



Newsletter

Weeks VII – VIII: 10th to 21st February 2025

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Week VII: 10th to 14th February

Thursday 13th February

[Judgment in Case C-472/23 Lexitor](#)

(Consumer protection)

Lexitor is a debt collection company to which a consumer has assigned their rights under a credit agreement concluded with the bank. This company claims before a Polish court the payment of a sum of money corresponding to the interest and costs paid by this consumer.

In support of its claim, Lexitor asserts that the bank failed in its duty to inform the consumer when the contract was concluded.

Firstly, the annual percentage rate of charge (TAEG: total cost of the loan, paid by the consumer, expressed as an annual percentage of the granted loan's amount) would be overestimated, because one of the clauses in the contract used to calculate this rate should be declared unfair and, as a result, not binding on the consumer.

Secondly, the contract would not clearly specify the reasons for and the procedures for increasing the costs associated with its performance. In Lexitor's view, these shortcomings should trigger the penalty provided for by national law and, consequently, render the credit free of interest and charges set out in the contract.

Wishing to know whether the bank had breached its obligation to provide information under EU law, specifically [Directive 2008/48/EC](#), and whether depriving it of its right to interest and costs was compatible with the Directive, the Polish judge turned to the Court of Justice for a preliminary ruling reference.

[Background Documents C-472/23](#)

There will be a press release for this case.

All times are 9:30 unless otherwise stated.

Don't forget to check the diary on our website for details of other cases.

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Thursday 13th February

[Opinion in Case C-417/23 Slagelse Almennyttige Boligselskab, Afdeling Schackenborgvænge](#)

(Social policy)

The Danish legislation on public housing distinguishes between several types of neighbourhoods with unfavourable socio-economic situations in terms of their levels of unemployment, crime, education, and income.

The areas in which, in addition to an unfavourable social-economic situations, the proportion of immigrants from non-Western countries and their descendants has exceeded 50% for the last five years are categorised as 'transformation areas' (formerly known as 'hard ghettos').

The law requires the public housing associations owning such areas to draw up a development plan in which it is set out how the proportion of public housing units in the transformation areas is to be reduced to 40% by January 1, 2030. This may include the sale of properties to private developers, demolition, or conversion of family housing into housing for young people. In such cases, the lease of the previous tenants must be terminated.

Tenants who found themselves in such a situation in two transformations areas - the Schackenborgvænge estate in Slagelse, and Mjølnerparken estate in Copenhagen – challenge in court the legality of development plans adopted on the basis of the Danish legislation on public housing.

The Eastern Regional Court, Denmark harbours doubts as to whether the Danish legislation is compatible with the [Race Equality Directive](#).

[Background Documents C-417/23](#)

There will be a press release for this case.

Thursday 13th February

[Opinion in Case C-743/24 Alchaster II](#)

(Charter of Fundamental Rights – Area of Freedom, Security and Justice – Judicial cooperation in criminal matters)

For the second time within half a year, the referring court addresses itself to the Court in the same case at issue at the national level: the Irish authorities are unsure as to whether a person alleged to have committed a series of offences can be surrendered

to the United Kingdom (UK) under the relevant provisions of the TCA.

The request for a preliminary ruling was originally been in proceedings relating to the execution, in Ireland, of four arrest warrants issued by the District Judge of the Magistrates' Courts of Northern Ireland (UK) against MA on the basis of the [Trade and Cooperation Agreement between the European Union and the European Atomic Energy Community](#) (TCA), of the one part, and the United Kingdom of Great Britain and Northern Ireland, of the other part.

The TCA regulates their relations after Brexit provides, *inter alia*, for judicial cooperation in criminal matters based on a mechanism of surrender pursuant to an arrest warrant.

The present request has been made in the context of the same dispute in the main proceedings as that which gave rise to the judgment of 29 July 2024, Alchaster ([C-202/24](#)) and it concerns the interpretation of [Article 49](#)(1) of the Charter of Fundamental Rights of the European Union ('the Charter').

A district judge of the Magistrates' Courts of Northern Ireland (UK) issued four arrest warrants against a person suspected of having committed terrorist offences. In his appeal to the Supreme Court of Ireland, the interested party claimed that his surrender would be incompatible with the principle that offences and penalties must be defined by law, because of an unfavourable change to the rules on release on licence adopted by the UK after the suspected commission of the offences in question.

The Supreme Court of Ireland states that the Supreme Court of the United Kingdom has already concluded that those rules are compatible with the Convention for the Protection of Human Rights and Fundamental Freedoms (ECHR) and that, in that context, the Supreme Court of Ireland has already rejected the argument of the interested party concerning a risk of violation of the ECHR.

In its first reply the Court had invited the referring court to examine whether the change in probation conditions constituted a risk before executing an arrest warrant.

By its second reference, the Supreme court now seeks, to ascertain whether the Charter must be interpreted as meaning that the concept of 'heavier penalty' contained in that provision covers the situation of an amended parole regime as exists in this case.

[Background Documents C-743/24](#)

There will be a press release for this case.

Week VIII: 17th to 21th February

The Court will be in recess from the 17th to the 21st February inclusive.

HEARINGS OF NOTE*

Court of Justice

Monday 10th February 2025: 14:30 – [Case C-797/23 Meta Platforms Ireland \(Fair Compensation\)](#) (State Aid – Fundamental Rights - Charter of Fundamental Rights) (**streamed on Curia**)

Tuesday 11th February 2025: 09:00 – [Case C-696/23 P Pumpyanskiy v Council](#), [Case C-704/23 P Khudaverdyan v Council](#), [Case C-711/23 P Rashnikov v Council](#), [Case C-35/24 P Mazepin v Council](#), [Case C-111/24 P Khan v Council](#) (Restrictive Measures - Ukraine) (**streamed on Curia**)

Wednesday 12th February 2025: 09:30 – [Case C-428/23 ROGON and Others](#) (Competition – Prohibition of cartels, decisions and concerted practices – Football)

Wednesday 12th February 2025: 09:30 – [Case C-315/24 Nestlé Sverige \(Labelling of foods for special medical purposes\)](#) (Approximation of laws – Food safety)

Wednesday 12th February 2025: 14:30 – [Case C-209/23 RRC Sports](#) (Freedom to provide services – Competition)

Thursday 13th February 2025: 09:30 – [Case C-115/24 Österreichische Zahnärztekammer](#) (Public health – Freedom to provide services)

Thursday 13th February 2025: 14:30 – [Case C-133/24 CD Tondela and Others](#) (Competition – Football)

General Court

Thursday 13th February 2025: 09:30 – [Case T-412/22 PAN Europe v Commission](#), [Case T-94/23 Pollinis France v Commission](#), [T-565/23 Aurelia Stiftung v Commission](#) (Agriculture and Fisheries - Plant health legislation)

* This is a non-exhaustive list and does not include all the hearings over the next two weeks.

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