

**Unfair Contract Terms Directive (93/13) - Greece**  
**National Law**

**Law 2251/1994 Protection of consumers**

**Adoption date for national laws:** Wed Nov 16 00:00:00 CET 1994

**In force date:** Wed Nov 16 00:00:00 CET 1994

**PRESIDENTIAL DECREE NO. 339 On package travel, in line with the Directive 90/314 (EEL 158/59) on package travel, package holidays and package tours.**

**Adoption date for national laws:** Thu Sep 05 00:00:00 CEST 1996

**In force date:** Wed Sep 11 00:00:00 CEST 1996

**Civil Code**

**Adoption date for national laws:** Wed Aug 21 00:00:00 CEST 2002

**In force date:** Wed Aug 21 00:00:00 CEST 2002

**Law 2251/1994 Protection of consumers**

**Adoption date for national laws:** Wed Aug 21 00:00:00 CEST 2002

**In force date:** Wed Aug 21 00:00:00 CEST 2002

**Law 2251/1994 Protection of consumers**

**Adoption date for national laws:** Tue Jul 10 00:00:00 CEST 2007

**In force date:** Tue Jul 10 00:00:00 CEST 2007

**Law 2251/1994 Protection of consumers**

**Adoption date for national laws:** Tue Jul 10 00:00:00 CEST 2007

**In force date:** Tue Jul 10 00:00:00 CEST 2007

**LAW 3587 Amendment and supplementation of Law 2251/1994 on "Consumers" protection" as in effect**

**Adoption date for national laws:** Tue Jul 10 00:00:00 CEST 2007

**In force date:** Tue Jul 10 00:00:00 CEST 2007

**PDF:** [Greece UCP-EN\\_en.pdf](#)

**Joint Ministerial Decision Number Z1-130 Harmonisation of Greek legislation with Directive 2088/122/EC of the European Parliament and of the Council of 14 January 2009 on the protection of consumers in respect of certain aspects of timeshare, long-term holiday product, resale and exchange contracts (OJ L 33 of 03.02.2009)**

**Adoption date for national laws:** Mon Feb 21 00:00:00 CET 2011

**In force date:** Tue Feb 22 00:00:00 CET 2011

**Ministerial Decision no. Z1-111, "Adaptation of Greek legislation to [...] b) Directive 2009/22 / EC of the European Parliament and of the Council of 23. April 2009 on on injunctions for the protection of consumers' interests (Codified version) published in the Official Journal of the EC no. L 110 of 1.5.2009, p.30, [...]**

**Adoption date for national laws:** Wed Mar 07 00:00:00 CET 2012

**In force date:** Wed Mar 07 00:00:00 CET 2012

**Law 2251/1994 Protection of consumers**

**Adoption date for national laws:** Wed Mar 07 00:00:00 CET 2012

**In force date:** Wed Mar 07 00:00:00 CET 2012

**Law no 2251/1994 Protection of consumers**

**Adoption date for national laws:** Fri Aug 30 00:00:00 CEST 2013

**In force date:** Fri Jun 13 00:00:00 CEST 2014

**Common Ministerial Decision No Z1-891 Adaptation of Greek legislation to Directive 2011/83/EU of the European Parliament and of the Council of 25 October 2011 on consumer rights, amending Council Directive 93/13/EEC and Directive 1999/44/EC of the European Parliament and of the Council and repealing Council Directive 85/577/EEC and Directive 97/7/EC of the European Parliament and of the Council, w**

**Adoption date for national laws:** Fri Aug 30 00:00:00 CEST 2013

**In force date:** Fri Jun 13 00:00:00 CEST 2014

**Ministerial Decision no. A2-718 - Codification of Rules on the Movement and Trade of Products and the Provision of Services**

**Adoption date for national laws:** Thu Jul 31 00:00:00 CEST 2014

**In force date:** Thu Jul 31 00:00:00 CEST 2014

**Decree No. 301/2002**

**Adoption date for national laws:** Fri Jan 01 00:00:00 CET 9999

**In force date:** Mon Nov 04 00:00:00 CET 2002

**PDF:** [legislation342\\_en\\_en.pdf](#)

**Decision of the Ministry of Trade No. Z1-404**

**Adoption date for national laws:** Fri Jan 01 00:00:00 CET 9999

**In force date:** Thu Jun 28 00:00:00 CEST 2001

**Decree No. 182/99 transposing Directive 94/47/EC into Greek law**

**Adoption date for national laws:** Fri Jan 01 00:00:00 CET 9999

**In force date:** Wed Aug 25 00:00:00 CEST 1999

**PDF:** [legislation341\\_en\\_en.pdf](#)

**Consumer Protection Act 2251/94**

**Adoption date for national laws:** Fri Jan 01 00:00:00 CET 9999

**In force date:** Wed Nov 16 00:00:00 CET 1994

**PDF:** [legislation339\\_en\\_en.pdf](#)

**Act No. 3927/2004**

**Adoption date for national laws:** Fri Jan 01 00:00:00 CET 9999

**In force date:** Fri Jan 01 00:00:00 CET 9999

#### Timeshare Act

**Adoption date for national laws:** Fri Jan 01 00:00:00 CET 9999

**In force date:** Fri Jan 01 00:00:00 CET 9999

#### Decree No. 339/96 on packages transposing Directive 90/314

**Adoption date for national laws:** Fri Jan 01 00:00:00 CET 9999

**In force date:** Wed Sep 11 00:00:00 CEST 1996

**PDF:** [legislation340\\_en\\_en.pdf](#)

#### Act against unfair competition

**Adoption date for national laws:** Fri Jan 01 00:00:00 CET 9999

**In force date:** Fri Jan 01 00:00:00 CET 9999

#### Civil Code

**Adoption date for national laws:** Fri Jan 01 00:00:00 CET 9999

**In force date:** Fri Jan 01 00:00:00 CET 9999

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#### Enforcement System

No results available

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#### Cases

link

**National ID:** [link](#)

**Common Name:** 3884/2006

**Directive Part:** Article 2

**Decision type:** Other

**Decision date:** Fri Jan 01 00:00:00 CET 9999

#### Areios Pagos 296/2001

**National ID:** [Areios Pagos 296/2001](#)

**Common Name:** link

**Directive Part:** ANNEX I, 1. Article 1, 1.

**Decision type:** Other

**Decision date:** Fri Feb 16 00:00:00 CET 2001

#### Areios Pagos 1030/2001

**National ID:** [Areios Pagos 1030/2001](#)

**Common Name:** link

**Directive Part:** ANNEX I, 1. Article 1, 1.

**Decision type:** Other

**Decision date:** Fri May 04 00:00:00 CEST 2001

#### No. of protocol 11305

**National ID:** [No. of protocol 11305](#)

**Common Name:** link

**Directive Part:** Article 5 Article 4, 1. Article 3, 3. Article 3, 2. Article 3, 1.

**Decision type:** Other

**Decision date:** Thu Dec 20 00:00:00 CET 2012

#### Court decision number 801/2013 (A1, Civil Cases)

**National ID:** [Court decision number 801/2013 \(A1, Civil Cases\)](#)

**Common Name:** link

**Directive Part:** Article 3, 3. Article 3, 2. Article 3, 1.

**Decision type:** Supreme court decision

**Decision date:** Tue Apr 23 00:00:00 CEST 2013

#### Court decision number 561/2014 (Δ', Civil Cases)

**National ID:** [Court decision number 561/2014 \(Δ', Civil Cases\)](#)

**Common Name:** link

**Directive Part:** Article 5 Article 4, 2. Article 4, 1. Article 3, 3.

**Decision type:** Supreme court decision

**Decision date:** Fri Mar 07 00:00:00 CET 2014

#### No. of Decision 35/2015

**National ID:** [No. of Decision 35/2015](#)

**Common Name:** link

**Directive Part:** Article 8 Article 3, 2. Article 3, 1. Article 2, (b)

**Decision type:** Court decision, first degree

**Decision date:** Tue Mar 31 00:00:00 CEST 2015

#### No. of protocol 10787

**National ID:** [No. of protocol 10787](#)

**Common Name:** link

**Directive Part:** Article 4, 1. Article 3, 3. Article 3, 1.

**Decision type:** Other

**Decision date:** Wed Apr 29 00:00:00 CEST 2015

**Court decision number 13/2015 (B', Ordinary plenary)**

**National ID:** [Court decision number 13/2015 \(B', Ordinary plenary\)](#)

**Common Name:** link

**Directive Part:** Article 4, 1. Article 3, 3. Article 8 Article 3, 2. ANNEX I, 1., (j) Article 3, 1. Article 2, (b)

**Decision type:** Supreme court decision

**Decision date:** Wed Jun 17 00:00:00 CEST 2015

**No. of protocol 12708**

**National ID:** [No. of protocol 12708](#)

**Common Name:** link

**Directive Part:** Article 4, 1. Article 3, 1.

**Decision type:** Other

**Decision date:** Tue Apr 26 00:00:00 CEST 2016

**No. of Protocol 14331**

**National ID:** [No. of Protocol 14331](#)

**Common Name:** link

**Directive Part:** Article 5

**Decision type:** Other

**Decision date:** Mon May 16 00:00:00 CEST 2016

**Areios Pagos 1219/2001**

**National ID:** [Areios Pagos 1219/2001](#)

**Common Name:** link

**Directive Part:** ANNEX I, 1. Article 1, 1. ANNEX I, 2. Article 3, 1. Article 2

**Decision type:** Other

**Decision date:** Fri Jan 01 00:00:00 CET 9999

**Court of Cassation, Judgement 53/2021**

**National ID:** [Court of Cassation, Judgement 53/2021](#)

**Common Name:** N/A

**Directive Part:** Article 4, 2. Article 1, 2. RECITALS

**Decision type:** Supreme court decision

**Decision date:** Fri Jan 15 00:00:00 CET 2021

**Patras Court of Appeal, Judgement 161/2021**

**National ID:** [Patras Court of Appeal, Judgement 161/2021](#)

**Common Name:** N/A

**Directive Part:** Article 3, 1.

**Decision type:** Court decision in appeal

**Decision date:** Wed Mar 10 00:00:00 CET 2021

**Court of Cassation, Judgement 948/2021**

**National ID:** [Court of Cassation, Judgement 948/2021](#)

**Common Name:** N/A

**Directive Part:** Article 4, 2. Article 5 Article 1, 2. RECITALS RECITALS RECITALS

**Decision type:** Supreme court decision

**Decision date:** Tue Jul 20 00:00:00 CEST 2021

**652/2010**

**National ID:** [652/2010](#)

**Common Name:** National Bank of Greece SA v Consumer Union

**Directive Part:** ANNEX I, 1. Article 3, 3. Article 3, 2. Article 3, 1. Article 2

**Decision type:** Other

**Decision date:** Thu Apr 15 00:00:00 CEST 2010

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## Legal Literature

**Ρήτρες εφαρμοστέου δικαίου σε καταναλωτικές συμβάσεις μέσω Διαδικτύου.** Lex & Forum. 3/2021. pp. 769-786

**Reference:** [Ρήτρες εφαρμοστέου δικαίου σε καταναλωτικές συμβάσεις μέσω Διαδικτύου.](#) Lex & Forum. 3/2021. pp. 769-786

**Title:** Applicable law clauses in consumer contracts concluded on the Internet

**Author:** ZAPRIANOS, N.

**Publication Year:** 2021

**SAKKOULAS PUBLICATIONS ATHENS - THESSALONIKI**

**Reference:** [SAKKOULAS PUBLICATIONS ATHENS - THESSALONIKI](#)

**Title:** Consumer Law: Community and greek

**Author:** DELOUKA - IGGLESI, K.

**Publication Year:** 2014

**Athens:** Nomiki Bibliothiki

**Reference:** [Athens: Nomiki Bibliothiki](#)

**Title:** Consumer protection Law

**Author:** KARAKOSTAS, I.

**Publication Year:** 2012

2η έκδοση, Αθήνα , Νομική Βιβλιοθήκη (2nd edition, Athens: Nomiki Bibliothiki

Reference: [2η έκδοση, Αθήνα , Νομική Βιβλιοθήκη \(2nd edition, Athens: Nomiki Bibliothiki](#)

Title: Consumer protection law: greek- community: article by article interpretation of the L. 2251/1994 and other related laws

Author: ALEXANDRIDOU, E. (editor)

Publication Year: 2015

3η έκδοση, Αθήνα , Νομική Βιβλιοθήκη (3rd edition, Athens: Nomiki Bibliothiki)

Reference: [3η έκδοση, Αθήνα , Νομική Βιβλιοθήκη \(3rd edition, Athens: Nomiki Bibliothiki\)](#)

Title: Consumer Protection Law: L. 2251/1994 as in force: interpretation- case law- practical application

Author: KARAKOSTAS, I.

Publication Year: 2016

SAKKOULAS PUBLICATIONS ATHENS - THESSALONIKI

Reference: [SAKKOULAS PUBLICATIONS ATHENS - THESSALONIKI](#)

Title: General Terms of Transactions

Author: DELIOS, G.

Publication Year: 2013

Οικιακός - Τελικός Πελάτης Ενέργειας και πολιτική προστασίας του καταναλωτή στην ΕΕ. Ενέργεια & Δίκαιο. 33/2021. pp. 46-55

Reference: [Οικιακός - Τελικός Πελάτης Ενέργειας και πολιτική προστασίας του καταναλωτή στην ΕΕ. Ενέργεια & Δίκαιο. 33/2021. pp. 46-55](#)

Title: Household customers - Final Energy customers and consumer protection policy in the EU

Author: ARGALIAS, P.

Publication Year: 2021

NOMIKI BIBLIOTHIKI

Reference: [NOMIKI BIBLIOTHIKI](#)

Title: Stages of inspection of general terms of banking transactions. Especially the example of the General Terms of Transactions for charges regarding the pre-payment of a loan, the commission charges and the levy (imposed by) the Law 128/1975

Author: PITSIRIKOS, E.

Publication Year: 2014

Applications of Civil Law (legal magazine) ( ΕφαΔ)

Reference: [Applications of Civil Law \(legal magazine\) \( ΕφαΔ\)](#)

Title: The open review of General Terms of Transactions in banking loan contracts issued in Swiss Franc (opinion)

Author: KARAKOSTAS, I., VRETTOU, C.

Publication Year: 2015

Review of transport law (legal magazine)

Reference: [Review of transport law \(legal magazine\)](#)

Title: The principle of transparency in the terms of insurance contracts – Obligations and rights of the insured person.

Author: VENIERIS, I.

Publication Year: 2015

## Other material

Consolidated Government Policy Plan 2022 [Ministry of Development and Investment - Consumer Protection].

Title: [Consolidated Government Policy Plan 2022 \[Ministry of Development and Investment - Consumer Protection\].](#)

Emanating from: General Secretariat for Coordination - Greek Government

Ministerial Decision Z1-798/25-6-2008 – Ban of the use of General Terms of Transactions that have been held as abusive by irrevocable court decisions

Title: [Ministerial Decision Z1-798/25-6-2008 – Ban of the use of General Terms of Transactions that have been held as abusive by irrevocable court decisions](#)

Emanating from: Ministry of Development and Competitiveness

Ministerial Decision no Z1-21/17-1-2011 – Amendment – completion of the decision of the Minister of Development no Z1-798/25-06-2008 (Official Government Gazette B 1353) for the ban of specific General Terms of Transactions that have been held as abusive by irrevocable court decisions.

Title: [Ministerial Decision no Z1-21/17-1-2011 – Amendment – completion of the decision of the Minister of Development no Z1-798/25-06-2008 \(Official Government Gazette B 1353\) for the ban of specific General Terms of Transactions that have been held as abusive by irrevocable court decisions.](#)

Emanating from: Ministry of Labor and Social Security

Ministerial Decision no Z1-74/22-2-2011, Amendment – completion of the decision of the Minister of Development no Z1-798/25-06-2008 (Official Government Gazette B 1353) on the ban of the use of General Terms of Transactions that have been held as abusive by irrevocable court decisions, as amended by Ministerial Decision no Z1-21/17-01-2011 (Official Government Gazette B 21)

Title: [Ministerial Decision no Z1-74/22-2-2011, Amendment – completion of the decision of the Minister of Development no Z1-798/25-06-2008 \(Official Government Gazette B 1353\) on the ban of the use of General Terms of Transactions that have been held as abusive by irrevocable court decisions, as amended by Ministerial Decision no Z1-21/17-01-2011 \(Official Government Gazette B 21\)](#)

Emanating from: Ministry of Labour and Social Security