



# RAPID

EDIÇÃO DA REPRESENTAÇÃO DA COMISSÃO EUROPEIA EM PORTUGAL

## COMUNICADO DE IMPRENSA

Lisboa, 21 de setembro de 2017

- **Juncker Plan set to trigger €236.1 billion across the EU**

The Investment Plan for Europe - the so-called Juncker Plan - is now expected to trigger €236.1 billion in investments. Following this month's meeting of the [European Investment Bank's](#) (EIB) Board of Directors, operations approved under the European Fund for Strategic Investments (EFSI) now represent a total financing volume of €46.5 billion and are located in all 28 Member States. The EIB has approved 312 EFSI-backed operations, supported by €36.1 billion in EFSI financing. The European Investment Fund (EIF) has also approved 306 SME financing agreements, with total financing under the EFSI of €10.4 billion. Around 454,000 small and medium-sized businesses are expected to benefit from improved access to finance as a result of these EIF agreements. The European Commission and the EIB Group estimate that the EFSI has so far supported 300,000 jobs across the EU. By 2020 that figure should be 700,000. On 13 September, the European Parliament and Member States came to an [agreement in principle](#) on EFSI 2.0 - the extension and reinforcement of the European Fund for Strategic Investments. *(For more information about the EFSI 2.0 agreement, see our [EFSI 2.0 Q&A](#), and for more details on Investment Plan projects and results see the new and updated [website](#)).*

- **Commission sets out path towards fair taxation of the Digital Economy**

The European Commission launched today a new EU agenda to ensure that the digital economy is taxed in a fair and growth-friendly way. The current tax framework does not fit with modern realities. The tax rules in place today were designed for the traditional economy and cannot capture activities which are increasingly based on intangible assets and data. As a result, the effective tax rate of digital companies in the EU is estimated to be half that of traditional companies – and often much less. At the same time, patchwork unilateral measures by Member States to address the problem threaten to create new obstacles and loopholes in the Single Market. The [Communication](#) adopted by the Commission today sets out the challenges Member States currently face when it comes to acting on this pressing issue and outlines possible solutions to be explored. The aim is to ensure a coherent EU approach to taxing the digital economy that supports the Commission's key priorities of completing the Digital Single Market and ensuring the fair and effective taxation of all companies. Today's Communication paves the way for a legislative proposal on EU rules for the taxation of profits in the digital

economy, as confirmed by President **Juncker** in the [2017 State of the Union](#). Those rules could be set out as early as spring 2018. Today's paper should also feed into international work in this area, notably in the G20 and the OECD. For more information, please consult the [press release](#) and [Q&A](#).

- **Commission acts to prevent mis-selling of insurance products**

The Commission has today adopted rules to protect consumers when they buy insurance products in the EU. New rules on product oversight and governance will for the first time oblige insurers to prioritise the interest of consumers when designing, developing and distributing all insurance products from 2018 onwards. In addition, new conduct of business rules will ensure that consumers benefit from a high level of protection when they invest their savings in insurance-based investment products, such as certain types of life-insurance policies. Sellers of insurance products will have to comply with new standards on preventing and managing conflicts of interest, and on accepting commissions and payments from third parties (so-called "inducements"). The rules also set out which information sellers must gather from their customers when providing advice and in which cases investment products might be sold with limited advice or without advice. The implementing rules adopted today, in the form of two delegated regulations, stem from the Insurance Distribution Directive (IDD). They will enter into force on 23 February 2018 along with the IDD, following scrutiny by the European Parliament and the Council. They follow the adoption in August 2017 of an implementing technical standard (ITS) on the Insurance Product Information Document (IPID). More information is available [online](#).

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