Index

access to services 131, 248
acquis
see consumer acquis
ACTIONES project 19, 223, 252
actors 2, 22–6, 167, 173, 210–12, 222–5, 237
courts as 165, 211, 215
European and national 9, 122, 165
market 250
private 31, 208, 222
public 208, 214
administrative authorities 9–10, 16, 23–6, 31–2, 222–61
see also regulatory authorities
Advocates General 23–6, 43
Agencies and agency relationships 9, 19, 21–2, 26, 70, 116, 226, 234, 261
aggressive selling practices 18
alternative dispute resolution (ADR) 18, 61, 116, 205
see also online dispute resolution
applicable law to contract terms
see Rome I Regulation
arbitration clauses 105–6, 138, 187
autonomy
collective 19
of law 177
of the Member States 45, 54, 166
party 155, 213
private 3, 19, 149, 154–6, 178, 213
‘average’ consumer
see consumer
Belgium 10, 183, 247
blacklisted contract terms 24
Brussels I bis (recast) Regulation
1215/2012 on Jurisdiction and the Recognition and Enforcement of Judgments in Civil and Commercial Matters 54, 181–2, 188–9, 194, 200, 205
Bundesarbeitsgericht 217
Bundesgerichtshof 7, 34
Bundesverfassungsgericht 217
Cassis de Dijon case law 171
Central and Eastern Europe 5, 103, 129–66, 178
chapter summaries 26–32
Charter of Fundamental Rights
see EU Charter of Fundamental Rights
choice-of-law rules
see Rome I Regulation
citizenship 177, 209
civil courts
see courts
civil law 32, 119, 145, 152, 155, 157, 160–63, 260
civil procedure
cross-border civil procedure 181, 188–9
national civil procedure 4, 8, 12–15, 106, 110–11, 139, 164–6, 238
see also procedural autonomy
civil society bodies 11, 25, 171
class actions
see collective redress
coherence 14, 28–31, 54, 69–70, 179, 184–5, 192–5
collective redress 4, 9
and individual redress 9, 25, 237–9, 248, 252, 257
Commission Recommendation on 4, 18
Common Frame of Reference
see Draft Common Frame of Reference for Contract Law
corporate law 10, 75, 79, 89–90, 172
Community Charter of the Fundamental Social Rights of Workers 44

competence
of enforcement bodies in consumer protection 10, 226
of the CJEU 38, 51
of the EU legislature 4–5, 22, 167–9, 179
of the national courts 35, 40, 51, 54
of the (US) courts 73
shared with the Member States 13, 58

competition law 25–6, 168, 170, 224, 245–7, 258–9

conferral principle 167
confidence in internal market 191, 207

conflicts
between courts 219
between enforcement bodies 234, 236–45
of interests and policies 212–5
of legal orders 196–8, 208–9, 219–21
of rights 210, 215
of rules 231–2, 234

conform interpretation
see interpretation

constitutional dialogue
see dialogue

constitutional fundamental rights
see fundamental rights

constitutional traditions 44, 61, 63–4, 68, 208

constitutionalization 3, 7, 141–2, 230

consumer
as a natural person 150, 178, 179–89, 198
‘average’ consumer 178–81, 186–8, 198, 199–207
concept of 167–207
‘confident’ or ‘empowered’
consumer 190–92, 198, 199–207
indebtedness 95, 114, 116–18, 128, 161
information
see information provision and consumer empowerment

legal definition of in consumer legislation 199–207
passive 105–6

consumer acquis 4, 29, 122
Green Paper on review of 175, 184, 190, 192–3
interpretation of 93–4, 180, 257
review of 4, 169, 199

consumer associations/organisations 26, 134, 255, 256

consumer contracts 111, 132, 136, 138, 145, 153, 181–2, 193, 246
Consumer Credit Directive 204–5, 234

consumer injunctions
see injunctive relief

consumer law
and policy 131–3, 139, 145, 152, 156, 161–4, 184
balance with free movement 194
and the internal market 5, 18, 26, 167–9, 174, 191–2, 194–5, 198, 226
legislative competence 5, 18, 168, 169
level of protection and 110, 114–15, 118–25, 154, 168–9, 178, 182, 185–6, 191–5, 251
as ‘mandatory law’ 12, 15, 135–6, 139, 141, 145–6, 163
reach of harmonisation
see reach of harmonisation
responsibility for 2, 9–10, 227, 244, 255–7
as social regulation 14, 28–9, 94–7, 115, 127, 161, 165, 174, 177–8, 194, 246, 251

Treaty basis
see also legislative competence

Consumer Protection Cooperation (CPC) Regulation 226, 235
consumer protection networks 202, 225–7, 233–5, 252

contract terms
concerning interest rates 25, 108–9, 112, 113, 117, 119, 146, 159, 239
fairness test relating to 159–60
pre–formulated contract terms 28
price reduction in relation to 106
providing for acceleration 113
review/assessment of contract terms
23, 112, 135–6, 140–41, 143,
159–62, 164, 239, 244, 254
standard form/standard term 10,
24, 188
unfair terms 10, 23–4, 97, 105,
107–13, 116, 126, 137, 142,
144–7, 152, 155, 160, 163–5,
187, 236, 242
see also blacklisted terms
Court of Justice of the European
Union (CJEU) 1
effect of judgements of the 16–19, 34
impact on supreme court 62–3
nature of judgments of the 16–17,
34, 35–47
number of preliminary references to
the 6–8
spillovers from the 9, 12–13, 15, 18,
22, 32, 250, 251
courts
civil 8, 23, 116, 244, 253, 255
national/domestic
see national courts
referring 9, 16, 17, 19, 34–5, 41, 122,
125, 130, 138–40, 150–51, 165,
196, 228, 234, 242, 244, 259
regulatory role of 10, 211
relative role of parties and 15, 161–2,
193, 225
criminal actions 10, 57–8, 60, 71, 78, 90
relationship between private law,
public law and 58, 60, 71, 223,
253, 255–8, 261
cross-border
e-commerce 226, 233
impact of dialogue 19–20, 27
infringements 227, 253
trade 103
see also cross-border civil procedure
data protection 21, 62, 132
dialogue
as a tool of addressing social
problems 14–15, 127–8
as a tool of empowerment 12–14
as a tool of monitoring and
enforcement 14
cost reduction 265
constitutional 16, 51–69
horizontal 7, 18, 32, 232–3, 260
institutional 1–2, 9, 11, 15, 19, 21–2,
objectives of 12–16, 171
vertical 7, 18, 20, 172, 233, 244
see also judicial dialogue
direct effect 19, 217
horizontal 30, 94, 215–19
of the four freedoms 19
directives
ADR for Consumer Disputes Directive
2013/11/EU 18, 205
as choice of Union law 3, 9
Consumer Credit Agreement Directive
2008/48/EC 204, 234, 251
Consumer Credit Agreement
Relating to Residential Immovable
Property (Mortgage Credit) 2014/17/EC 205, 233–4
Consumer Injunctions Directive
2009/22/EC 18, 204, 235
Consumer Rights Directive
2011/83/EC 176
critique of 180
definition of consumer 180–81, 204
limitations of 184
proposal for a 180
Consumer Sales and Guarantees
Directive 1999/44/EC 106–7, 200
targeted maximum harmonisation
under 180
Distance Selling Directive 1997/7/EC 200
Doorstep Selling Directive
1985/577/EEC 199
Package Travel Directive
90/314/EEC 4, 180, 199
Package Travel Directive
2015/2302/EU 4, 179–80, 206
Posted Workers Directive
1996/71/EC 36–7, 41
Product Liability Directive
1985/374/EEC 4, 182, 199
Timeshare Protection Directive
2008/122/EC 204
transposition of 3, 13, 15, 29, 94, 105, 130, 137–9, 152–4, 159, 162–4, 180, 185, 251, 260


Universal Service Directive 2002/22/EC 201

dispute resolution see alternative dispute resolution and courts
diversity cultural 13
cultural 13
cultural 13
derocation and courts
diversity cultural 13
cultural jurisdiction 74–6

diversity cultural 13
cultural 13

diversity cultural 13
cultural of legal traditions 26, 29, 61, 64, 173–5

diversity cultural 13
cultural of legal traditions and culture of levels of protection 53, 5

see also legal traditions and culture
Draft Common Frame of Reference for Contract Law (DCFR) 182

economic crisis 14, 94–5, 100, 114, 129, 131, 145, 178, 194, 239

social dimensions of 94, 115, 127–8, 131, 161

economic interests 168, 212, 221, 226

interdependence of 13
e-commerce 4, 226–7, 233

see also online dispute resolution

effect of EU law see direct effect and indirect effect effet utile 37, 45, 195

‘empowered’ consumer see consumer

energy 26, 226, 247, 248

enforcement actors engaged in 10, 22–6
dialogue as a mechanism of 14–15
effectiveness of 8, 152, 158, 163, 166

judgment recognition and 71, 77–9, 105, 129

proceedings 109–21, 126, 186

transformation of 1–2, 9, 31–2, 223–61

see also criminal actions; individual enforcement; regulatory authorities

Enlargement of the EU 9

establishment of jurisdiction 105, 181–2, 188–9


Art.138 and consumer protection 168

European civil code 193


European Convention on Human Rights 11, 21, 53, 59–60, 68, 144

European Court of Human Rights (ECtHR) 1, 53, 59–60, 53, 172, 224, 228, 237

European Court of Justice see Court of Justice of the European Union

European integration 3, 9, 13, 40, 103, 167, 175, 197, 210
economic integration 3, 13, 40, 52

neofunctionalist theories of 13–14

social and political 13

supranationalist theories of 13–14

Europeanisation 19, 173–5, 196

of identity 174

European private law (EPL) as multi-level system 2–3, 7, 13, 16, 196–7, 210, 229

legislation see directives

the enforcement of 7–8, 22, 26

the making of 3–11

regulatory character of 3–4, 184, 191

European Social Charter 44

ex officio control of consumer law 1–2, 12, 14, 31

beyond Directive 93/13 12, 31, 106–7, 190, 244, 251

concept of 107, 171, 187, 245, 254–5

in enforcement proceedings 105–6

obligation to exercise 137, 148, 151, 158, 187

of unfair contract terms 1–2, 12, 14, 31, 104
Index

power to exercise 105, 107, 108, 243
public policy basis of 148, 151, 154, 156, 163
experimentalist governance 11, 26, 233

Factortame case law 32–50
financial markets 4, 234, 247, 258
financial services 185, 235, 247, 258
four freedoms 18–19, 34–6, 208–21
balance with fundamental/human rights
see fundamental/human rights
negative integration via the 18–20, 168
France
Commission des clauses abusives 10, 25, 247
Cour de Cassation 7, 190
balance with fundamental freedoms 20, 66–7
Charter of 22–6, 44
horizontal application of 8, 216
private law and 7–9
protection in the US 69–92
social rights 29, 34, 44
Treaty basis 42–4
see also EU Charter of Fundamental Rights; European Convention on Human Rights
game theory 28, 93–128
general contract law 15, 20, 134–5, 148, 154–62, 251
general principles of EU law 8, 14, 20, 37, 42, 44, 51–2, 67, 146, 159, 208, 229, 259–60
Germany 52, 103, 144, 183, 216–19, 230

harmonization
absence of 4, 18
by directives
see directives
policy of 9, 152, 154, 157, 168, 179
reach of
minimum harmonization 9, 170, 175–6, 180, 185
maximum harmonization 9, 170, 175–6, 180, 185, 196
targeted maximum harmonization 9, 170, 175–6, 192, 195
horizontal direct effect
see direct effect
human/fundamental rights
see fundamental/human rights
Hungary 27–9, 52, 129–66
social and economic crisis 161, 165
indirect effect 216–18, 235, 238
individual enforcement 5, 25, 141–2, 238, 253, 255–6
see also alternative dispute resolution; online dispute resolution
information obligations 10, 246, 248, 258
‘informed’ consumer
see consumer
injunctive relief 4, 10, 14, 18, 25, 236, 238, 248, 250, 253, 255, 256, 258
effect of injunctions erga omnes 14, 25
injunctions in the US 73–5, 87, 90–91
institutional cooperation 27, 149, 229, 259
intellectual property 4
interim legal protection and authorities competent for consumer enforcement 254–5 and state liability 36
internal market barriers to 179
certainty in 26, 167, 191, 194, 198
promotion of 168–9, 174
Treaty basis 5, 18, 168
uniformity of rules and standards and 168–9, 192
interpretation
conform interpretation 17–19, 232–3, 237
role of the CJEU and 43, 170, 175–6, 192–4
investment protection 4, 26, 210
Italy 190, 214, 216, 219, 224, 230, 253
Judicial cooperation in European private law

JUDCOOP project 17, 209
judges
of the CJEU 15
relationship between national and European 51, 63, 228
role of the national 2, 10, 12, 15–17, 67, 94, 104–6, 112–13, 137, 141, 148, 155, 238, 244, 256
judicial dialogue
instruments of 11–16
objectives of 11–16
see also dialogue
judicial governance 7, 30–31, 129, 135, 141, 209–12, 215, 221–2
as societal policy-making 211–12
see also courts

Laval case law 34, 36–7, 41, 44, 47–8
law and economics 25, 102–3, 186, 252
see also game theory
legal culture and tradition 13, 29, 146, 156, 162, 173
legislative competence
see competence
Lisbon Treaty 7–8, 59, 65, 67, 168, 175
Maastricht Treaty 168, 210
mandatory law
see consumer law
market integration
see economic integration
mixed contracts and transactions 182–3, 189
mortgages
credit and loans 205, 239–40, 249–51
crisis surrounding 25, 94–101, 107–12, 122, 125, 126–8, 150, 186
multilevel governance 210
mutual trust 4, 12

national courts
as agents 7, 13, 210, 229
as regulators 18, 245–50
lower and first instance 17, 34, 48, 85–7, 97, 114, 130, 139–50, 160–61
see also courts

national legislatures 2, 9, 14, 31, 58, 104, 106–8, 185, 227–8, 237–8, 250–51, 255–6
national private law
instrumentalisation of 170, 194, 211, 215
interdependence of EU and 9, 130, 146, 149, 156
transformation of 3, 137, 148, 153, 157, 163, 166
see also transposition of EU law
negative integration 168, 169
non-discrimination 8, 17, 35, 38, 50, 80, 86, 177, 213–17, 247
non-individually negotiated contract term
see contract terms
notaries 112

online dispute resolution (ODR) 58, 205
Regulation 524/2013 on Online Dispute Resolution for Consumer Disputes
see also alternative dispute resolution
party autonomy
see autonomy
pre-formulated contract terms
see contract terms
preliminary reference procedure 3, 5, 7, 9, 11–12, 16, 20, 27–9, 35, 38–9, 103, 170–76, 192, 208, 238
increase in use of the 6, 98–100, 102–3
reluctance to use the 5, 102–3, 149, 238
strategic use of the 126, 139–40, 192, 197
principle of effective protection 8, 22, 45, 143, 171, 223, 231
principle of equivalent protection 8, 22, 45–6, 143, 171, 223, 231, 244
principle of sincere cooperation 223, 234
principles of EU law
see general principles of EU law
private actors
see consumer organisations; civil
Index

society bodies; individual enforcement
private international law
see Brussels I bis Regulation; conflicts of laws; Rome I Regulation
private law
see European private law; national private law
procedural autonomy 1, 4, 18, 35, 45, 96, 122, 142–3, 229, 260
proceduralization 156, 165–6
product liability 4, 83, 182, 199
product safety 226
proportionality
of action taken 36–7
US principle 69, 70, 79
public authorities 116, 208, 213, 216, 254
see also administrative authorities; regulatory authorities
public policy
in the European Member States 107, 144, 148, 151, 163, 244, 253, 255
in the United States 78–9, 82
RAPEX 226
reach of harmonisation 16, 176, 184, 192, 199–207
shift from minimum to maximum to targeted maximum
harmonisation 170, 175–6
regulated markets 246
regulatory authorities
advisory functions of 10
networks of 228, 232
plurality of 21, 226
relationship with courts, legislatures and ADR entities 19, 245–50
relationship with national courts and the CJEU 9–11, 16, 21, 228, 233
see also administrative authorities; public authorities
remedies
administrative 236, 247–8, 255–6
coordination of 254, 256, 259, 261
dissuasiveness of 2
effectiveness of 2, 221, 223–4, 237
EU intervention in the realm of 4, 252, 254
for delayed flights 219–21
judicial development of 24, 93, 142, 238, 260
proportionality of 2, 24, 223, 236, 258
relationship with rights 4, 7, 8, 105, 223
review ex officio
see ex officio control of consumer law
right to a defence 9, 111
right to a fair trial 8, 54, 62, 224
right to an effective remedy 8, 224, 260
right to be heard 8, 23–4
right to effective judicial protection 8, 22, 224, 229, 235, 244, 251, 255, 257, 259–61
right to take collective action 34–41
Romania 27–9, 129–6
social and economic crisis 161, 165
Rome I Regulation 593/2008 on the Law Applicable to Contractual Relations 181–2
Rome II Regulation 864/2007 on the Law Applicable to Non-Contractual Relations 194
sectoral consumer protection directives 169, 179–80
Spain 93–128
economic and mortgage crisis 94–9, 101–2
fundamental rights protection 17
legislative change 110–12, 114–16, 240–43
preliminary references to the CJEU 5, 28, 94, 98–104, 129, 230, 240
role of the judge 12, 15, 94, 240, 242
Supreme Court of 25
transition to democracy 52
unfairness of the ‘cláusulas suelo’ and retroactive effect 25, 107
spillover effects 9, 12–13, 15, 18, 22, 32, 50, 250–51
standard form contracts
see contract terms
standards
constitutional and fundamental rights 29, 54–66
state liability 14, 20, 27, 33–50
of the courts 34–7, 47, 175, 187
subsidiarity principle 168
Sunday trading case law 37

targeted full harmonisation 6, 169–70,
175–6, 180, 184, 186, 192, 195–6,
204, 207
telecommunications 11, 26, 62, 131–4,
226, 247–8, 258
tetralogues 11, 31, 228, 237–40
time limits 106, 141, 176
trade associations 10
transatlantic trade 21
transparency
electoral 211
market 248
transport 26, 226
trialogues 9, 11, 31, 223–61
institutional 259–61

unfair terms in consumer contacts
see contract terms

United Kingdom
control of consumer and competition law 10
relationship with the US 78
Supreme Court (UKSC) 5, 7
United States (US) 69–82
relationship between state and federal courts 31, 69–82
Supreme Court of the 20, 31,
69–82

values of the EU
Treaty basis 30, 67–8, 173–4
vertical dialogue
see dialogue
vertical direct effect
see direct effect
Viking case law 34, 36, 44
‘vulnerable’ consumer
see consumer

‘weaker’ consumer
see consumer
weaker party 151, 152, 154, 156–7,
159, 163, 182, 186–8, 200, 204–5,
251