

Article 26(4) & (8)

4. Where, in the case of a linked credit agreement, national legislation applicable on 19 November 2023 already provides that funds cannot be made available to the consumer before the expiry of a specific period, Member States may, by way of derogation from paragraph 1, provide that the period referred to in that paragraph may be reduced to the same duration as that specific period at the explicit request of the consumer.

...

8. Member States may provide that paragraphs 1 to 6 of this Article shall not apply to credit agreements which are required under national law to be concluded through the services of a notary, provided that the notary confirms that the consumer is guaranteed the rights provided for under Articles 10, 11, 20 and 21.