

Legal Literature**Legal Literature Details****Member State:** Greece**Title:** The additional charges (surcharging) for the use of payments means between payments law and consumer protection law.**Subtitle:****Type:** article**URL:****Author:** MPAMPETAS, G.**Reference:** DEE 5/2015, p. 497**Publication Year:** 2015**Keywords:** consumer, payment, sectoral legislation, supplier**Directive Articles**Consumer Rights Directive, [Chapter 1, Article 3, 2.](#) Consumer Rights Directive, [Chapter 4, Article 19](#)**Headnote**

In this article, the author examines the additional charges (surcharging) for the use of means of payment, besides cash, meaning for the use of credit, debit and prepaid cards, which are regulated by two provisions, art. 49 par. 3 of the law 3862/2010 and art. 4c of the law 2251/1994 (that implemented article 19 of Directive 2011/83). The author analyses those provisions and claims that a regulatory conflict exists between these two provisions since according to art. 49 par. 3 of the law 3862/2010 additional charges of the beneficiary against the payer are prohibited while art. 4c of the law 2251/1994 permits additional charges against the consumer, as long as they are equal to the one the supplier bears for the use of specific means of payment. In his analysis the author tries to lift this regulatory conflict.

General Note

The provision of art. 4c of the law 2251/1994 has been amended on 2016 and now the trader cannot impose charges to the consumers for the use of a specific means of payment.

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