

**European Communities (Unfair Terms in Consumer Contracts) Regulations 1995**

Adoption date for national laws: Wed Feb 01 00:00:00 CET 1995

In force date: Sat Dec 31 00:00:00 CET 1994

**Package Holidays and Travel Trade Act, 1995**

Adoption date for national laws: Sun Oct 01 00:00:00 CET 1995

In force date: Sun Oct 01 00:00:00 CET 1995

PDF: [legislation253\\_en.pdf](#)

**Package Holidays and Travel Trade Act, 1995**

Adoption date for national laws: Sun Oct 01 00:00:00 CET 1995

In force date: Sun Oct 01 00:00:00 CET 1995

PDF: [Package Holidays and Travel Trade Act, 1995\\_en.pdf](#)

**European Communities (Contracts for Time Sharing of Immovable Property—Protection of Purchasers) Regulations 1997 and 2000**

Adoption date for national laws: Wed Jan 01 00:00:00 CET 1997

In force date: Mon May 19 00:00:00 CEST 1997

PDF: [legislation301\\_en.pdf](#)

**European Communities (Requirements to Indicate Product Prices) Regulations 2002**

Adoption date for national laws: Fri Dec 20 00:00:00 CET 2002

In force date: Sat Mar 01 00:00:00 CET 2003

**European Communities (Certain Aspects of the Sale of Consumer Goods and Associated Guarantees) Regulations 2003**

Adoption date for national laws: Wed Jan 22 00:00:00 CET 2003

In force date: Wed Jan 22 00:00:00 CET 2003

PDF: [legislation331\\_en.pdf](#)

**Consumer Protection Act 2007**

Adoption date for national laws: Sat Apr 21 00:00:00 CEST 2007

In force date: Thu Apr 12 00:00:00 CEST 2007

PDF: [en.act.2007.0019\\_en.pdf](#)

**Consumer Protection Bill 2007**

Adoption date for national laws: Tue May 01 00:00:00 CEST 2007

In force date: Tue May 01 00:00:00 CEST 2007

PDF: [cpbill2007finalversion\\_en.pdf](#)

**Consumer Protection (Fixed Payment Notice) Regulations 2007**

Adoption date for national laws: Fri Oct 12 00:00:00 CEST 2007

In force date: Sat Oct 13 00:00:00 CEST 2007

**European Communities (Misleading and Comparative Marketing Communications) Regulations 2007**

Adoption date for national laws: Fri Nov 30 00:00:00 CET 2007

In force date: Fri Nov 30 00:00:00 CET 2007

PDF: [EC \(MISLEADING AND COMPARATIVEMARKETING COMMUNICATIONS\) REGULATIONS 20\\_en.pdf](#)

**European Communities (Court Orders for the Protection of Consumer Interests) Regulations 2010**

Adoption date for national laws: Tue Nov 23 00:00:00 CET 2010

In force date: Tue Nov 23 00:00:00 CET 2010

PDF: [European Communities \(Court Orders for the Protection of Consumer Inte\\_en.pdf](#)

**European Communities (Court Orders for the Protection of Consumer Interests) Regulations 2010**

Adoption date for national laws: Fri Nov 26 00:00:00 CET 2010

In force date: Fri Nov 26 00:00:00 CET 2010

PDF: [legislation473\\_en.pdf](#)

**European Union (Protection of Consumers in respect of Timeshare, Long-Term Holiday Product, Resale and Exchange Contracts) Regulations 2011**

Adoption date for national laws: Wed Feb 23 00:00:00 CET 2011

In force date: Wed Feb 23 00:00:00 CET 2011

PDF: [legislation470\\_en.pdf](#)

**European Union (Protection of Consumers in respect of Timeshare, Long-term Holiday Product, Resale and Exchange Contracts) Regulations 2011**

Adoption date for national laws: Wed Feb 23 00:00:00 CET 2011

In force date: Wed Feb 23 00:00:00 CET 2011

PDF: [EC \(Protection of Consumers in respect of Timeshare, Long-Term Holiday\\_en.pdf](#)

**EUROPEAN UNION (TEXTILE FIBRE NAMES AND RELATED LABELLING AND MARKING OF THE FIBRE COMPOSITION OF TEXTILE PRODUCTS) REGULATIONS 2012**

Adoption date for national laws: Tue May 08 00:00:00 CEST 2012

In force date: Tue May 08 00:00:00 CEST 2012

PDF: [en.si.2012.0142\\_en.pdf](#)

**Central Bank (Supervision and Enforcement) Act 2013**

Adoption date for national laws: Thu Jul 11 00:00:00 CEST 2013

In force date: Thu Jul 11 00:00:00 CEST 2013

PDF: [en.act.2013.0026\\_en.pdf](#)

**European Union (Consumer Information, Cancellation and Other Rights) Regulations 2013**

**Adoption date for national laws:** Wed Dec 11 00:00:00 CET 2013

**In force date:** Sat Jun 14 00:00:00 CEST 2014

#### Competition and Consumer Protection Act 2014

**Adoption date for national laws:** Mon Jul 28 00:00:00 CEST 2014

**In force date:** Fri Oct 31 00:00:00 CET 2014

#### European Union (Package Travel and Linked Travel Arrangements) Regulations 2019

**Adoption date for national laws:** Mon Mar 11 00:00:00 CET 2019

**In force date:** Mon Mar 11 00:00:00 CET 2019

#### European Communities (Unfair Terms in Consumer Contracts) Regulations, 1995 and 2000.

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

**In force date:** Sun Jan 01 00:00:00 CET 1995

**PDF:** [legislation235\\_en.pdf](#)

#### European Communities (Protection of Consumers in Respect of Contracts made by Means of Distance Communication) Regulations, 2001

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

**In force date:** Tue May 15 00:00:00 CEST 2001

**PDF:** [legislation328\\_en.pdf](#)

#### European Communities (Cancellation of Contracts negotiated away from business premises) Regulations, 1989

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

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

**PDF:** [legislation147\\_en.pdf](#)

#### European Communities (Protection of Consumers' Collective Interests) Regulations, 2001

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

**In force date:** Wed Oct 03 00:00:00 CEST 2001

**PDF:** [legislation330\\_en.pdf](#)

#### European Communities (Requirements to Indicate Product Prices) Regulations, 2002

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

**In force date:** Sat Mar 01 00:00:00 CET 2003

**PDF:** [legislation329\\_en.pdf](#)

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#### Enforcement System

No results available

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#### Cases

##### High Court, Judgment 803

**National ID:** [High Court, Judgment 803](#)

**Common Name:** AIB Mortgage Bank & Anor -v- Cosgrove

**Directive Part:** link

**Decision type:** Court decision in appeal

**Decision date:** Tue Oct 31 00:00:00 CET 2017

##### High Court, Judgment 599

**National ID:** [High Court, Judgment 599](#)

**Common Name:** Allied Irish Banks plc -v- O'Donohoe & anor

**Directive Part:** Article 4 link

**Decision type:** Supreme court decision

**Decision date:** Tue Jun 26 00:00:00 CEST 2018

##### Sp. 229

**National ID:** [Sp. 229](#)

**Common Name:** Applicant - The Director of Consumer Affairs

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

**Decision type:** Other

**Decision date:** Thu Dec 20 00:00:00 CET 2001

##### High Court, Judgment 807

**National ID:** [High Court, Judgment 807](#)

**Common Name:** Bank of Ireland Mortgage Bank -v- Hade & anor

**Directive Part:** link

**Decision type:** Court decision in appeal

**Decision date:** Fri May 12 00:00:00 CEST 2017

##### High Court, Judgement [2019] IEHC 421

**National ID:** [High Court, Judgement \[2019\] IEHC 421](#)

**Common Name:** Bank of Ireland Mortgage Bank v Kane

**Directive Part:** link

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

**Decision date:** Fri May 24 00:00:00 CEST 2019

##### High Court, Judgment 789

**National ID:** [High Court, Judgment 789](#)

**Common Name:** Bank of Ireland -v- Roarty & anor

**Directive Part:** link

**Decision type:** Court decision in appeal

**Decision date:** Sun Dec 10 00:00:00 CET 2017

**High Court, Judgment 685**

**National ID:** [High Court, Judgment 685](#)

**Common Name:** Cronin v Dublin City Sheriff & anor

**Directive Part:** link

**Decision type:** Court decision in appeal

**Decision date:** Tue Oct 17 00:00:00 CEST 2017

**High Court, Judgment 604**

**National ID:** [High Court, Judgment 604](#)

**Common Name:** EBS Limited -v- Kenehan & Anor

**Directive Part:** link

**Decision type:** Court decision in appeal

**Decision date:** Tue Oct 24 00:00:00 CEST 2017

**High Court, Judgement [2020] IEHC 212**

**National ID:** [High Court, Judgement \[2020\] IEHC 212](#)

**Common Name:** ESB Mortgage Finance v Ryan and Ryan

**Directive Part:** Article 6 Article 4 Article 3

**Decision type:** Court decision in appeal

**Decision date:** Tue May 12 00:00:00 CEST 2020

**High Court, Judgement [2018] IEHC 445**

**National ID:** [High Court, Judgement \[2018\] IEHC 445](#)

**Common Name:** Harrington & anor -v- Gulland Property Finance Ltd and Anor (No.2)

**Directive Part:** Article 2 Article 2

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

**Decision date:** Wed Jul 25 00:00:00 CEST 2018

**[2015] IEHC 547**

**National ID:** [\[2015\] IEHC 547](#)

**Common Name:** link

**Directive Part:** link

**Decision type:** Other

**Decision date:** Thu Aug 13 00:00:00 CEST 2015

**[2006] IEHC 271**

**National ID:** [\[2006\] IEHC 271](#)

**Common Name:** Marshall v Capital Holdings

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

**Decision type:** Other

**Decision date:** Wed Jul 26 00:00:00 CEST 2006

**[2014] IEHC 330**

**National ID:** [\[2014\] IEHC 330](#)

**Common Name:** N/A

**Directive Part:** Article 2, (b)

**Decision type:** Other

**Decision date:** Fri May 09 00:00:00 CEST 2014

**[2016] IEHC 385**

**National ID:** [\[2016\] IEHC 385](#)

**Common Name:** N/A

**Directive Part:** link

**Decision type:** Other

**Decision date:** Mon Jul 06 00:00:00 CEST 2015

**[2016] IEHC 320**

**National ID:** [\[2016\] IEHC 320](#)

**Common Name:** N/A

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

**Decision type:** Other

**Decision date:** Tue Jun 14 00:00:00 CEST 2016

**Supreme Court, Judgement [2020] IESC 2**

**National ID:** [Supreme Court, Judgement \[2020\] IESC 2](#)

**Common Name:** Pepper Finance Corporation (Ireland) DAC v. Brian Cannon and Christina Cannon

**Directive Part:** Article 6 Article 4 ANNEX I, 1., (e) Article 3 ANNEX I, 1., (j)

**Decision type:** Supreme court decision

**Decision date:** Tue Feb 04 00:00:00 CET 2020

**Supreme Court, Judgement [2020] IESC 2**

**National ID:** [Supreme Court, Judgement \[2020\] IESC 2](#)

**Common Name:** Pepper Finance Corporation (Ireland) DAC v. Brian Cannon and Christina Cannon

**Directive Part:** Article 6 Article 4 ANNEX I, 1., (e) Article 3 ANNEX I, 1., (j)

**Decision type:** Supreme court decision

**Decision date:** Tue Feb 04 00:00:00 CET 2020

**High Court, Judgement [2019] IEHC 184**

**National ID:** [High Court, Judgement \[2019\] IEHC 184](#)

**Common Name:** Permanent TSB plc formerly Irish Life and Permanent plc v Davis & anor

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

**Decision type:** Court decision in appeal

**Decision date:** Thu Mar 28 00:00:00 CET 2019

**High Court, Judgement [2022] IEHC 190**

**National ID:** [High Court, Judgement \[2022\] IEHC 190](#)

**Common Name:** Start Mortgages DAC v Anthony Galibert & Paula Galibert

**Directive Part:** Article 4

**Decision type:** Court decision in appeal

**Decision date:** Fri Apr 01 00:00:00 CEST 2022

**High Court, Judgement [2021] IEHC 286**

**National ID:** [High Court, Judgement \[2021\] IEHC 286](#)

**Common Name:** Start Mortgages DAC v Keating and Anor

**Directive Part:** Article 5 Article 5 Article 4

**Decision type:** Court decision in appeal

**Decision date:** Tue May 11 00:00:00 CEST 2021

**High Court, Judgement [2021] IEHC 719**

**National ID:** [High Court, Judgement \[2021\] IEHC 719](#)

**Common Name:** Start Mortgages DCA v Ryan and Anor

**Directive Part:** Article 6 Article 4 Article 3

**Decision type:** Court decision in appeal

**Decision date:** Thu Nov 18 00:00:00 CET 2021

**High Court, Judgment 455**

**National ID:** [High Court, Judgment 455](#)

**Common Name:** The Governor and Company of the Bank of Ireland v McMahon & anor

**Directive Part:** Article 5 Article 5 link

**Decision type:** Court decision in appeal

**Decision date:** Fri Jun 15 00:00:00 CEST 2018

**High Court, Judgment 289**

**National ID:** [High Court, Judgment 289](#)

**Common Name:** Ulster Bank v Costello and Anor

**Directive Part:** link

**Decision type:** Court decision in appeal

**Decision date:** Tue Dec 04 00:00:00 CET 2018

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## Legal Literature

"The Treatment of Acceleration Clauses in Consumer Contracts in Ireland". *Commercial Law Practitioner*. Vol 28(6). pp.103-109

**Reference:** ["The Treatment of Acceleration Clauses in Consumer Contracts in Ireland"](#). *Commercial Law Practitioner*. Vol 28(6). pp.103-109

**Title:** "The Treatment of Acceleration Clauses in Consumer Contracts in Ireland"

**Author:** BREDIN, K

**Publication Year:** 2021

**October (2019) Law Society Gazette, pp.22-23**

**Reference:** [October \(2019\) Law Society Gazette, pp.22-23](#)

**Title:** A stitch in time.

**Author:** BARRET, M

**Publication Year:** 2019

**1998, p. 701, publisher: Round Hall**

**Reference:** [1998, p. 701, publisher: Round Hall](#)

**Title:** Consumer Credit Law

**Author:** Timothy C Bird

**Publication Year:** 1998

**Commercial Law Practitioner. Vol 27. Pp. 168-176**

**Reference:** [Commercial Law Practitioner. Vol 27. Pp. 168-176](#)

**Title:** Consumer Protection and Loan Transactions - recent case law

**Author:** BRESLIN, J.

**Publication Year:** 2020

**2008, 6, p. 248-261, Dublin, publisher: Thomson Round Hall**

**Reference:** [2008, 6, p. 248-261, Dublin, publisher: Thomson Round Hall](#)

**Title:** Contract Law in Ireland

**Author:** Robert Clark

**Publication Year:** 2008

**Commercial Law Practitioner, 2010, pages 107-113, nr. 17(6)**

**Reference:** [Commercial Law Practitioner, 2010, pages 107-113, nr. 17\(6\)](#)

**Title:** Loan Contracts and the Unfair Terms Regulations

**Author:** Mary Donnelly

**Publication Year:** 2010

**Law Society Gazette, 2002**

**Reference:** [Law Society Gazette, 2002](#)

**Title:** Safe as Houses

**Author:** Patrick Dorgan

**Publication Year:** 2002

**The Bar Review 24(5), pp.144-147**

**Reference:** [The Bar Review 24\(5\), pp.144-147](#)

**Title:** The plight of the consumer in the Irish Courts.

**Author:** BREDIN, K.

**Publication Year:** 2019

**Irish Law Times, 1995, p. 156**

**Reference:** [Irish Law Times, 1995, p. 156](#)

**Title:** The Unfair Contract Terms Regulations 1995: A red card for the State

**Author:** Finbarr Murphy

**Publication Year:** 1995

**Commercial Law Practitioner, 1995, p. 118**

**Reference:** [Commercial Law Practitioner, 1995, p. 118](#)

**Title:** The Unfair Terms in Consumer Contracts Regulations – a standard form constitutional crisis

**Author:** Tom Carney

**Publication Year:** 1995

**Commercial Law Practitioner. Vol 27. Pp. 74-83**

**Reference:** [Commercial Law Practitioner. Vol 27. Pp. 74-83](#)

**Title:** The UTCD in the Courts: a New Locus in Policing Unfair Terms

**Author:** DONNELLY, M.

**Publication Year:** 2020

**Commercial Law Practitioner, 1995, p. 51**

**Reference:** [Commercial Law Practitioner, 1995, p. 51](#)

**Title:** Unfair Terms in Consumer Contracts

**Author:** Special Correspondent

**Publication Year:** 1995

**Commercial Law Practitioner, n° 24, pp. 66-67**

**Reference:** [Commercial Law Practitioner, n° 24, pp. 66-67](#)

**Title:** Unfair Terms in Consumer Contracts Regulations 1995 – Consumer Credit Act 1995

**Author:** DONNELLY, M.

**Publication Year:** 2017

**Commercial Law Practitioner, n° 24, pp. 71-76.**

**Reference:** [Commercial Law Practitioner, n° 24, pp. 71-76.](#)

**Title:** Unfair Terms in Consumer Loan Contracts

**Author:** MARTIN, E.

**Publication Year:** 2017

**Bar Review**

**Reference:** [Bar Review](#)

**Title:** What makes a term in a standard form contract unfair

**Author:** John Breslin

**Publication Year:** Unknown

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## Other material

**Guide to Unfair Terms in Contracts**

**Title:** [Guide to Unfair Terms in Contracts](#)

**Emanating from:** Competition and Consumer Protection Commission

**Consumer Protection Guidelines for Mobile Phone Traders: Practical Guidance for Traders concerning consumer protection legislation applicable to the sale and supply of mobile phones. (November, 2017)**

**Title:** [Consumer Protection Guidelines for Mobile Phone Traders: Practical Guidance for Traders concerning consumer protection legislation applicable to the sale and supply of mobile phones. \(November, 2017\)](#)

**Emanating from:** Competition and Consumer Protection Commission (CCPC)

**Scheme of Consumer Rights Bill 2021, and associated Consultation**

**Title:** [Scheme of Consumer Rights Bill 2021, and associated Consultation](#)

**Emanating from:** Department of Enterprise, Trade and Employment

**Consumer Rights Bill 2022, and associated Memorandum**

**Title:** [Consumer Rights Bill 2022, and associated Memorandum](#)

**Emanating from:** Department of Enterprise, Trade and Employment

**Report (LRC 113 - 2015) Consumer insurance contracts**

**Title:** [Report \(LRC 113 - 2015\) Consumer insurance contracts](#)

**Emanating from:** Law Reform Commission

**Guidelines for Contracts of Care in Nursing Homes**

**Title:** [Guidelines for Contracts of Care in Nursing Homes](#)

**Emanating from:** The Competition and Consumer Protection Commission

**Guidelines on Unfair Terms in Consumer Contracts - identifying and avoiding the use of unfair terms in consumer contracts (June 2020)**

**Title:** [Guidelines on Unfair Terms in Consumer Contracts - identifying and avoiding the use of unfair terms in consumer contracts \(June 2020\)](#)

**Emanating from:** The Competition and Consumer Protection Commission.