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**DECISION OF THE EEA JOINT COMMITTEE**  
**No 16/2009**

**of 5 February 2009**

**amending Annex XIX (Consumer protection) to the EEA Agreement**

THE EEA JOINT COMMITTEE,

Having regard to the Agreement on the European Economic Area, as amended by the Protocol adjusting the Agreement on the European Economic Area, hereinafter referred to as 'the Agreement', and in particular Article 98 thereof,

Whereas:

- (1) Annex XIX to the Agreement was amended by Decision of the EEA Joint Committee No 114/2008 of 7 November 2008<sup>1</sup>.
- (2) 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<sup>2</sup> is to be incorporated into the Agreement.
- (3) Directive 2008/48/EC repeals, with effect from 12 May 2010, Council Directive 87/102/EEC<sup>3</sup>, which is incorporated into the Agreement and which is consequently to be repealed under the Agreement with effect from 12 May 2010,

HAS DECIDED AS FOLLOWS:

*Article 1*

Annex XIX to the Agreement shall be amended as follows:

1. The following point shall be inserted after point 7g (Directive 2005/29/EC of the European Parliament and of the Council):  

‘7h. **32008 L 0048**: 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 (OJ L 133, 22.5.2008, p. 66).’
2. The text of point 4 (Council Directive 87/102/EEC) shall be deleted with effect from 12 May 2010.

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<sup>1</sup> OJ L 339, 18.12.2008, p. 103.

<sup>2</sup> OJ L 133, 22.5.2008, p. 66.

<sup>3</sup> OJ L 42, 12.2.1987, p. 48.

## *Article 2*

The texts of Directive 2008/48/EC in the Icelandic and Norwegian languages, to be published in the EEA Supplement to the *Official Journal of the European Union*, shall be authentic.

## *Article 3*

This Decision shall enter into force on 6 February 2009, provided that all the notifications under Article 103(1) of the Agreement have been made to the EEA Joint Committee\*.

## *Article 4*

This Decision shall be published in the EEA Section of, and in the EEA Supplement to, the *Official Journal of the European Union*.

Done at Brussels, 5 February 2009.

*For the EEA Joint Committee  
The President*

*Alan Seatter*

*The Secretaries  
to the EEA Joint Committee*

*Bergdis Ellertsdóttir   Matthias Brinkmann*

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\* Constitutional requirements indicated.