is necessary and proportionate to the nature, duration, value and risks of the credit for the consumer[23]. That information may include evidence of income or other sources of repayment, information on financial assets and liabilities, or information on other financial commitments. The information shall be obtained from relevant internal or external sources, including the consumer and, where necessary, on the basis of a consultation of a database[24]. The information shall be appropriately verified, where necessary through reference to independently verifiable documentation[25].

Within the new legal framework, credit should only be made available to the consumer where the result of the creditworthiness assessment indicates that the obligations resulting from the

22 *See* paragraph 1 of Article 18 of the CCD II.

23 *See* Recital No. 55 of the CCD II: «The assessment of creditworthiness should be based on information on the financial and economic situation. Such information should be necessary and proportionate to the nature, duration, value and risks of the credit for the consumer, in line with the data minimisation principle set out in Regulation (EU) 2016/679, and should be relevant, complete and accurate. That information should include at least the income and expenses of the consumer, including giving appropriate consideration to the consumer's current obligations, inter alia the living expenses of the consumer and the consumer's household, as well as the consumer's financial liabilities. That information should not include special categories of personal data referred to in Article 9(1) of Regulation (EU) 2016/679 […]. The European Banking Authority Guidelines of 29 May 2020 on loan origination and monitoring provide guidelines on what categories of data may be used for the processing of personal data for creditworthiness purposes, which include evidence of income or other sources of repayment, and information on financial assets and liabilities or on other financial commitments […]. When assessing the consumer's ability to meet his or her obligations under the credit agreement, the creditor should take into account relevant factors and specific circumstances, for example, but not limited to, in the case of credit granted in accordance with this Directive to finance studies or to cover exceptional health care expenses, the existence of sufficient evidence that such credit will bring the consumer future incomes, or the existence of collateral or other forms of guarantees that the consumer could provide in order to secure the credit».

24 *See* Recital No. 57 of the CCD II: «To assess the credit status of a consumer, the creditor should also consult credit databases. The legal and factual circumstances may require that such consultations vary in scope. […]. To enhance reciprocity, credit databases should as a minimum hold information on consumers' arrears in repayment of the credit, on the type of credit and on the identity of the creditor, in accordance with Union and national law. Creditors and credit intermediaries should not process special categories of data, such as health data, referred to in Article 9(1) of Regulation (EU) 2016/679, nor information obtained from social networks, since neither those categories of data nor such information should be used for the purpose of assessing consumer creditworthiness».

25 *See* paragraph 3 of Article 18 of the CCD II.

credit agreement are likely to be met in the manner required under that agreement[26]. Where the credit application is rejected on the basis of a consultation of a database, creditors should inform consumers without undue delay and free of charge of the result of such consultation and of the details of the database consulted as well as the categories of data taken into account[27].

IV. THE IMPACT OF EU REGULATORY CHANGES ON THE CONSUMER OVER-INDEBTEDNESS PROCEDURE IN ITALY

Under the Italian regulatory framework, the lender's conduct in evaluating the consumer's creditworthiness may influence the assessment of the debtor's behavior in determining eligibility for the consumer over-indebtedness procedure. However, pursuant to paragraph 1 of Article 69 of the CCII, the debtor is not entitled to use the consumer debt restructuring procedure to resolve their over-indebtedness if they engaged in deceptive conduct aimed at inducing the lender to grant credit that would not otherwise have been extended.

In the field of over-indebtedness, it should also be noted that, under the current regulatory framework for consumer credit, it is crucial that creditors do not engage in irresponsible lending or grant credit without a prior assessment of the consumer's creditworthiness. Indeed, one of the main amendments introduced by the CCD II is the requirement for creditors to conduct a more thorough assessment of creditworthiness, aimed at ensuring that consumers can repay the credit without jeopardizing their financial situation.

In this regard, the mere receipt of information from the debtor is not sufficient to fulfill the lender's obligation to properly assess the consumer's creditworthiness. Creditors are required to uphold high standards of professional conduct and to take necessary measures to detect any omissions or misrepresentations in the information provided by the consumer. For this reason, the information obtained from consumers shall be appropriately verified, where necessary through reference to independently verifiable documentation. To assess the credit status of a consumer, creditors should also consult credit databases[28].

Under this approach, failing to verify the information provided by the consumer may constitute a breach of the principles of proper creditworthiness assessment, set out in Article 18 of the CCD II and, with regard to the Italian legal system, Article 124-*bis* of the Consolidated Law on Banking. Therefore, within the Italian regulatory framework governing the 'consumer debt restructuring procedure', such a violation may trigger the sanction under paragraph 2 of Article 69 of the CCII, which prevents the creditor from

26 *See* paragraph 9 of Article 18 of the CCD II: «Member States shall ensure that, where the credit application is rejected, the creditor is required to inform the consumer without delay of the rejection and, where relevant, refer the consumer to easily accessible debt advisory services. Where applicable, the creditor shall be required to inform the consumer of the fact that the assessment of creditworthiness is based on automated processing of data and about the consumer's right to human assessment and the procedure for contesting the decision».

27 *See* Recital No. 57 of the CCD II.

28 F. Trapani, *La nuova Direttiva 2023/2225/UE sul credito al consumo*, cit., 770; C.A. Valenza, *Obbligo di valutazione del merito creditizio del consumatore e regole in materia di banche dati*, in *Riv. trim. dir. econ., 2024, 282.*

filing an objection or complaint during the Court approval process to challenge the plan's suitability[29].

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