

**Question for written answer E-002251/2021**  
**to the Commission**  
Rule 138  
**Giorgos Georgiou (The Left)**

**Subject:** EU inaction to protect against unfair terms in Cypriot contracts

In his reply of 6 October 2020, Commissioner Reynders stated that in 2013 the Commission had launched infringement proceedings against Cyprus and, after finding that the Cypriot authorities were not properly applying Directive 93/13/EEC on unfair terms in contracts as no solution had been found to remedy all grievances, it resumed infringement proceedings in July 2019 by sending an additional letter of formal notice to Cyprus.

The infringement procedure's specific stages are set out in the EU Treaties. The Commission sends a formal letter requesting further information to the Member State concerned, which in turn has to send a reasoned reply within a specific deadline, usually two months. If the Commission concludes that the Member State fails to fulfil its obligations under Union law, it is entitled to send a reasoned opinion.

In the light of the above:

What action does the Commission intend to take in relation to rulings issued by Cypriot courts that infringe the ban on unfair terms in contracts, including charges concerning unfair interest rate clauses or straightforward invalid loan agreements or mortgages, as Cypriot law makes no provision for the right to set aside judgments?