Unfair Contract Terms Directive (93/13) - Malta

National Law

Commercial Code

Adoption date for national laws: Fri Oct 02 00:00:00 CET 1857

In force date: Wed Dec 12 00:00:00 CET 2007

Doorstep Contracts Act

Adoption date for national laws: Wed Feb 04 00:00:00 CET 1987

In force date: Wed Feb 11 00:00:00 CET 1987

Consumer Affairs Act

Adoption date for national laws: Fri Dec 02 00:00:00 CET 1994

In force date: Tue Jan 23 00:00:00 CET 1996

Malta Travel and Tourism Services Act

Adoption date for national laws: Tue Jul 13 00:00:00 CEST 1999

In force date: Wed Sep 01 00:00:00 CEST 1999

Distance Selling Regulations (378.08)

Adoption date for national laws: Fri Aug 17 00:00:00 CEST 2001

In force date: Tue Sep 04 00:00:00 CEST 2001

Package Travel, Package Holidays and Package Tours Regulations

Adoption date for national laws: Thu Nov 01 00:00:00 CET 2001

In force date: Thu Nov 01 00:00:00 CET 2001

Consumer Affairs Act (Price Indication) Regulations

Adoption date for national laws: Fri Sep 27 00:00:00 CEST 2002

In force date: Tue Oct 01 00:00:00 CEST 2002

Distance Selling (Retail Financial Services) Regulations (330.07)

Adoption date for national laws: Fri Feb 04 00:00:00 CET 2005

In force date: Fri Feb 04 00:00:00 CET 2005

Electronic Commerce (General) Regulations, 2006

Adoption date for national laws: Tue Oct 24 00:00:00 CEST 2006

In force date: Tue Oct 24 00:00:00 CEST 2006

Injunctions for the Protection of the Interests of Consumers (Package Travel and Protection of Buyers in Contracts for Time Sharing of Immovable Property)

Regulations, 2006

Adoption date for national laws: Fri Nov 24 00:00:00 CET 2006

In force date: Fri Nov 24 00:00:00 CET 2006

Consumer Affairs Act (Chapter 378 of the Laws of Malta)

Adoption date for national laws: Tue Jan 29 00:00:00 CET 2008

In force date: Wed Dec 12 00:00:00 CET 2007

PDF: MALTA ActIlof2008_(Amendment_to_Consumer_Act)[1]#1#_en.pdf

Commercial Code (Chapter 13 of the Laws of Malta)

Adoption date for national laws: Tue Jan 29 00:00:00 CET 2008

In force date: Wed Dec 12 00:00:00 CET 2007

PDF: MALTA Actilof2008_(Amendment_to_Consumer_Act)[1]_en.pdf

Medicines Products (Injunctions to Advertising) Regulations 2008

Adoption date for national laws: Tue Feb 12 00:00:00 CET 2008

In force date: Tue Feb 12 00:00:00 CET 2008

Protection of Consumers (Timeshare, Long-term Holiday Product, Resale and Exchange Contracts) Regulations

Adoption date for national laws: Fri Mar 25 00:00:00 CET 2011

In force date: Fri Mar 25 00:00:00 CET 2011

Malta Competition and Consumer Affairs Authority Act

Adoption date for national laws: Mon May 23 00:00:00 CEST 2011

In force date: Mon May 23 00:00:00 CEST 2011

PDF: MALTA COMPETITION AND CONSUMER AFFAIRS AUTHORITY ACT (510)_en.pdf

Collective Proceedings Act

Adoption date for national laws: Thu Aug 01 00:00:00 CEST 2013

In force date: Wed Aug 01 00:00:00 CEST 2012

PDF: COLLECTIVE PROCEEDINGS ACT (520)_en.pdf

Consumer Rights Regulations

Adoption date for national laws: Tue Dec 17 00:00:00 CET 2013

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

Consumer Affairs (Amendment) Act

Adoption date for national laws: Tue Mar 25 00:00:00 CET 2014

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

Package Travel, Package Holidays and Package Tours Regulations, 2000

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

In force date: Fri Aug 25 00:00:00 CEST 2000

Protection of Consumers (Timeshare, Long-Term Holiday Product, Resale and Exchange Contracts) Regulations, 2011

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

In force date: Fri Mar 25 00:00:00 CET 2011

Distance Selling Regulations, 2001

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

In force date: Tue Sep 04 00:00:00 CEST 2001

Protection of Buyers in Contracts for Time Sharing of Immovable Property Regulations, 2000

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

In force date: Sat Sep 15 00:00:00 CEST 2001

Enforcement System

No results available

Cases

First Hall, Judgement No: 1055/2018

National ID: First Hall, Judgement No: 1055/2018

Common Name: Av. Dr. Edward Debono noe vs Ronald Gaerty et

Directive Part: Article 6

Decision type: Court decision, first degree **Decision date:** Tue Oct 05 00:00:00 CEST 2021

Court of Appeal, Judgement No: 58/2019

National ID: Court of Appeal, Judgement No: 58/2019 Common Name: Carmel Mallia vs Crystal Finance Ltd

Directive Part: Article 6

Decision type: Court decision in appeal
Decision date: Wed May 19 00:00:00 CEST 2021

1004/2009

National ID: 1004/2009

Common Name: Edmund Barbara u Steve Barbara ezercenti I-kummerce taht I-isem Barbara Music Sh. v J. u M. Formosa

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

Decision type: Other

Decision date: Mon Apr 04 00:00:00 CEST 2011 Court of Magistrates, Judgement No: 204/2018

National ID: Court of Magistrates, Judgement No: 204/2018
Common Name: Exor Group Limited vs Carmel sive Charles Spiteri

Directive Part: Article 3 ANNEX I
Decision type: Court decision, first degree
Decision date: Thu Mar 25 00:00:00 CET 2021

232/2007/2

National ID: 232/2007/2

Common Name: F.Advertising Limited [C 27689] vs Anthony u Mary Rose konjugi Tabone

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

Decision type: Other

Decision date: Tue Oct 04 00:00:00 CEST 2011 Civil Court (First Hall), Judgement 1237/2012

National ID: Civil Court (First Hall), Judgement 1237/2012 Common Name: F (Advertising) Limited (C27689) vs Joseph Borg

Directive Part: Article 5 Article 5 Article 4 Article 3 Decision type: Court decision, first degree Decision date: Tue Sep 24 00:00:00 CEST 2019

897/2009

National ID: 897/2009

Common Name: Gasan Mamo Insurance Limited kif surrogata tal-assigurati taghha Nicholas Curmi et Vs Ryan Air Ltd.

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

Decision type: Other

Decision date: Mon Jun 20 00:00:00 CEST 2011

Court of Appeal, Judgement 23/2018

National ID: Court of Appeal, Judgement 23/2018

Common Name: Gravino Anthony et vs La Valette Funds SICAL p.l.c. et

Directive Part: Article 4 Chapter 2, Article 5

Decision type: Other

Decision date: Mon Dec 16 00:00:00 CET 2019

4/2008

National ID: 4/2008

Common Name: Grech Pia vs Mondial Travel Directive Part: Article 4, 2. Article 3, 1. Article 2

Decision type: Other

Decision date: Fri Nov 07 00:00:00 CET 2008

Appell Civil Numru 15/2008

National ID: Appell Civil Numru 15/2008

Common Name: Maria Geraldine Attard Vs Go Mobisle Communications Ltd.

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

Decision type: Other

Decision date: Fri Apr 24 00:00:00 CEST 2009

Carmelo Grima noe vs Carmel Vella Brincat noe

National ID: Carmelo Grima noe vs Carmel Vella Brincat noe

Common Name: N/A

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

Decision type: Other

Decision date: Fri Nov 22 00:00:00 CET 1985

Mario Bezzinavs Albert Mizzi et noe

National ID: Mario Bezzinavs Albert Mizzi et noe

Common Name: N/A
Directive Part: ANNEX I, 1.
Decision type: Other

Decision date: Wed Jan 22 00:00:00 CET 1992

Albert Bartolo vs Victor Calleja noe

National ID: Albert Bartolo vs Victor Calleja noe

Common Name: N/A

Directive Part: Article 3, 1. Article 2

Decision type: Other

Decision date: Mon Jan 09 00:00:00 CET 1995

Silvana wife of Raymond Camillerivs. Alfred Pisani noe et

National ID: Silvana wife of Raymond Camillerivs. Alfred Pisani noe et

Common Name: N/A

Directive Part: Article 3, 1. Article 2

Decision type: Other

Decision date: Mon Nov 13 00:00:00 CET 1995

Malta Property Auctioneers Limited vs Becker et

National ID: Malta Property Auctioneers Limited vs Becker et

Common Name: N/A
Directive Part: link

Decision type: Court decision, first degree **Decision date:** Thu Nov 29 00:00:00 CET 2012

F (Advertising) Limited vs Falzon et

National ID: F (Advertising) Limited vs Falzon et

Common Name: N/A
Directive Part: link

Decision type: Court decision, first degree **Decision date:** Fri Nov 30 00:00:00 CET 2012

Debono et vs Platinum International (Malta) Limited

National ID: Debono et vs Platinum International (Malta) Limited

Common Name: N/A

Directive Part: ANNEX I, 1., (q)

Decision type: Administrative decision in appeal **Decision date:** Fri Feb 05 00:00:00 CET 2016

Court of Appeal (Inferior), Judgement No: 204/2018/1

National ID: Court of Appeal (Inferior), Judgement No: 204/2018/1

Common Name: N/A

Directive Part: Article 3 ANNEX I

Decision type: Court decision in appeal

Decision date: Wed Jan 26 00:00:00 CET 2022

Court of Magistrates, Judgement No:316/2017

National ID: Court of Magistrates, Judgement No:316/2017

Common Name: N/A
Directive Part: ANNEX I, 1., (e)

Decision type: Court decision, first degree **Decision date:** Tue Feb 22 00:00:00 CET 2022

240/2008/1

National ID: 240/2008/1

Common Name: Raymond Camilleri u martu Redenta Camilleri versus Touring Mediterraneo Ltd

Directive Part: Article 4, 1. **Decision type:** Other

Decision date: Mon Dec 06 00:00:00 CET 2010

Court of Appeal, Judgement No: 108/2018

National ID: Court of Appeal, Judgement No: 108/2018
Common Name: Raymond Mintoff vs Bank of Valletta plc
Directive Part: Article 1 Article 2 Article 3 Article 2

Decision type: Other

Decision date: Thu Feb 25 00:00:00 CET 2021

1/2010

National ID: 1/2010

Common Name: Renato u Janice Vidal vs U.C.I.M. Co. Ltd.

Directive Part: Article 3, 3. Article 3, 2. Article 3, 1. Article 6, 2. Article 2 Article 6, 1.

Decision type: Other

Decision date: Fri Jun 11 00:00:00 CEST 2010

Legal Literature

University of Malta, M.Jur thesis

Reference: University of Malta, M.Jur thesis

Title: Balancing negotiations **Author:** SCIBERRAS, A. **Publication Year:** 2010

University of Malta, M.Jur thesis

Reference: University of Malta, M.Jur thesis

Title: Cross border consumer contracts: jurisdictional issues

Author: BEZZINA, P. **Publication Year:** 2010

Id-Dritt, Vol. XXII

Reference: Id-Dritt, Vol. XXII

Title: Defining the consumer in order to protect him – the continuous duel between the notion of 'consumer' in EU directives and in the Court of Justice's free

movement decisions **Author:** AZZOPARDI, A. **Publication Year:** 2012

University of Malta, Ph.D thesis

Reference: University of Malta, Ph.D thesis

Title: From application to accession: the interplay between the EC consumer directives and selected areas of national consumer law and policy – a case

study from Malta (1990-2004)

Author: FABRI, D. Publication Year: 2015

ELSA Malta Law Review, Vol. II, p 41

Reference: ELSA Malta Law Review, Vol. II, p 41

Title: The contribution of EU Directives to the objective of consumer protection

Author: AZZOPARDI, A. **Publication Year:** 2012

Other material

Digisec Media Limited (C56612) vs Director General (Consumer Affairs) et, Judgement 111/2018

Title: Digisec Media Limited (C56612) vs Director General (Consumer Affairs) et, Judgement 111/2018

Emanating from: Civil Court, First Hall, Constitutional Jurisdiction. (Preliminary decision)

Darmanin Kissaun Roland vs GlobalCapital Financial Management Limited, Judgement 323/2014/1

Title: Darmanin Kissaun Roland vs GlobalCapital Financial Management Limited, Judgement 323/2014/1

Emanating from: Court of Appeal. (Preliminary decision)
Your rights and obligations when investing your money

Title: Your rights and obligations when investing your money

Emanating from: Malta Competition and Consumer Affairs Authority

Your rights and obligations when provided with a banking service

Title: Your rights and obligations when provided with a banking service

Emanating from: The Office for Consumer Affairs

Lodging a Complaint | A Consumer's Guide

Title: Lodging a Complaint | A Consumer's Guide

Emanating from: The Office for Consumer Affairs