

**FOR IMMEDIATE RELEASE**

**Óscar Crémer Ortega, ASNEF's President and Commercial Director, BBVA Consumer Finance España, Appointed New Eurofinas Board Member**

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**BRUSSELS - 11 March 2014** - Eurofinas, the voice of consumer credit providers at European level, welcomes Óscar Crémer Ortega as member of its Board of Directors in replacement of José María García Alonso for the remainder of the latter's mandate.

Óscar Crémer Ortega was recently appointed President of ASNEF, the Spanish National Association of Credit and Financial Establishments, taking over from José María García Alonso, who has headed ASNEF since 2009.

Mr. Crémer is the Commercial Director of BBVA Consumer Finance España. He is responsible for the Marketing Networks for the Automobile, Consumer and Business Equipment Areas, as well as for the design and implementation of the marketing policies, the management and the profit and loss accounts of the entire network of offices.

"Effective management of sectoral interests by European institutions is the surest way to ensure the most appropriate regulation on both the European and national levels. With this in mind, Eurofinas member associations must strive to maintain maximum involvement with the activities of the Federation", said Óscar Crémer.

Eurofinas Chair Valentino Ghelli commented: "We welcome Óscar Crémer Ortega and are delighted that he has been appointed to sit on our Board of Directors. Mr. Crémer's professional experience and his role as President of ASNEF, an active member of Eurofinas, will undoubtedly be extremely useful to our Federation at a time where we need the support and leadership of a strong Board in order to effectively represent the European consumer credit industry."

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**More about Óscar Crémer Ortega**

Born in Getxo (Vizcaya) in 1967, Mr. Crémer holds a graduate Degree in Law, specialised in Corporate and Financial Law, and a Master's in Business Law Consultancy from the University of Deusto.

His professional career commenced in 1991, in the Risk Management Department of Banco Herrero. Since 1993, he has belonged to the BBVA Group, where he has held senior positions in Finanzia Banco de Crédito S.A., as Risk Manager for the Basque Country, Business Equipment Marketing Manager and Manager of the Automobile Division, among other positions.

**About Eurofinas**

Eurofinas, the European Federation of Finance House Associations, is the voice of the specialised consumer credit providers in the EU. As a Federation, Eurofinas brings together associations throughout Europe that represent finance houses, universal banks, specialised banks and captive finance companies of car, equipment, etc. manufacturers. The scope of products covered by Eurofinas members includes all forms of consumer credit products such as personal loans, linked credit, credit cards and store cards. Consumer credit facilitates access to assets and services as diverse as cars, education, furniture, electronic appliances, etc. Eurofinas members financed over 312 billion euro worth of new loans during 2012 with outstandings reaching 828 billion euros at the end of the year. More information on Eurofinas at [www.eurofinas.org](http://www.eurofinas.org)