TUCA ZBARCEA
ASOCIATII

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Legal Bulletin

Consumer Protection

1. **Government Emergency Ordinance No. 18/2026 amending and supplementing Law No. 363/2007 on combating unfair commercial practices in relations with consumers and harmonising regulations with European legislation on consumer protection, as well as Government Emergency Ordinance No. 34/2014 on consumer rights in contracts concluded with traders, and amending and supplementing certain legislative acts**

New consumer protection standards and compliance obligations

Government Emergency Ordinance No. 18/2026 amending and supplementing Law No. 363/2007 on combating unfair commercial practices in relations with consumers and harmonising regulations with European legislation on consumer protection, as well as Government Emergency Ordinance No. 34/2014 on consumer rights in contracts concluded with traders, and amending and supplementing certain legislative acts (**"GEO No. 18/2026"**) was published in the Official Gazette, Part I, No. 236 of 26 March 2026.

GEO No. 18/2026 represents a major reconfiguration of consumer law, imposing new compliance standards for companies and a series of immediate operational and technical obligations.

GEO No. 18/2026 transposes Directive (EU) 2024/825 and Directive (EU) 2023/2673 and amends the following legislative acts:

- Law No. 363/2007 on combating unfair commercial practices in relations with consumers and harmonising regulations with European legislation on consumer protection (**"Law No. 363/2007"**)
- Government Emergency Ordinance No. 34/2014 on consumer rights in contracts concluded with traders, and amending and supplementing certain legislative acts (**"GEO No. 34/2014"**).

GEO No. 18/2026 set out a phased implementation of the new rules: some amendments apply from 19 June 2026, whilst others apply from 27 September 2026.

Consequently, as of this date, all amendments under GEO No. 18/2026 are applicable.

Calendar	Details
27 March 2026	Entry into force of GEO No. 18/2026
19 June 2026	The provisions relating to the following come into force: the right of withdrawal for distance contracts concluded online; pre-contractual information regarding the right of withdrawal; the prohibition on fees exceeding the cost incurred by the trader for the means of payment; the new regime for distance contracts concerning financial services; and the repeal of Government Ordinance No. 85/2004
27 September 2026	The provisions relating to: the harmonised notice and the harmonised label; the new pre-contractual information obligations; the amendments to Law No. 363/2007 on environmental claims, sustainability and software updates come into force

I. WARRANTIES: THE HARMONISED NOTIFICATION AND THE HARMONISED 'EU GARAN' LABEL[1]

GEO No. 18/2026 requires traders to inform consumers about guarantees using two EU-standardised tools, the format and content of which are laid down in Commission Implementing Regulation (EU) 2025/1960 of 25 September 2025 (**"Regulation 2025/1960"**):

- **The harmonised notice**, for the statutory guarantee of conformity lasting at least two years, for which the seller is liable;
- **The harmonised label** (referred to in the Commission's guidance as the 'EU GARAN label'), for the commercial sustainability guarantee voluntarily offered by the manufacturer.

In April 2026, the European Commission published the practical guide for sellers and manufacturers on the harmonised declaration and the harmonised label (the **"Guide"**)[2] , together with the official documents in all EU languages. The Guide sets out the preliminary views of the Commission's services and is not legally binding. However, it is the only official document that sets out the display requirements in detail, and the recommendations below are based on it. The figures in this section are taken from the Guide.

A. THE LEGAL FRAMEWORK AND RELEVANT CONCEPTS

Under Directive 2011/83/EU, as amended by Directive (EU) 2024/825, the trader shall provide, in a prominent manner, both in contracts concluded on business premises and in distance and off-premises contracts:

- Information on the existence of the statutory guarantee of conformity for goods and its main features, including the minimum duration of two years, using the harmonised notice;

[1] The images shown here are taken from the Commission's Guide. See footnote 2 below.

[2] The Guide is available at *Practical guidelines and High Resolution Vector files of the EU notice and label on product guarantees – European Commission* (link available on 29 September 2026)

- If the manufacturer offers a commercial durability guarantee at no extra cost, covering the entire good and lasting for more than two years, and has made this information available to the trader: the fact that the good is covered by this guarantee, its duration and a notice of the existence of the statutory guarantee, using the harmonised label.

For distance contracts concluded online involving a payment, the harmonised label must be displayed clearly and prominently immediately before the consumer places the order.

The terms introduced in Government Emergency Ordinance No. 34/2014 relevant to guarantees are:

- "*Commercial durability guarantee*" – a manufacturer's commercial durability guarantee as provided for in Article 15 of Government Emergency Ordinance No. 140/2021 on certain aspects relating to contracts for the sale of goods (**"GEO No. 140/2021**"), pursuant to which the manufacturer is directly liable to the consumer, throughout the entire warranty period, for the repair or replacement of the goods in accordance with Article 12 of GEO No. 140/2021, whenever the goods fail to maintain their durability;
- *"Durability*" – in accordance with Article 2(7) of Government Emergency Ordinance No. 140/2021, the ability of goods to maintain the necessary functions and performance during normal use;
- *"Manufacturer"* – in accordance with Article 2(15) of Government Emergency Ordinance No. 140/2021, the manufacturer of the goods, the importer of the goods into the European Union, or any person who presents themselves as the manufacturer or importer by affixing their name, trade mark or other distinctive sign to the goods in question.

A trader selling own-brand products presents themselves as the manufacturer and assumes, for those products, the manufacturer's obligations regarding labelling.

B. COMPARISON OF THE HARMONISED DECLARATION AND THE EU GARAN LABEL

Criterion	Harmonised notification	EU GARAN label
Who displays it	The seller	The seller; The manufacturer may also apply it directly to the product or packaging to gain a competitive advantage.
Where	In every shop and on every online platform, regardless of the specific product	Next to every product covered
Minimum print size	A4 (210 × 297 mm)	95 × 100 mm; QR code at least 2 × 2 cm
Colour or black and white	Online: colour only (RGB file). In-store: colour or black and white (CMYK file for printing)	
Language	Official version in Romanian	A single template for the whole of the EU, with the manufacturer's warranty period in years translated into all official languages

Criterion	Harmonised notification	EU GARAN label
Condensed (nested) display – for online use	A notice such as 'Your legal rights' which opens the notification on click or mouse-over	The embedded label, which shows only the duration

Figure 1. The harmonised notice.

Figure 2. The EU GARAN label.

Figure 3. The EU GARAN label: condensed display.

C. ALLOCATION OF RESPONSIBILITIES

Entity	Obligations	Practical recommendations
Manufacturer (manufacturer, importer, own-brand retailer)	• decides whether to offer a commercial durability guarantee; the label is used only if the guarantee covers the entire product, is free of charge and exceeds two years • completes the three editable fields on the label • sets out the terms of the guarantee in the commercial guarantee statement • is directly liable to the consumer for the repair or replacement of the product throughout the duration of the guarantee (Article 15 of Government Emergency Ordinance No. 140/2021)	• provide sellers with the completed label together with the product data (technical data sheet, data feed for online shops) • affix the label to the packaging or the product • includes the label and the warranty statement in the packaging • keep a record of the models covered and the warranty periods
The seller (physical and online shops)	• displays the harmonised notice in every shop and on every online platform • display the label prominently on each item for which the manufacturer has provided the information, so that the consumer can easily identify the item covered • online, displays the label immediately before the order is placed • is liable to the consumer under the statutory guarantee of conformity • is not obliged to actively seek out information from the manufacturer, for example on manufacturers' websites (Recital 36 of Directive (EU) 2024/825; the Guide, Section 1)	• includes in supply contracts the manufacturer's obligation to provide the label and to notify any changes • checks, upon receipt of the goods, whether the label corresponds to the model • do not use the label for your own warranties or for paid warranty extensions • removes the label when the model is no longer covered • trains shop staff and marketing teams
The marketplace operator	• when selling in its own name, has the obligations of a seller • for third-party sellers' offers, organises its interface so that they can fulfil their pre-contractual information obligations (Article 31 of Regulation (EU) 2022/2065 on digital services)	• a dedicated field for the label on the product page, including the embedded label and the link to the Your Europe page • a notification displayed in the header and on the checkout page for all offers • a label displayed only for offers relating to products covered by a guarantee • clear rules in the terms and conditions for sellers

D. DISPLAY OF THE HARMONISED NOTICE

Physical shop

- Display the notice in a prominent place in every shop. The guide gives three examples: the entrance door, a poster on the wall or in the sales area, and the till. We recommend

displaying it at least at the till, where the consumer makes their purchase decision. In large shops, add a poster at the entrance.

- Choose the format based on the distance from which the poster will be read:

Format	Dimensions	Reading distance	Suitable for
A4	210 × 297 mm	0.3–0.5 m	kiosks, very small shops
A3	297 × 420 mm	0.5–1 m	small shops
A2	420 × 594 mm	1–2 m	medium-sized shops
A1	594 × 841 mm	2–3 m	large magazines

- Please use the Romanian-language version. In-store, you may use either the colour or black-and-white version; for printing, please use the CMYK file.
- The QR code must be scannable under normal shop lighting. The poster must not be folded, cut out or covered.

Figure 4. Displaying the notice in the physical shop: the entrance door

Websites, apps and other online interfaces

- Use only the colour version, in an RGB file. The notice must be legible at the default display size.
- The guide sets out four placement options (Figure 5):

(i) the website header, as a general reminder;

(ii) the catalogue or product page, via a link that opens the notification on the first click or mouse-over;

(iii) the checkout page;

(iv) the order confirmation email.

- We recommend displaying the notice permanently in the header or footer of every page, showing it on the checkout page and including it in the order confirmation email. The confirmation of the contract on a durable medium must in any case contain the mandatory pre-contractual information.
- Mobile apps are online interfaces and are subject to the same rules.

Figure 5. Display of the online notice: catalogue page (click or mouse-over)

E. DISPLAY OF THE EU GARAN LABEL

When the label can be used

The label may only be used if the guarantee meets all four of the following conditions:

(i) it is provided by the manufacturer;

(ii) it covers the entire product;

(iii) it does not involve any additional cost to the consumer;

(iv) it lasts for more than two years.

Commercial guarantees offered by the seller, paid warranty extensions and guarantees limited to certain components may not be indicated using the EU GARAN label. They may still be offered, provided they do not cause confusion with the commercial durability guarantee.

Completing the label (manufacturer)

- Only three fields are to be amended: the duration ('XX'), the brand and the model identifier. All other elements are fixed.
- The duration is expressed in whole years (e.g. 3, 5 or 10) or in half-years, with a decimal point (e.g. 2.5 or 4.5). Other decimals, such as 4.2, are not permitted.

- The fields must be filled in using the Inter font (Regular, SemiBold, ExtraBold). At the minimum print size (95 × 100 mm), the duration is 80 pt, the make and model 9 pt, and the translations 7 pt.
- The QR code must be at least 2 × 2 cm and must be scannable using a standard mobile phone. The label's proportions must be maintained at any size.

Physical shop

The guide sets out four options:

(i) on the shelf, next to the product, so that the link to the product is clear;

(ii) on the outer packaging (box, blister pack, cardboard sleeve);

(iii) attached to the product, as a hang tag or sticker, suitable for unpackaged products;

(iv) inside the packaging, as a separate leaflet or in the user manual, together with the warranty statement.

Option (iv) is good practice, but the consumer does not see the label before purchase, so it is combined with one of options (i)–(iii). In our view, if the product is displayed in the packaging to which the manufacturer has affixed the label and the label is visible, no additional label is required on the shelf. If the product is kept behind the counter, in the stockroom or is displayed without its packaging, the retailer places the label on the shelf or next to the displayed product.

Figures 6.1–6.3. Display of the label in a physical shop: on the shelf next to the product, on the packaging, attached to the product, inside the packaging.

Websites, apps and other online interfaces:

- Use only the colour version, in an RGB file. The label must be legible at the default display size.
- On the product page, the label may appear in the product image, as a separate image in the gallery, in the description or as an embedded label. If it appears in the product image, the image must open in a zoomed-in view. We recommend placing it next to the product image or next to the price, where the consumer decides to make a purchase.

- The embedded label shows only the duration. The full label must appear upon the first click, mouse-over or tap on the screen. A link to the same page as the QR code must be permanently available.
- On the checkout page, the label appears immediately before the order is placed. For online contracts involving payment, this is a legal requirement.
- Include the label in the order confirmation email.

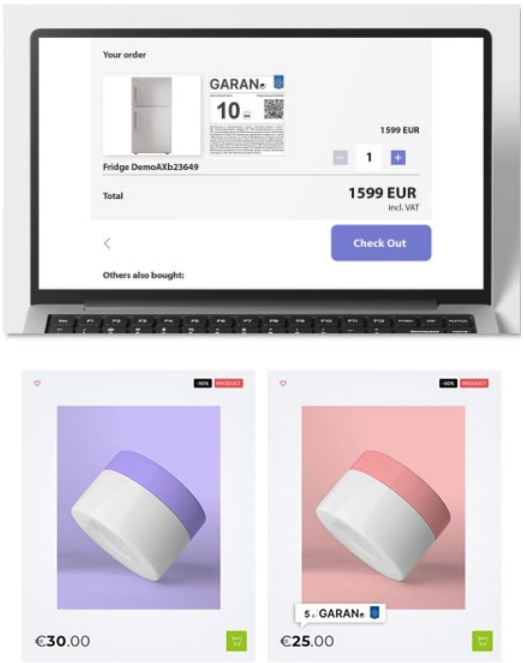

Figure 7. The nested label and the full label, displayed on the first click, mouse-over or tap.

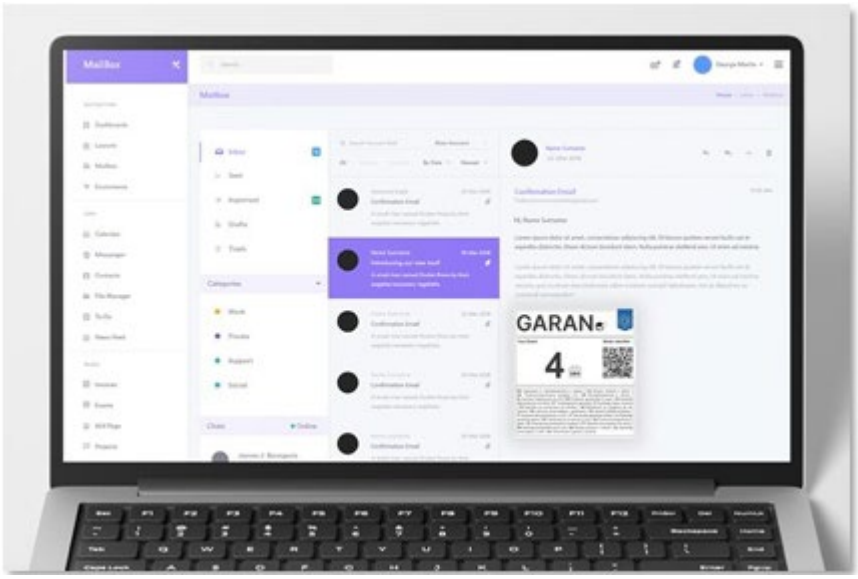

Figure 8. Displaying the label online: the confirmation email.

Advertising and promotional materials

- The label may appear in banners, product carousels, emails, videos, leaflets and third-party promotional placements, but only for covered products.
- Where several products appear in the same material, the label must not suggest that all are covered, if this is not the case.

F. PENALTIES

- Failure to provide the notification or label, where the manufacturer has made the information available, breaches the pre-contractual information obligations under Government Emergency Ordinance No. 34/2014 and constitutes an administrative offence punishable by a fine of between 7,000 lei and 35,000 lei;
- An amended notice or label does not comply with the model set out in Regulation 2025/1960, and the obligation to use the harmonised tool remains unfulfilled.

II. PRE-CONTRACTUAL INFORMATION IN CONSUMER CONTRACTS

GEO No. 18/2026 introduces a range of new information that the trader must provide before the consumer is bound by the contract.

Information	In business premises	At a distance and outside business premises
The existence of the statutory guarantee of conformity for goods and its main elements, including the minimum duration of two years, using the harmonised notice	Yes	Yes
Existence and duration of the manufacturer's commercial durability guarantee (the entire item, at no extra cost, for more than two years), using the harmonised label	Yes	Yes*
Existence of the statutory guarantee of conformity for digital content and digital services	Yes	Yes
The existence and terms of after-sales services and commercial guarantees, where applicable	Yes	Yes
The minimum period during which the manufacturer or supplier provides software updates (goods with digital elements, digital content, digital services)	Yes	Yes
Score for the reparability of goods, where applicable	Yes	Yes*
Availability, estimated cost and ordering procedure for spare parts, availability of repair and maintenance instructions, repair restrictions	Yes	Yes*
Payment and delivery terms, including eco-friendly delivery options where available; performance terms; the date by which the trader undertakes to deliver the goods or provide the services; where applicable, the complaints-handling policy	-	Yes

Information	In business premises	At a distance and outside business premises
The conditions, time limits and procedures for exercising the right of withdrawal, if applicable; the standard withdrawal form; where applicable, the existence and location of the withdrawal function	-	Yes

III. COMBATING UNFAIR PRACTICES

GEO No. 18/2026 also introduces a number of amendments to the legal framework for combating unfair practices in consumer contracts (i.e. Law No. 363/2007).

A. PRACTICES, ENVIRONMENTAL CLAIMS AND SUSTAINABILITY LABELS

A.1. New concepts and expanded definitions

- The concept of *"key product characteristics"* expressly includes: workmanship, social or environmental characteristics, accessories, aspects relating to circularity, durability, reparability or recyclability, after-sales consumer support, complaint handling, the method of manufacture or supply, delivery, fitness for the intended use and the results that may be expected from its use;
- *"goods"* – as defined in Article 2(1) of Government Emergency Ordinance No 140/2021: (i) any tangible movable object, (ii) water, gas and electricity when offered for sale in a limited volume or in a fixed quantity, (iii) goods with digital elements;
- *"environmental claim"* – any message or representation that is not required by law, in any form, including text, images, graphic or symbolic representations, such as labels, trademarks, company names or product names, in the context of a commercial communication, and which states or implies that a product, a category of products, a brand or a trader has a positive impact or no impact on the environment, is less harmful to the environment than other products, categories of products, brands or traders, or has improved its environmental impact over time;
- "*generic environmental claim*" – any environmental claim made in writing or orally, including through audiovisual means, which is not included on a sustainability label and for which the specification is not provided in clear and visible terms on the same medium;
- "*sustainability label*" – any voluntary trust mark, quality mark or equivalent, whether public or private, which aims to distinguish and promote a product, a process or an enterprise by reference to its environmental, social or both characteristics, with the exception of labels required by law;
- *"certification scheme"* – a third-party verification scheme which certifies that a product, process or enterprise complies with certain requirements, which permits the use of a corresponding sustainability label, and whose terms, including the requirements, are publicly available and meet the following criteria:

(i) The scheme is open, on transparent, fair and non-discriminatory terms, to all traders who wish to and are able to comply with the scheme's requirements;

(ii) The scheme's requirements are drawn up by the scheme owner in consultation with relevant experts and stakeholders;

(iii) The scheme establishes procedures for non-compliance with the requirements and provides for the withdrawal or suspension of the trader's right to use the sustainability label in the event of non-compliance;

(iv) Monitoring of the trader's compliance with the requirements shall be subject to an objective procedure and shall be carried out by a third party whose competence and independence from the scheme owner and the trader are based on international, European Union or national standards and procedures;

- "*recognised excellent environmental performance*" – environmental performance in accordance with Regulation (EC) No 66/2010 on the EU Ecolabel, with national or regional EN ISO 14024 Type I eco-labelling schemes officially recognised in the Member States, or with the best environmental performance in accordance with the applicable legislation in the European Union.

A.2. New criteria for misleading practices

Two new criteria are set out to establish the existence of misleading conduct:

(i) Making an environmental claim regarding future environmental performance without clear, objective, public and verifiable targets, set out in a detailed and realistic implementation plan, with measurable and time-bound targets and other elements necessary for implementation, such as the allocation of resources, verified periodically by an independent third-party expert whose conclusions are made available to consumers;

(ii) Advertising of consumer benefits that are irrelevant and do not result from any characteristic of the product or the undertaking.

A.3. Practices prohibited in all circumstances (Annex 1)

The practices listed in Annex 1 of Law 373/2006 are considered misleading in all circumstances, without the need for a case-by-case analysis. GEO No. 18/2026 supplemented Annex 1 with the following prohibited practices:

- Displaying a sustainability label that is not based on a certification scheme or has not been established by public authorities;
- Making a generic environmental claim for which the trader cannot demonstrate recognised excellent environmental performance relevant to the claim;
- Making an environmental claim regarding the trader's entire product or business, when it relates only to a specific aspect of the product or a specific component of the trader's business;

- Claiming, on the basis of greenhouse gas emissions offsetting, that a product has a neutral, reduced or positive environmental impact in terms of such emissions;
- Presenting statutory requirements applicable to all products in the relevant category on the Union market as a distinctive feature of the trader's offer.

B. DURABILITY, REPAIRABILITY, SOFTWARE UPDATES AND CONSUMABLES

B.1. New concepts and expanded definitions

- "*durability*" – in accordance with Article 2(7) of Government Emergency Ordinance No. 140/2021, the ability of goods to maintain the necessary functions and performance during normal use (introduced in both Law No. 363/2007 and Government Emergency Ordinance No. 34/2014);
- "*functionality*" – in accordance with Article 2(10) of Government Emergency Ordinance No. 140/2021, the ability of goods to fulfil their functions, having regard to their intended purpose;
- "*consumable*" – any component of a good that is used repeatedly and which must be replaced or recharged for the good to function as intended;
- "*software update*" – an update necessary to maintain the conformity of goods with digital elements, digital content and digital services;
- "*repairability score*" – a score expressing the ability of a good to be repaired, based on harmonised requirements established at Union level.

B.2. Practices prohibited in all circumstances (Annex 1)

- Failing to inform the consumer that a software update will adversely affect the functioning of goods with digital elements or the use of digital content or digital services;
- Presenting a software update as necessary when it merely improves certain functionalities;
- Any commercial communication concerning a good that contains a feature introduced to limit its durability, even though information about that feature and its effects on durability is available to the trader;
- Falsely claiming that, under normal conditions of use, a good has a certain durability in terms of duration or intensity of use;
- Presenting a good as repairable when this is not possible;
- Encouraging the consumer to replace or recharge consumables earlier than is technically necessary;
- Failing to disclose that the performance of a product will be impaired when consumables, spare parts or accessories not supplied by the original manufacturer are used, or falsely claiming that such impairment will occur.

B.3. Pre-contractual information

The trader shall provide the consumer, prior to the conclusion of the contract:

- For goods with digital elements, digital content and digital services, the minimum period during which the manufacturer or supplier will provide software updates;
- A repairability score for the goods, where applicable;
- Information on the availability, estimated cost and ordering procedure for spare parts necessary to maintain the goods' conformity, the availability of repair and maintenance instructions, and any restrictions on repairs.

IV. RIGHT OF WITHDRAWAL IN ONLINE CONTRACTS

In distance contracts concluded via an online interface, the trader must allow the consumer to withdraw from the contract via a withdrawal function, labelled with the message *"Withdraw from the contract here"* or a similar, unambiguous wording, displayed prominently and available at all times throughout the withdrawal period.

Through the withdrawal function, the consumer sends the trader an online notice of withdrawal. The notice is effectively transmitted when the consumer uses the confirmation function, identified by the wording *"Confirm withdrawal"*. After the confirmation function has been activated, the trader shall send the consumer, without undue delay and on a durable medium, a confirmation of receipt of the withdrawal, stating its content and the date and time of transmission.

Penalties: a fine of between 5,000 lei and 15,000 lei.

V. FEES FOR MEANS OF PAYMENT

Traders may not charge consumers fees for using a particular means of payment that exceed the cost incurred by the trader for that means of payment.

Penalties: a fine of between 5,000 lei and 15,000 lei.

VI. DISTANCE CONTRACTS FOR FINANCIAL SERVICES

With effect from 19 June 2026, GEO No. 18/2026 repealed Government Ordinance No. 85/2004 on consumer protection in the conclusion and performance of distance contracts for financial services and introduced a new regime for such contracts into GEO No. 34/2014.

A. PRE-CONTRACTUAL INFORMATION

Before the contract is concluded, traders shall provide consumers, in a clear and comprehensible manner, with information on, amongst other things: the trader's identity and contact details; the main characteristics of the financial service; the price, including taxes, costs and fees; the risks associated with the product; the terms of payment and performance; whether or not there is a right of withdrawal, the period and conditions for exercising it, the duration of the contract, the terms of termination and the complaint-handling procedures.

The new provisions also set out specific requirements for the provision of information in contracts concluded by telephone. The burden of proof regarding compliance with the information obligations lies with the trader.

Penalties: a fine ranging from 5,000 lei to 15,000 lei.

B. OBLIGATION TO PROVIDE ADEQUATE EXPLANATIONS

Traders shall provide the consumer with adequate explanations regarding the proposed financial services contracts, enabling the consumer to assess whether the contract and ancillary services are suited to their needs and financial situation.

The explanations shall be provided free of charge, prior to the conclusion of the contract, and shall relate in particular to: (i) pre-contractual information, (ii) the essential characteristics of the proposed contract, including ancillary services, and (iii) the specific effects that the contract may have on the consumer, including the consequences of non-payment or late payment.

Where online tools are used, the consumer may request the assistance of a person prior to entering into the contract and, in justified cases, thereafter. The trader must be able to prove that the explanations were provided.

Penalties: a fine of between 5,000 lei and 15,000 lei.

C. RIGHT OF WITHDRAWAL

The consumer may withdraw from a distance contract for financial services without giving any reason and without incurring any penalties, within 14 calendar days, or 30 days in the case of contracts relating to personal pensions.

The period runs from the date the contract is concluded or from the date on which the consumer receives the contractual terms and conditions and the pre-contractual information, whichever is later. If the trader fails to provide the mandatory pre-contractual information, the period is extended to 12 months and 14 days from the conclusion of the contract, unless the consumer has not been informed of the right of withdrawal.

The right of withdrawal does not apply to:

(i) Financial services whose price depends on fluctuations in the financial market beyond the trader's control, such as services relating to foreign exchange, money market instruments, transferable securities, units in collective investment schemes, financial futures contracts, including equivalent cash-settled instruments, interest rate forward contracts, interest rate, exchange rate and share swap contracts, and options to buy or sell such instruments, including currency and interest rate options;

(ii) Travel and luggage insurance policies and similar short-term insurance policies with a duration of less than one month;

(iii) Contracts fully performed by both parties, at the consumer's express request, before the consumer exercises their right of withdrawal.

Penalties: a fine ranging from 5,000 lei to 15,000 lei.

D. ONLINE INTERFACES: PROHIBITION OF "DARK PATTERNS"

Professionals providing financial services via online interfaces must not design, organise or use interfaces that mislead consumers or impair their ability to make free and informed decisions. The following are specifically prohibited:

(i) Giving preferential prominence to certain options when a decision is sought from the consumer;

(ii) Repeated prompts via pop-up windows after the consumer has already made a choice;

(iii) Procedures for terminating the service that are more difficult than those for taking out the contract.

Penalties: a fine ranging from 5,000 lei to 15,000 lei.

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Editors

Țuca Zbârcea & Associates offers comprehensive services relating to all relevant legal aspects of **consumer protection** legislation, namely with regard to the legal relationships between traders and consumers, including the review of standard contractual terms, compliance assistance concerning the conclusion and performance of contracts between traders and consumers, including distance contracts, compliance assistance regarding the observance of consumer rights as provided for by the relevant legislation, etc.

Furthermore, our solicitors have extensive experience in consumer protection litigation, gained in particular through representing banking institutions in over 2,500 cases seeking a declaration of absolute nullity of allegedly unfair terms included in credit agreements concluded with individuals (including *class action* proceedings), amending entire portfolios of contracts currently being performed by removing unfair terms, and challenging penalty notices issued by the National Authority for Consumer Protection (ANPC).

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