

# Unfair Terms in Banking and Financial Contracts

## Outline

Standard terms and conditions are ubiquitous in the banking and finance sector, where unfair terms are a recurrent and significant issue. Examples range from foreign exchange clauses in mortgages; through variable interest rate loans; to hidden banking fees and negative interest rate clauses. This conference, organised under the auspices of the European Banking Institute (EBI), brings together distinguished experts from 17 European countries, both within and without the EU, to discuss and compare how different jurisdictions deal with unfair terms in banking and financial contracts. The panorama of national experiences will benefit lawyers, bankers, consumer associations, and policymakers alike who have an interest in the coherent treatment of contractual clauses within Europe.

**Date:** 14 - 15 October 2021

## Format:

The conference will take place in hybrid format. Speakers and a limited number of participants will meet at the university building at Oskar-Morgenstern-Platz 1, 1010 Vienna, Sky Lounge. The proceedings will simultaneously be streamed online. Registration (both for physical presence and online participation) can be made under [service-rechtsvergleichung@univie.ac.at](mailto:service-rechtsvergleichung@univie.ac.at).

## Programme

### Thursday, 14 October 2021

Time	Topic	Speaker
09.00	<i>Registration and Coffee</i>	
09.30	Inauguration	Prof. Christos Gortsos, President Academic Board EE
09.45	Introduction	Prof. Danny Busch; Prof. Matthias Lehmann
	<b>Unfair Terms in different countries</b>	
10.15	Austria	Prof. Martin Spitzer
10.30	Czech Republic	Prof. Silvia Vyskočilová; Dr. Rita Ildikó Sik-Simon
10.45	Estonia	Prof. Irene Kull
11.00	Discussion	
11.30	<i>Coffee Break</i>	
11.45	France	Prof. Thierry Bonneau
12.00	Germany	Prof. Matthias Lehmann
12.15	Greece	Ass. Prof. Christina Livada
12.30	Discussion	
13.00	<i>Coffee Break</i>	
13.30	Hungary	Prof. Judit Fazekas

13.45	Ireland	Prof. Dr. Alexandros Seretakis
14.00	Italy	Prof. Laura Valle; Prof. Paolo Giudici
14.15	Discussion	
14.45	<b>Summary and Conclusion of the First Day</b>	Prof. Danny Busch; Prof. Matthias Lehmann
15.00	<i>Guided City Tour and Coffee</i>	
18.00	<i>Dinner, Restaurant Schubert</i> Schreyvogelgasse 4-6, 1010 Vienna	

## Friday, 15 October 2021

Time	Topic	Speaker
08.45	Netherlands	Prof. Danny Busch
09.00	Norway	Prof. Marte Eidsand Kjørven
09.15	Poland	Prof. Dariusz Adamski; Dr. Aneta Wiewiorowska
09.30	Discussion	
10.00	<i>Coffee Break</i>	
10.15	Romania	Prof. Mónika Józson
10.30	Spain	Prof. Franciso Garcimartín; Dr. Sara Sánchez
10.45	Sweden	Prof. Torbjörn Ingvarsson
11.00	Discussion	
11.30	<i>Coffee Break</i>	
11.45	Switzerland	Prof. Yesim Attamer
12.00	United Kingdom	Prof. Gerard McMeel
12.15	Final Discussion	
12.45	<b>Summary and Conclusion</b>	Prof. Danny Busch; Prof. Matthias Lehmann

### About EBI - The European Academic Joint Venture for Research on Banking Regulation

The European Banking Institute ("EBI") is an international centre based in Frankfurt for banking studies resulting from the joint venture of Europe's preeminent academic institutions which have decided to share and coordinate their commitments and structure their research activities in order to provide the highest quality legal, economic and accounting studies in the field of banking regulation, banking supervision and banking resolution in Europe.

EBI aims to become a point of reference in the research of banking regulation research in Europe. By promoting the dialogue between scholars, regulators, supervisors, industry representatives and advisors in relation to issues concerning the regulation and supervision of financial institutions and financial markets from a legal, economic and any other related viewpoint, the close relationship with regulators, supervisors, and private sector is expected to guarantee a one-of-its-kind academic research production.