

NOVA CONSUMER LAB NEWSLETTER

Welcome to the NOVA Consumer Lab newsletter. The newsletter includes all the latest news from our centre and relevant information on consumption and consumer law in Portugal, Europe and the world.

HIGHLIGHTS

The NOVA Consumer Lab researchers Joana Campos Carvalho, José Antonio Castillo Parrilla and Jorge Morais Carvalho participated in the “Seminario Internacional: Cláusulas abusivas en los contratos de servicios digitales”, held in Logroño

Joana Campos Carvalho spoke about “Dispute resolution terms in contracts concluded with online platforms”. José Antonio focussed on “Cláusulas y prácticas abusivas que vulneran normas sobre protección de datos personales”. Jorge Morais Carvalho spoke about “El control de la transparencia en los contratos de contenidos y servicios digitales”.

The event, directed by Sergio Cámara Lapuente, Beatriz Sáenz de Jubera Higuero, Agustín Ruiz Vega, Aitor Mora Astaburuaga and Robert Reinhart Schuller, also featured speeches by Marco B. M. Loos, Christian Twig-Flesner, Esther Arroyo Amayuelas, Markus Artz, Raúl Lafuente Sánchez, Enrique Maside Páramo and Rosa M. García Pérez.



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The NOVA Consumer Lab researcher Jorge Morais Carvalho was the trainer at the training session held at the Centro de Estudos Judiciários on the right of withdrawal in distance and off-premises contracts ("O Direito de Arrependimento no Regime dos Contratos Celebrados à Distância e Fora do Estabelecimento"), which was attended by over 400 participants.

At the Universidad de Málaga, Jorge Morais Carvalho took part in the discussion session of the project "Propuestas de modernización del Derecho privado de las viviendas de uso turístico contratadas en plataformas en línea", directed by María Luisa Moreno-Torres Herrera y Antonio Galvez Criado.



11 DE SETEMBRO DE 2025 A 5 DE
FEVEREIRO DE 2026
JURISNOVA – FORMAÇÃO PÓS-
GRADUADA
**Pós-Graduação em Direito
do Consumo**

The second edition of the Postgraduate Course in Consumer Law (in Portuguese) starts in September 2025. You can find all the information [here](#).



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NOVA CONSUMER PODCAST



BLOG POSTS



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CONSUMER LAW NEWS



On 19 May, the European Commission launched a public consultation on the new Consumer Agenda 2025-2030. The new consumer policy strategy is intended to ensure that consumers can fully benefit from the Single Market, strengthen the enforcement of consumer protection legislation, protect vulnerable consumers, and promote a fair green and digital economy. More information [here](#).



Commission and national authorities urge SHEIN to respect EU consumer protection laws. More information [here](#).



ECJ, Case C-429/24 – St. Kliment Ohridski Primary Private School, 30 April 2025

Directive 2011/83/EU – Concept of ‘consumer’ – Article 2(1) – Concept of ‘service contract’ – Article 2(6) – Enrolment contracts for the schooling of children of compulsory school age – Private education – Article 27 – Inertia selling of services – Compulsory subjects in accordance with national education standards



ECJ, Case C-39/24 – Justa, 30 April 2025

Directive 93/13/EEC – Articles 4 and 5 – Unfair terms in consumer contracts – Mortgage loan agreements – Term concerning loan arrangement fees – Plainness and intelligibility of the terms



ECJ, Case C-699/23 – Caja Rural de Navarra, 30 April 2025

Directive 93/13/EEC – Articles 3 to 5 – Unfair terms in consumer contracts – Mortgage loan agreements – Term concerning loan arrangement fees – Application seeking a declaration of invalidity of that term – Assessment of the unfairness of contractual terms – Plainness and intelligibility of the terms



ECJ, Case C-630/23 – AxFin Hungary (Subsistance du contrat), 30 April 2025

Directive 93/13/EEC – Unfair terms in consumer contracts – Leasing agreement denominated in a foreign currency – Articles 6 and 7 – Unfair term placing the exchange rate risk on the consumer – Effects of a finding that the term is unfair – Invalidity of the contract – Effects of the annulment of the contract in its entirety



ECJ, Case C-6/24 – Abanca Corporación Bancaria (Clause de déchéance du terme), 8 May 2025

Directive 93/13/EEC – Unfair terms in consumer contracts – Article 3(1) – Acceleration clause – Judicial review – No national legislation governing the acceleration clause – Criteria for assessing unfairness

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ECJ, Case C-410/23 – Pielatak, 8 May 2025



Directive 93/13/EEC – Unfair terms in consumer contracts – Article 2(b) – Concept of ‘consumer’ – Dual-purpose contract – Farmer concluding a contract for the purchase of a product intended for both agricultural and domestic use – Internal market for electricity – Directive 2009/72/EC – Article 3(7) – Annex I, paragraph 1 (a) – Household customer – Contract for the supply of electricity for a fixed period at a fixed price – Contractual penalty for early termination – National legislation limiting the amount of that penalty to the ‘costs and damages resulting from the contract’

ECJ, Case C-324/23 – Myszak, 8 May 2025



Directive 93/13/EEC – Article 6(1) and Article 7(1) – Mortgage loan agreement indexed to a foreign currency – Legal action brought by the consumer seeking a declaration that the agreement is null and void – Application for the grant of protective measures suspending performance of the agreement – Directive 2014/59/EU – Recovery and resolution of credit institutions – Bank under resolution – Article 1(2) – Member States’ power to adopt rules that are stricter than or additional to those in that directive – National rule requiring applications for protective measures directed against institutions under ongoing resolution to be dismissed

ECJ, Case C-100/24 – bonprix, 15 May 2025



Directive 2000/31/EC – Commercial communications – Article 6(c) – Concept of ‘promotional offers’ – Online advertising setting out a specific payment arrangement – Purchase on invoice involving a deferral of payment of the sales price – Information on the need for a prior assessment of the consumer’s creditworthiness only during the online ordering process

STARTING SOON



NOVA Summer School on International Arbitration



Summer Course on Intellectual Property & Sustainability



Legal Innovation program: Tech, Management & AI



Inteligência Artificial: que desafios e oportunidades?

CALL FOR PAPERS

EuCML Award for the Best Paper on European Consumer and Market Law

The goal of this Award is to recognise outstanding contributions to European Consumer and Market Law. To be considered for the Award, Applicants should submit a paper of up to 10,000 words. More information [here](#).

