

Insights

PARTNERS AUTHOR ARTICLE ON INFLUENCE OF EUROPEAN LAW ON CONSUMER PROTECTION

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SUMMARY

BCLP Partners Philippe Métais and Elodie Valette co-authored an article for [La Semaine Juridique - Enterprise et Affaires on unfair terms in credit agreements](#).

The European Court of Justice (ECJ) has established itself as a key player in the drafting of European law and plays a decisive role in the interpretation of the rules stemming from the numerous directives relating to consumer law. This is particularly true of Directive 93/13/EEC on unfair terms in consumer contracts and naturally, credit agreements do not escape the control of the Court of Justice of the European Union (CJEU) from the perspective of unfair terms. The article highlights the influence of European law on the office of the national judge; the imprescriptible nature of the action for a finding of unfair terms; and the conditions for the application of the rules on unfair terms to credit agreements.

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