



REPUBLIC OF SLOVENIA  
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## Consumer protection in EU law

Luxembourg, 26 November 2025

Organized by  **EIPA** | European Institute of Public Administration

Grant Agreement 101089772 — UpJudCoop - Update on EU judicial cooperation instruments

**Venue:** Hotel Parc Plaza, 5 Avenue Marie Thérèse, 2132 Luxembourg

 **Zoom Link:** [Join Meeting](#) -  **Meeting ID:** 880 0193 4909 -  **Passcode:** 499049

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## Programme

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**Objectives:** The seminar aims to explore the evolving EU legal framework on consumer protection, with a particular focus on the interaction between consumer rights, jurisdictional safeguards, and judicial cooperation in civil and commercial matters. As cross-border transactions—particularly in the digital environment—become increasingly frequent, the effective enforcement of consumer rights across Member States remains a central concern in EU law.

A central theme of the seminar will be the application of **Regulation (EU) No 1215/2012 (Brussels I bis Regulation)**, especially its provisions on special jurisdiction in consumer contracts (Articles 17–19). The seminar will examine how the Regulation ensures the protection of the weaker party by limiting the enforceability of jurisdiction clauses and clarifying which courts have competence in cross-border consumer disputes.

The programme will also provide an update on recent case law of the **Court of Justice of the European Union (CJEU)** interpreting the **Council Directive 93/13/EEC on Unfair Contract Terms**, which establishes the framework for assessing the fairness and transparency of consumer contract clauses. Particular attention will be given to the obligation of national courts to examine unfair terms ex officio and to developments in CJEU jurisprudence on substantive unfairness and the use of plain, intelligible language in consumer agreements.

In addition, the seminar will explore the contribution of the **Directive (EU) 2013/11 on Alternative Dispute Resolution (ADR)** to effective consumer redress, focusing on how ADR mechanisms function in cross-border disputes and complement judicial enforcement. While the ODR Regulation has been repealed, the broader policy emphasis on accessible, non-judicial remedies remains central to EU consumer protection strategies.

Through practical case studies and guided legal analysis, the seminar will enhance participants' understanding of how EU consumer law is applied in practice, the procedural responsibilities of national courts, and the challenges faced in ensuring consistent, coherent protection for consumers across the internal market.



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**Seminar methodology:** Short presentations complemented with practice-oriented discussions led by experts who have an in-depth understanding of cross border consumer contracts and the digitalisation of judicial cooperation. Relying on the case law of the Court of Justice of the European Union, the seminar will focus on practical issues arising in the daily administration of the cross-border consumer contract cases.

**Target group:** The seminar is especially interesting for legal practitioners namely judges, prosecutors and or lawyers working in the field of civil law, dealing with cross-border civil litigation cases, but is also of relevance to those having a particular interest in the EU Area of Freedom Security and Justice, based on the principles of mutual recognition and mutual trust.

Participants will have a nuanced understanding of the practical insights about the working structures and functions of the EJN, e-justice portal and the work under the flagship of e-Codex as well.

**Aleksandra Asscheman** is Senior lecturer in Business Law, and Chair of the Business Law Department at The Hague University, [A.Asscheman@hhs.nl](mailto:A.Asscheman@hhs.nl)

**Dr. Benedikt Schmitz, LL.M** is Assistant Professor of Private International Law and Comparative Contract Law at the Faculty of Law - University of Groningen, [b.schmitz@rug.nl](mailto:b.schmitz@rug.nl)

**Kelly Mulombe** is member of the legal team at the European Consumer Centre (CEC) in Luxembourg, [mulombe@cecluxembourg.lu](mailto:mulombe@cecluxembourg.lu)

#### **EIPA Luxembourg - European Centre for Judges and Lawyers**

**Dr. Cristina M. Mariottini** is Lecturer at EIPA Luxembourg in charge of training and consultancy in relation to European Union's Area of Freedom Security and Justice, and notably judicial cooperation, [c.mariottini@eipa.eu](mailto:c.mariottini@eipa.eu)

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### **WEDNESDAY 26 NOVEMBER 2025**

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08.30 Registration of participants

09.00 **Welcome of participants and introduction to the seminar programme**  
*Dr. Cristina M. Mariottini*

09.30 **The jurisdictional protection of consumers in cross-border claims**  
*Dr. Cristina M. Mariottini*

Case C-464/01, Gruber v Bay Way AG (2005)

Case C-498/16, Schrems v Facebook Ireland (2018)

Case C-27/02, Engler v Janus Versand (2005)

Joined Cases C-585/08 and C-144/09, Pammer and Hotel Alpenhof (2010)

Case C-190/11, Mühlleitner v Yusufi and Yusufi (2012)

Case C-218/12, Emrek v Sabranovic (2013)

Case C-630/17, Milivojević v Raiffeisenbank (2019)

Case C-464/18, BGL BNP Paribas SA v TeamBank AG (2020)

Case C-296/20, Commerzbank AG v E.O. (2021)

Case C-774/22, FTI Touristik (2024)

10.15 Q&A



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10.30 Coffee break

11.00 **Unfair contract terms in consumer contracts before the CJEU**  
*Aleksandra Asscheman*

Case C-168/05 – Mostaza Claro v Centro  
Móvil Milenium (2006)  
Case C-243/08 – Pannon GSM Zrt. v Sustikné  
Gyórfi (2009)  
Case C-40/08 – Asturcom Telecomunicaciones  
SL v Cristina Rodríguez Nogueira (2009)  
Joined Cases C-240/98 to C-244/98 –  
Océano Grupo Editorial SA v Roció Murciano  
Quintero (2010)

Case C-421/14 – Banco Primus SA v  
Gutiérrez García (2016)  
Case C-260/18 – Dziubak v Raiffeisen  
Bank International AG (2019)  
Case C-600/19 – BNP Paribas  
Personal Finance (2021)  
Case C-565/22 - Verein für  
Konsumenteninformation (2023)

11.45 **Q&A**

12.00 **ADR in consumer claims**

Case C-380/19 – Deutsche Apotheker- und  
Ärztebank (DAÄB) v Verbraucherzentrale  
Bundesverband (2020)  
*Dr. Benedikt Schmitz*

12.30 **Q&A**

13.00 Lunch break

14.30 **Assisting consumers in disputes involving traders based in another EU country, as well as Norway and Iceland. Insights from CEC Luxembourg**  
*Kelly Mulombe*

15.00 **Case study – Jurisdictional matters**  
*Dr. Cristina M. Mariottini*

15.45 Coffee break

16.15 **Case study – Unfair contract terms**  
*Aleksandra Asscheman*

17.00 **Evaluation**

17.15 End of Day 1



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