Metamorphosis? The Role of Article 47 of the EU Charter of Fundamental Rights in Cases Concerning National Remedies and Procedures under Directive 93/13

van Duin, A.

Published in:
EuCML

DOI:
10.2139/ssrn.3034205

Citation for published version (APA):

General rights
It is not permitted to download or to forward/distribute the text or part of it without the consent of the author(s) and/or copyright holder(s), other than for strictly personal, individual use, unless the work is under an open content license (like Creative Commons).

Disclaimer/Complaints regulations
If you believe that digital publication of certain material infringes any of your rights or (privacy) interests, please let the Library know, stating your reasons. In case of a legitimate complaint, the Library will make the material inaccessible and/or remove it from the website. Please Ask the Library: https://uba.uva.nl/en/contact, or a letter to: Library of the University of Amsterdam, Secretariat, Singel 425, 1012 WP Amsterdam, The Netherlands. You will be contacted as soon as possible.

UvA-DARE is a service provided by the library of the University of Amsterdam (http://dare.uva.nl)
METAMORPHOSIS? THE ROLE OF ARTICLE 47 OF THE EU CHARTER OF FUNDAMENTAL RIGHTS IN CASES CONCERNING NATIONAL REMEDIES AND PROCEDURES UNDER DIRECTIVE 93/13/EEC

Anna van Duin

Amsterdam Law School Legal Studies Research Paper No. 2017-37
Centre for the Study of European Contract Law Working Paper No. 2017-05
Metamorphosis? The Role of Article 47 of the EU Charter of Fundamental Rights in Cases concerning national remedies and procedures under Directive 93/13/EEC

Anna M.L. van Duin
J.M.L.vanDuin@uva.nl
METAMORPHOSIS? THE ROLE OF ARTICLE 47 OF THE EU CHARTER OF FUNDAMENTAL RIGHTS IN CASES CONCERNING NATIONAL REMEDIES AND PROCEDURES UNDER DIRECTIVE 93/13/EEC

ANNA VAN DUIN

1. Introduction

In the Metamorphoses (‘Books of Transformation’), the Roman poet Ovid describes the myth of the seduction of the Phoenician princess Europa by the god Jupiter. Jupiter transforms himself into a white bull, seduces Europa and takes her away to Crete. The tale of Article 47 of the EU Charter of Fundamental Rights (Charter) appears to be one of transformation and seduction as well. Article 47 safeguards the individual right to an effective remedy before a court of law for violations of rights and freedoms guaranteed by EU law. It mirrors the obligation on the part of the EU Member States to provide remedies sufficient to ensure effective legal protection in the fields covered by EU law (Article 19(1) of the Treaty on the European Union (TEU)). At first sight, Article 47 stresses that individuals who can derive rights from EU law must have access to a court, a fair hearing and effective remedies to be able to exercise their rights (ubi ius ibi remedium). It highlights the central role of courts in the protection of those rights, also – or perhaps: especially – when they are confronted with a (perceived) gap, shortfall or obstacle in the legislative framework. The Charter grants the right to effective judicial protection constitutional status in EU law: it has been transformed into a EU fundamental right with the same binding legal value as the Treaties, i.e. written primary law. Whether the Charter provides a new frame of reference or whether it only reaffirms pre-existing rights, those rights have become more visible and possibly also more prominent. The high number of references to Article 47 in the case law of the EU Court of Justice (CJEU) demonstrates that it is certainly seductive. But it has yet to reveal its true nature: is the white bull as powerful as it looks?

While the importance of the right to effective judicial protection is widely acknowledged, there is confusion and even controversy about its actual implications, in particular for national civil courts. From the perspective of EU law, national courts are part of the decentralized enforcement system.

---

1 PhD researcher at the Centre for the Study of European Contract Law (CSECL), University of Amsterdam (e-mail: j.m.l.vanduin@uva.nl). My research for this article, which is part of my PhD project on the same topic, has benefited greatly from the opportunity I have been given to cooperate with Prof. Chantal Mak and Prof. Fabrizio Cafaggi in two transnational projects (ACTIONES and RE-Jus) on the EU Charter of Fundamental Rights and effective remedies in EU law. I would also like to thank Dr. Joasia Luzak, Prof. Ivo Giesen, Irene Aronstein and my colleagues at CSECL for their valuable comments, as well as the two anonymous reviewers.

2 Article 47 Charter reads as follows: “Everyone whose rights and freedoms guaranteed by the law of the Union are violated has the right to an effective remedy before a tribunal in compliance with the conditions laid down in this Article. Everyone is entitled to a fair and public hearing within a reasonable time by an independent and impartial tribunal previously established by law. Everyone shall have the possibility of being advised, defended and represented. Legal aid shall be made available to those who lack sufficient resources in so far as such aid is necessary to ensure effective access to justice.”

3 Where there is a right, there is a remedy. See e.g. Walter Van Gerven, ‘Of Rights, Remedies and Procedures’ (2000) 37 Common Market Law Review 501, 503.

4 Article 6(1) TEU. See also Case C-279/09 DEB v Bundesrepublik Deutschland ECLI:EU:C:2010:811, para 30.

Article 47 Charter reinforces their obligations in this respect; it emphasizes the link between the harmonization of rights at EU level and the enforcement and protection of those rights at the national level. But it also exposes tension between the role assigned to civil courts within their own legal systems and their obligations as decentralized EU-judges. Article 47 can be invoked only against the Member States and their (civil) courts, not against private parties. Thus, a vertical dimension is inserted in the judicial assessment of horizontal relationships. This article revolves around the question how and why Article 47 may be referred to in European private law adjudication. What is the (added) value of Article 47 in judicial reasoning? Is a reference to Article 47 merely symbolic, is it an additional supporting argument, is it a last resort, or are there other explanations? I will explore the role of Article 47 in preliminary rulings of the CJEU concerning national remedies and procedures under Directive 93/13/EEC (Unfair Contract Terms Directive; UCTD). These rulings mostly pertain to civil litigation between private parties about matters of private (i.e. contract) law, in which a civil court questions the adequacy of the applicable national (procedural) rules against the background of the UCTD. For example, if national legislation enables the creditor to enforce a loan agreement secured by a mortgage on the debtor’s home, the debtor – if she is a consumer – must have an opportunity to challenge the terms of the contract on which the enforcement is based in court. Is it an effective remedy if the court does not have the power to suspend the enforcement, and the consumer runs the risk of losing her home pending the decision?

First, I will explain the potential relevance of Article 47 Charter for civil courts, more particularly in the context of the UCTD (part 2). There are relatively many references to Article 47, read in conjunction with the UCTD. The CJEU has used Article 47 as an argument to strengthen the legal protection of consumers as well as their counterparties, i.e. professional traders who use standard terms and conditions. The case law of the CJEU in this area is a good starting point, because it may shed light on the main characteristics and constraints of Article 47 and give some guidance to national (civil) courts. The next step would be an analysis at the level of the Member States to examine how Article 47 is received there. In this article I will analyze four key judgments of the CJEU to discover how and why Article 47 may be referred to in judicial reasoning (part 3). I will pay special attention to the meaning

---

7 For the purposes of this article, European private law adjudication is understood as (i) the resolution of disputes between private parties on a matter of private law (ii) falling partly or entirely within the scope of EU law (iii) before the national civil courts of the EU Member States and via preliminary rulings from the CJEU in Luxembourg. This article will not address the issue of State liability for violations of EU law. For a recent judgment concerning State liability for judicial decisions in violation of EU law in the context of the UCTD, see: Case C-168/15 Tomášová v Slovenská republika ECLI:EU:C:2016:602.  
9 The term ‘enforcement’ refers here to a private party effectuating its subjective rights, as opposed to ‘enforcement’ in a regulatory sense, i.e. securing that a rule or policy is properly followed.  
10 Case C-372/10 Hypoteční banka v Lindner ECLI:EU:C:2011:745 (Hypoteční banka); Case C-433/11 SKP v Pohľadová ECLI:EU:C:2012:702; Case C-472/11 Banif Plus Bank v Csaba Csipai ECLI:EU:C:2013:88 (Banif Plus Bank); Case C-470/12 Pohotovost’ v Vaštúta ECLI:EU:C:2014:101 (Pohotovost’); Case C-92/14 Tudoran v SC Suport Colect ECLI:EU:C:2014:2051; Case C-169/14 Sánchez Morcillo v BBVA (Sánchez Morcillo I); Case C-34/13 Kušionová v SMART Capital ECLI:EU:C:2014:2189 (Kušionová); Case C-539/14 Sánchez Morcillo v BBVA ECLI:EU:C:2015:508 (Sánchez Morcillo II); Case C-49/14 Finanmadrid EFC SA v Albán Zambrano ECLI:EU:C:2016:98 (Finanmadrid); Case C-7/16 Banco Popular Español v Giráldez Villar ECLI:EU:C:2016:523; Case C-380/15 Garzón Ramos v Banco de Caja España de Inversiones ECLI:EU:C:2016:112; Case C-119/15 Biuro podróży ‘Partner’ v Prezes Urzędu Ochrony Konkurencji i Konsumentów ECLI:EU:C:2016:987 (Biuro podróży ‘Partner’); Case C-503/15 Margarit Panicello v Hernández Martinez ECLI:EU:C:2017:126 (Margarit Panicello).
of Article 47 vis-à-vis the (full) effectiveness of EU law, which is unclear (part 4). A potential difference is the rationale behind a judicial intervention in (national) remedies and procedures. It seems to be no longer about ‘proceduralization’ for the sole purpose of achieving the objectives of the UCTD: Article 47 may shift the focus from the effective enforcement of EU law towards individual rights protection. As such, Article 47 may provide a valuable tool for the interpretation of national remedies and procedures in light of EU law, and possibly even for setting aside conflicting rules and/or filling gaps. Could Article 47 entail a real metamorphosis?

2. Setting the scene: Article 47 of the Charter in European private law adjudication

2.1 The potential relevance of Article 47 for national civil courts

Article 47 Charter has a twofold origin. On the one hand, it reflects the case law of the CJEU inspired by Articles 6 and 13 of the European Convention on Human Rights (ECHR). Its application relates to the CJEU’s (accessory) competence to provide fundamental rights protection. On the other hand, Article 47 stems from the judge-made principles of equivalence and effectiveness, which are designed to test the compliance of national (enforcement) measures with EU law. These principles mark the borders of the procedural autonomy of the Member States. The EU legal order relies strongly on the cooperation of the Member States and their courts; there are no general ‘EU remedies’ or ‘EU procedures’. The choice of remedies is primarily a task for the (national) legislature, and then for the parties who bring a claim before a (national) court. Yet it is often left to the judiciary to assess whether the applicable legal norms – both substantive and procedural – are up to standard; this is where Article 47 might come into play. Article 47 may be used to address shortcomings in the protection of EU rights through national remedies and procedures. It could be a signal that the level or


\[\text{\footnotesize 13} \quad \text{See Article 52(3) Charter and Explanations relating to the Charter of Fundamental Rights [2007] OJ C303/02, 29-30. See also e.g., Joined Cases C-317/08, C-318/08, C-319/08 and C-320/08 Alassini v Telecom Italia SpA ECLI:EU:C:2010:146 (Alassini), para 61; Case C-199/11 European Community v. Otis et al. ECLI:EU:C:2012:684 (Otis), paras 46-47. The CJEU has held that in cases covered by (aspects of) EU law it is necessary to refer only to Article 47 Charter, and not also to Articles 6 and 13 ECHR: Case C-386/10 Chalkor AE Epexergasias Metallon v European Commission ECLI:EU:C:2011:815, para 51. See on the relationship between Article 47 Charter and the ECHR further: Sacha Prechal, ‘The Court of Justice and Effective Judicial Protection: What Has the Charter Changed?’ in C Paulussen and others (eds), Fundamental rights in international and European law: public and private law perspectives (TMC Asser Press 2015).}

\[\text{\footnotesize 14} \quad \text{See Articles 51(1) and 52(2) Charter; Case C-617/10 Åklagaren v Äkerberg Fransson v Äkerberg Fransson ECLI:EU:C:2013:105, para 19; Case C-206/13 Siragusa v Regione Sicilia – Soprintendenza Beni Culturali e Ambientali di Palermo ECLI:EU:C:2014:126, paras 31 and 32. See further Malu Beijer, ‘Active Guidance of Fundamental Rights Protection by the Court of Justice of the European Union: Exploring the Possibilities of a Positive Obligations Doctrine’ (2015) 8 Review of European administrative law 127, 136.}

\[\text{\footnotesize 15} \quad \text{Angela Ward, ‘Article 47 - Right to an Effective Remedy. E. Evaluation’ in S Peers and others (eds), The EU Charter of Fundamental Rights: A Commentary (Hart Publishing 2014) 1273. See e.g., Sánchez Morcillo I (n 10), para 35; Case C-61/14 Orizzonte Salute v Ministero della Giustizia ECLI:EU:C:2015:655 (Orizzonte Salute), para 48.}

scope of protection is insufficient or incomplete and needs to be “upgraded”. Article 47 does not produce a direct horizontal effect between private parties, in the sense that subjective rights and obligations are created, modified or extinguished. Instead, it takes effect indirectly via the application and interpretation of national private law and civil procedure by (civil) courts, in dialogue with the CJEU. Remedies and procedures are (re)interpreted and developed in light of the EU rights they serve to protect, arguably so that they turn into ‘hybrids’ insofar as they take up elements of national law as well as European requirements.

There are numerous areas of private law in which substantive rights have been (fully or partially) harmonized and where a ‘hybridization’ of remedies and procedures is taking place, not only in cross-border cases. Consumer law and in particular the ex officio control of unfair terms on the basis of the UCTD have turned into an area of interaction and friction between EU law and national law. Article 47 Charter has an accessory character: its application is connected to (alleged) violations of EU law. It may be triggered as soon as a case covers aspects of EU law, e.g. as soon as a dispute involves a contract between a trader and a consumer. Therefore, the potential relevance of Article 47 for national civil courts can hardly be ignored: they are expected to provide effective judicial protection in practice to private parties. Despite its potentially wide ramifications, the impact of the Charter on the ‘Europeanization’ of national private law and civil procedure is still uncharted territory. Article 47 appears to have a universal nature: it safeguards the right to effective judicial protection for everyone against the violation of all EU rights and freedoms, not only Charter rights, and regardless of the (vertical or horizontal) nature of the underlying legal relationship. From the perspective of civil courts, however, it is relevant how EU law is embedded in their own national law. Judges perform different tasks in civil proceedings than in administrative or criminal proceedings, because the position of the parties vis-à-vis each other is different, as well as the rules governing the legal relationship between the parties and the resolution of disputes arising out of it. In civil litigation, there is always a tension between one party’s right to an effective remedy and the other party’s rights of the defence, which are both protected by Article 47. Not everything constitutes a violation of (EU) fundamental rights. The right to effective judicial protection, or rather a lack thereof, may nevertheless become an issue when, for instance, a rule obstructs a party’s access to justice or when there is no provision that links a remedy to a rights violation, which means that EU rights cannot be enforced and protected. Some examples will be discussed below.

2.2 A multi-faceted provision

---

23 See e.g. Otis (n 13), para 48; Hypoteční banka (n 10), para 46.
Article 47 Charter is a multi-faceted provision: it comprises both the right to an effective remedy before a court of law (first paragraph) and fair trial or due process rights (second and third paragraph). It stresses the need for both remedies capable of redressing violations of EU rights, and procedures allowing actual access to a court and granting fair prospects for a case to be adjudicated. The substantive and procedural components of Article 47 are intertwined. An effective judicial remedy presupposes access to a court, which implies a fair hearing; it includes the right to a reasoned decision; and it requires effective, proportionate and dissuasive sanctions. The distinction between rights, remedies and procedures is not clear-cut. Rights create material legal positions for individuals, but without accompanying remedies they remain illusory. Remedies are intended to enforce rights or to redress infringements of rights. Procedures are intended to make remedies operational: they facilitate the litigating parties as well as the court. Because procedures determine how much substance can be achieved by whom, they are as important as substantive remedies from the perspective of effective judicial protection. For instance, if a (domestic) court far away from the consumer’s place of residence cannot examine ex officio the unfairness of a clause conferring exclusive territorial jurisdiction on that court, this could cause the consumer “to forgo any legal remedy or defence”. This could even become a fundamental rights issue if consumers are effectively denied the opportunity to present their case before the court.

In its case law on the UCTD, the CJEU does not make a strict distinction between remedies and procedures. The bottom-line is that there must be national measures in place to enable the enforcement of the UCTD in court. An example of a substantive remedy would be the provision in the Dutch Civil Code that a stipulation in standard terms and conditions is voidable (“vernietigbaar”) if it is unreasonably burdensome. The CJEU’s interpretation of the UCTD also includes procedural elements and influences the substantive remedy as well as the powers and duties of the civil court in consumer cases. However, the judgments referring to Article 47 Charter – read in conjunction with the UCTD – suggest that there is a distinction, and that the term ‘remedy’ in Article 47 should be understood in a purely procedural sense, relating to the availability of a means to initiate proceedings (a judicial remedy). The judgments discussed below all relate to procedural rules and safeguards, in particular the right to be heard as a core element of the right to a fair hearing. In general terms,

24 Hofmann (n 21) 1216.
25 See respectively: Alassini (n 13), para 62; Otis (n 13), paras 48-49; Pohotovost’ (n 10), para 53; Case C-112/13 A. v B. ECLI:EU:C:2014:2195, para 51; Case C-437/13 Unitrading v Staatssecretaris van Financiën ECLI:EU:C:2014:2318, para 20; Kušionová (n 10), para 59.
26 See further Van Gerven (n 3) 502, 525; Martin Ebers, Rechte, Rechtsbehelfe Und Sanktionen Im Unionsprivatrecht (Mohr Siebeck 2016) 52.
30 Case C-137/08 VB Pénzügyi Lízing v Schneider ECLI:EU:C:2010:659, para. 54. See also Joined Cases C-240/98 to C-244/98 Oceano Grupo Editorial v Murciano Quintero ECLI:EU:C:2000:346, para. 22, referring to para. 1(q) of the Annex to the UCTD.
31 See e.g. DEB (n 4), para 45.
32 Półtorak (n 28) 10 defines remedies even more broadly as “all substantive, procedural or technical principles and provisions which are to ensure protection or rights derived from EU law”.
33 Artic 6.233(a) of the Dutch Civil Code (Burgerlijk Wetboek).
procedural rules pertain to judicial organization, jurisdiction and the conduct of proceedings before courts. Thus, the focus on procedures ties in with the vertical dimension of Article 47.

2.3 Article 47 in the context of Directive 93/13/EEC

The UCTD is a minimum harmonization directive that has been implemented in national legal systems in different ways. There is no ‘common core’ of rules governing its enforcement. The UCTD requires that unfair terms in a contract concluded between a trader and a consumer are “not binding” (Article 6(1) UCTD) and that “adequate and effective means” exist to prevent the continued use of unfair contract terms (Article 7(1) UCTD), but it is silent as to specific remedies and procedures that must be followed to obtain those remedies. These are, in principle, governed by national law. In settled case law that predates the entry into force of the Charter, the CJEU has developed a set of requirements on the basis of the principles of equivalence and effectiveness – in particular the full effectiveness (effet utile) of the UCTD – that demand positive action from the Member States and their (civil) courts. The CJEU’s case law has been called rather invasive and purpose-oriented. There is a delicate balance between the Scylla of reducing the Member States’ discretion through judicial interpretation and the Charybdis of leaving consumers completely defenseless. The stream of preliminary references has not yet come to a halt. Those references expose diverging views on the role, powers and duties of civil courts in the enforcement and protection of EU rights. For instance, should the court be able to correct a procedural inequality between the parties, even where that would be at odds with the limited scope of the proceedings? To what extent do consumers need special protection when they are involved in litigation? How can the rights and interests of the litigating parties be balanced against each other?

Here we may set our sights on Article 47 Charter. Some believe that Article 47 could serve as a justification for more (CJ)EU interference in national legal systems, others argue that it could give a further impulse to the ‘Europeanization’ of remedies and procedures. This gives rise to the question whether Article 47 Charter can be used as a basis to pose requirements to (judicial) remedies and procedures, and if so, to what extent and to what end. Article 47 contains the overarching fundamental right to effective judicial protection, but it does not prescribe any specific measures. Due to its accessory character, potential issues may emerge in connection with the protection of substantive EU rights. Pursuant to Article 52(1) Charter, the test is whether a limitation of a right recognised by the Charter is necessary and proportionate in light of the objectives of general interest.

38 Gerstenberg (n 20) 601.
pursued. This presumes (a certain degree of) procedural autonomy. One explanation for the focus on procedures could be that Article 47 is seen as separate from the effet utile of EU law, which leaves (much) less room for the Member States’ discretion.\textsuperscript{40} The CJEU has, for instance, interpreted Article 6(1) of the UCTD as meaning that national courts cannot revise the content of unfair terms, and that the right of consumers to full restitution of amounts paid on the basis of unfair terms cannot be limited in time.\textsuperscript{41} The emphasis appears to be placed on dissuasiveness (i.e. deterrence) in light of the public interest to eliminate unfair terms from consumer contracts. Article 47 Charter could shift the focus from sanctions to actual redress for the party whose (EU) rights have been infringed. The right to an effective judicial remedy could be seen as an extra guarantee of the full effect of those rights.\textsuperscript{42} In this respect, the question is not only to what extent limitations are permitted, but also whether Article 47 may be advanced as an argument to broaden the scope of (judicial) remedies and the legal consequences attached to them.

3 Effective judicial protection and unfair contract terms

3.1 Key judgments

Now I will analyze four judgments that stand out the most in the context of the UCTD, because the CJEU gives quite extensive consideration to Article 47 Charter. Two of those judgments (\textit{Kušionová} and \textit{Sánchez Morcillo I}) relate to consumers, the other two (\textit{Banif Plus Bank} and \textit{Biuro podróży ‘Partner’}) to traders. Article 47 applies to all national schemes that are an implementation of the UCTD.\textsuperscript{43} Whereas it appears that Article 47 can be raised \textit{ex officio},\textsuperscript{44} the question is still open if and when courts must or should do so. Despite the binding legal status of Article 47, the CJEU’s case law seems to be quite arbitrary so far. The CJEU does not always (explicitly) refer to Article 47, even where the right to an effective judicial remedy is at stake.\textsuperscript{45} Whether or not it is mentioned in the request for a preliminary ruling is not an indicator. In \textit{Kušionová}, the referring court had framed its request on the basis of the UCTD and Article 38 Charter, which lays down the principle that EU policies shall ensure a high level of consumer protection. The CJEU nevertheless considered that the request “in essence” related to Article 47.\textsuperscript{46} By contrast, in another case, the CJEU found that it was “not necessary” to answer the questions relating to the Charter.\textsuperscript{47} As a consequence, it is hard to identify what the essence of Article 47 is according to the CJEU.

In line with its twofold origin, Article 47 Charter appears to have two main aims: (i) individual rights protection, and (ii) the effective enforcement of EU law. These aims do not necessarily coincide. National courts are not only obliged to ensure the effectiveness of the protection afforded by the

\begin{itemize}
  \item Janek Tomasz Nowak, ‘De bevoegdheid van EU-Lidstaten voor de aannemen van regels van nationaal procesrecht: grenzen in de rechtspraak van het Hof van Justitie’ in N Cariat and JT Nowak (eds), \textit{Le droit de l’Union européenne et le juge belge – Het recht van de Europese Unie en de Belgische rechter} (Bruylant 2015) 36.
  \item See also Case C-198/13 \textit{Hernández v Reino de España} ECLI:EU:C:2014:2055, para 47.
  \item See e.g. \textit{Biuro podróży ‘Partner’} (n 10), para 25.
  \item See \textit{DEB} (n 4), para 33.
  \item See e.g. Case C-415/11 \textit{Aziz v CatalunyaCaixa} ECLI:EU:C:2013:164.
  \item \textit{Kušionová} (n 10), para 45.
  \item \textit{Finanmadrid} (n 10), para 58.
\end{itemize}
UCTD, they must also respect the requirements of effective judicial protection, as guaranteed by Article 47. These two types of protection overlap to a large extent as far as the effective (judicial) protection of consumers is concerned, although they serve different purposes. In Sánchez Morcillo I, the CJEU held that the obligation for the Member States to ensure the effectiveness of rights that parties derive from the UCTD implies a requirement of judicial protection, guaranteed by Article 47 Charter. The two types of protection do not (entirely) overlap if certain measures would be justified to enhance the (full) effectiveness of the UCTD, but where that would be at the expense of essential procedural safeguards. In Biuro podróży ’Partner’, the CJEU confirmed that any person whose rights guaranteed by EU law – of which Article 47 forms a part – might be infringed is entitled to an effective remedy, even if there is no other basis in EU legislation that provides for a scheme of effective judicial protection.

Traders cannot derive any rights from the UCTD, but that does not deprive them of procedural safeguards. Of course, the case must still fall within the scope of EU law for Article 47 to apply: there must be a connecting link to substantive EU rights such as those enshrined in the UCTD. This link exists when those rights are enforced against a trader, who can then rely on Article 47.

3.2 Kušionová vs Aziz: interim relief as an effective judicial remedy

Before Kušionová, the CJEU had already required on a few other occasions that Member States made legislative changes to provide for interim relief, where that was the only way to ensure the protection of EU rights. This has sparked a debate about judicial law-making and the CJEU’s competence to conceive ‘new’ remedies. The Treaties (and the Charter) are not meant to create remedies other than those already laid down by national law, unless the structure of the national legal system is such that there is no remedy making it possible, not even indirectly, to ensure respect for the rights which individuals derive from EU law. In Kušionová, the CJEU insisted on the availability of interim relief as a cornerstone of effective (judicial) protection against violations of EU law, in this case: the UCTD. Article 47 Charter was used to stress the need for an effective judicial remedy against the (extrajudicial) enforcement of a loan secured by a charge on the consumer’s family home. The UCTD is silent as to the enforcement of charges. While the choice of remedies remains within their discretion, the Member States must ensure that (i) remedies exist and (ii) those remedies are effective, proportionate and dissuasive (the duty of sincere cooperation laid down in Article 4(3) TEU).

The CJEU held that a judicial remedy must be available to the consumer to challenge an enforcement based on potentially unfair contract terms, which allows the national court to adopt interim measures to prevent the sale from going ahead. This is especially important if the consumer risks losing her family home (Article 7 Charter), which places her family in a vulnerable position. The lack of an effective judicial remedy would seriously undermine the rights afforded to consumers under the UCTD. The CJEU considered inter alia that in Slovakia, ex ante and ex post remedies were available to

---

48 See e.g. Banif Plus Bank (n 10), paras 27 and 29.
49 See also Della Negra (n 10) 1026.
50 Sánchez Morcillo I (n 10), para 35.
51 Biuro podróży ’Partner’ (n 10), para 26.
52 Explanations relating to the Charter of Fundamental Rights (n 6), 29. See also Article 6(1) TEU and Article 52(2) Charter.
54 Kušionová (n 10), para. 59. See also Aziz (n 45), paras 59 and 62; Alassini (n 13), para 59; Unibet (n 53), para 67.
55 Ibid, para 47.
56 Ibid, para. 49. See also Case C-280/13 Barclays Bank v Sánchez García ECLI:EU:C:2014:279, para 37; Banesto (n 41), para 45.
57 Ibid, paras 63-64 and 66.
the consumer to contest the sale, albeit under time-limits. Moreover, it was possible for the court to adopt interim measures and to declare the sale void, which retrospectively placed the consumer in a situation almost identical to her original situation. It was ultimately for the referring Slovakian court to determine whether the applicable procedural rules were adequate.  

It is difficult to say what distinguishes the reasoning of the CJEU on the basis of the Charter from a reasoning based on (full) effectiveness. The CJEU basically examined whether the available interim measures were an adequate and effective means to protect consumers. Consumer protection is, however, not absolute. It has been observed that the CJEU should have assessed instead whether a restriction (i.e. time-limit) of the consumer’s right to bring an action (Article 47 Charter) could be justified by the need to ensure the efficiency of enforcement proceedings, or whether an interference with the consumer’s right to respect for private and family life (Article 7 Charter) was necessary and proportionate in light of the creditor’s interest in a swift enforcement of the debt. This would indeed appear to be more in line with the test under Article 52(1) Charter. The outcome could very well be the same (i.e. national law is or is not compatible with EU law), but the reasoning is different. The CJEU’s reasoning in Kušionová does not show that a balance has been struck: it focuses more on (full) effectiveness and dissuasiveness. A possible explanation for this is the accessory character of Article 47: it appears to be instrumental to achieve the UCTD’s objectives, i.e. to ensure a high level of consumer protection under the UCTD. This finding lays bare the legal-political question what the main purpose of effective judicial protection is: individual rights protection, or the effective enforcement of EU law? If it is the latter, then it is less about a balancing exercise than about the availability of (judicial) remedies against (allegedly) unfair contract terms.

Remedies must not only be available, they must also be effective. In Aziz, a case from Spain, the CJEU already made clear that the possibility for the consumer to claim compensation in declaratory proceedings after the sale had already taken place did not offer sufficient protection against an unlawful eviction. The UCTD precluded a procedural regime where it was impossible for the court to grant interim relief capable of staying or terminating the enforcement proceedings in order to guarantee the full effectiveness of its final decision about the (un)fairness of the contract terms on which the enforcement was based. Like in Kušionová, the CJEU focused on the procedural means at the disposal of consumers to take legal action and to exercise their rights, not on the question to what extent a restriction of the consumer’s grounds for opposition against enforcement could be justified. In this respect, it is interesting to note that the Spanish Constitutional Court had come to a different conclusion than the CJEU. It had found that the regime at issue did not violate the right to effective judicial protection (Article 24(1) of the Spanish Constitution), due to the limited scope of the enforcement proceedings. A restriction of the debtor’s opposition grounds was justified in light of the creditor’s right to claim payment. The debtor had consented to the mortgage arrangement and thus, to a limitation of her defence possibilities; besides, the door to declaratory proceedings was left 

58 Ibid, para. 68.  
59 Della Negra (n 12) 1024, 1030. By comparison, see e.g. Buckland v the United Kingdom, App no 40060/08 (ECHR, 18 September 2012) and Sajó et al. v Slovenia, App no 31371/12 (ECHR, 25 April 2017).  
60 Ibid 1030.  
61 Aziz (n 45), paras 59-61.
Spanish courts then turned to EU consumer law, which entailed a switch in perspective from the constitutional rights of Spanish citizens to their rights as European consumers, including the fundamental right to effective judicial protection. Aziz could be seen as an example of so-called “hidden constitutionalization”. Although no (explicit) reference was made to Article 47 Charter, the judgment indirectly set a higher standard of fundamental rights protection, in a similar way as Kušionová.

3.3 Sánchez Morcillo: procedural equality

Aziz provoked the creation of a ‘new’ remedy in the sense that a new opposition ground on the basis of (alleged) unfair terms was introduced in the Spanish Code of Civil Procedure. The legislative reform gave rise to new issues. While the creditor could bring an appeal against a decision which, upholding an objection raised by the debtor, terminated the enforcement proceedings, the debtor was not allowed to bring an appeal vice versa if her objection was dismissed. This meant that the debtor, if she was a consumer, could not even base an appeal on the (alleged) unfairness of the terms of the mortgage agreement. In Sánchez Morcillo I, the CJEU held that the UCTD, read in conjunction with Article 47 Charter, must be interpreted as precluding such a system of enforcement. This system offered incomplete and insufficient protection to consumers, who must have a reasonable opportunity to present their case in conditions that do not place them in a clearly less advantageous position compared with their opponent. The applicable rules did not sufficiently respect the right to an effective remedy, a fair trial and equality of arms. It has been observed that the real problem was irreversibility, like in Aziz. Article 47 in itself does not guarantee a right to appeal. An asymmetric restriction of the recourse to appeal could perhaps have been justified in light of the creditor’s privileged position as a mortgage holder and the fact that the decision in the enforcement proceedings does not have substantive res judicata effect. However, even though the consumer-debtor still has access to declaratory proceedings, that does not suspend the enforcement. This meant that the consumer-debtor would be in the same situation pre-Aziz once her objection was dismissed in the enforcement proceedings. The provision at issue was subsequently adjusted, so that the consumer-debtor could bring an appeal on the basis of unfair terms.

---


64 Hans-W Micklitz, ‘Unfair Contract Terms – Public Interest Litigation before European Courts’ in E Terryn, G Straetmans and V Colaert (eds), Landmark Cases of EU Consumer Law: In Honour of Jules Stuyck (Intersentia 2013) 649; Micklitz and Reich (in N 20) 800; Iglesias Sánchez (in N 5) 970.

65 Article 695.4 of the Ley de Enjuiciamiento Civil, insterted by Ley 1/2013 de medidas para reforzar la protección a los deudores hipotecarios, reestructuración de deuda y alquiler social of 14 May 2013.

66 Sánchez Morcillo I (n 10), para 51.

67 Ibid, paras 49-51.


69 See e.g. Case C-169/14 Sánchez Morcillo I (n 10), Opinion of Advocate General Wahl ECLI:EU:C:2014:2110, para 43.

70 Article 695.4 of the Ley de Enjuiciamiento Civil, adapted by Ley 9/2015 de medidas urgentes en materia concursal of 25 May 2015.
In Aziz, the imbalance between the parties – a consumer vis-à-vis a bank – was considered in view of the potential unfairness of the contract terms at issue (Article 3(1) UCTD), not from a procedural point of view. Sánchez Morcillo I suggests that Article 47 Charter could be used as an argument to correct a lack of procedural equality between the parties, albeit to a limited extent. In Sánchez Morcillo II, a follow-up order, the CJEU held that due to the limited scope of the UCTD, the grounds for an appeal brought by the consumer-debtor could be restricted to unfair contract terms review. The UCTD pursues the specific objective of re-establishing equality between consumers and traders. The principle of equality of arms did not extend the scope of consumer protection beyond the UCTD, so Spain was not required to put the parties on an equal footing in terms of their right to appeal. Like Kušionová, Sánchez Morcillo I shows that Article 47 Charter may function as a correction mechanism when national civil procedure is deemed to offer incomplete or insufficient protection in light of EU law. At the same time, Sánchez Morcillo II reveals the main constraint of Article 47: its accessory character. Neither Article 47 nor the full effectiveness of the UCTD can be stretched so far that a procedural inequality between the parties is completely removed. The CJEU took a restrained approach in Pohotovost’ as well. There was no EU legislation governing the role of consumer protection associations in individual proceedings and whether they must be entitled to intervene in support of an individual consumer. The CJEU held that Article 47 could not by itself serve as a basis for the extension of the right to an effective judicial remedy to consumer protection associations, which do not enjoy the same protection as individual consumers. A judicial remedy was still available to individual consumers. Otherwise, Article 47 might have been triggered; the possibility of bringing an action cannot be denied solely on the ground that EU law does not make express provision for it. The CJEU’s approach could be subject to criticism. However, it shows that there are boundaries as to how much space the judiciary has for correcting an error or failure to act on the part of the legislature.

3.4 Banif Plus Bank and Biuro podróży ‘Partner’: a counterbalance

There is typically one party who benefits more from EU legislation, such as the consumer who enjoys protection against unfair contract terms under the UCTD. That does not mean that the rights and interests of the other party no longer matter. In Banif Plus Bank, the CJEU held that the national court must respect the requirements of effective judicial protection by observing the principle of audi alteram partem. In the context of the UCTD, this means that both parties must be given the opportunity to present their views before a contract term can be found to be unfair and declared to

---

72 Sánchez Morcillo II (n 10), para 50.
73 Ibid, para. 56.
74 See also Case C-543/14 Ordre des barreaux francophones et germanophone v Conseil des ministres ECLI:EU:C:2016:605, paras 40 and 42.
75 See also Półtorak (n 28) 50.
76 Case C-470/12 Pohotovost’ v. Vašuta (see n 10), as distinct from Case C-76/10 Pohotovost’ v. Korčkovská ECLI:EU:C:2010:685.
77 Pohotovost’ (see n 10), paras 53-54.
78 See e.g. Case C-47/07 Masdar v Commission of the European Communities ECLI:EU:C:2008:726, para 50.
79 This (again) depends on the context. For example, in the context of administrative proceedings in the area of environmental law, the CJEU appears to be willing to use Article 47 Charter to provide greater access to justice to non-governmental organizations: Case C-243/15 LZ v Obvodný úrad Trenčín ECLI:EU:C:2016:838 (also referred to as “Brown Bears II”).
be not binding.\textsuperscript{80} The right to be heard cannot simply be bypassed by reference to the (full) effectiveness of the UCTD. This was confirmed in \textit{Biuro podróży ‘Partner’}, a case about a national register of unlawful standard contract terms aimed at enhancing the effectiveness of the prohibition on the use of unfair contract terms in Poland. A trader on whom a fine was imposed for the use of a term deemed to be equivalent to a term in the register, without having been a party to the proceedings culminating in the entry of that term in the register, must have the opportunity to challenge both the assessment of the conduct considered to be unlawful and the amount of the fine.\textsuperscript{81} In the absence of a scheme of effective judicial protection for the trader, the UCTD must be interpreted in light of Article 47 Charter.\textsuperscript{82} Although \textit{Biuro} concerned administrative proceedings, it is relevant for civil proceedings as well. The effective protection of consumers under the UCTD cannot justify national legal measures at any cost; Article 47 Charter may provide a counterbalance.

In \textit{Banif Plus Bank}, the CJEU held that the national court’s obligation to observe the principle of \textit{audi alteram partem}, which was an element of the basic principles of the domestic judicial system, was not incompatible – note the double negation – with the principle of effectiveness. This obligation was not an obstacle that compromised the effectiveness of the protection provided by the UCTD for the benefit of consumers.\textsuperscript{83} Indeed, upholding procedural safeguards for traders does not automatically lead to a lower level of consumer protection, which would run counter to the objectives of the UCTD. In its negative, controlling or eliminatory function, the principle of effectiveness removes obstacles to the enforcement of EU law.\textsuperscript{84} Article 47 Charter appears to be phrased more positively: it encompasses the right to be heard as a ‘positive’ requirement. It could also be used constructively where it entails supplementing existing instruments or filling gaps.\textsuperscript{85} In this respect, \textit{Kušionová} suggests that Article 47 and the (consumer-oriented) full effectiveness of the UCTD are two sides of the same coin. However, \textit{Biuro podróży ‘Partner’} demonstrates that they are not. Article 47 protects both parties, not only consumers. This brings us back to the question how the rights and interests of the parties are to be balanced against each other.

4 The correlation between Article 47 of the Charter and the (full) effectiveness of EU law

4.1 What is in the balance...

It has been submitted that the classical proportionality test for fundamental rights (see Article 52(1) Charter) concentrates too much on the rights of only one party, and does not sufficiently take account of the rights and interests of both sides.\textsuperscript{86} Article 47 Charter protects both parties to the proceedings. It comprises both the horizontal and the vertical dimension at the same time. As we have seen in \textit{Kušionová}, Article 47 could have been used to strike a balance between the creditor’s interest in a swift debt enforcement and the consumer-debtor’s right to take legal action, and between the need for legal certainty and a critical assessment of rules that may adversely affect one of the parties

\textsuperscript{80} Banif Plus Bank (n 10), paras 28-31.
\textsuperscript{81} Biuro podróży ‘Partner’ (n 10), para 40.
\textsuperscript{82} Ibid, para 26.
\textsuperscript{83} Banif Plus Bank (n 10), paras 33-34.
\textsuperscript{85} See, e.g., Krommendijk (n 11) 1401–1405; Hartkamp (n 84) 99. For a national example, see Leeuwarden Court of Appeal (the Netherlands), judgment of 5 July 2011 ECLI:NL:GHLEE:2011:BR2500, para 3.6.
(whether a consumer or a trader). The application of Article 47, read in conjunction with substantive EU rights such as those embodied in the UCTD, allows courts to take the parties’ position vis-à-vis each other and their socio-economic circumstances into account. In Kušionová, the CJEU could have paid more attention to the rights and interests of the creditor. Even though that might not have significantly changed the outcome, it would have acknowledged the private-law nature of the legal relationship between the parties. In Sánchez Morcillo, the imbalance between the parties was taken into consideration. The enforcement regime at issue favoured the creditor too much, to the detriment of the consumer. Both judgments also have a social dimension where they refer to the consumer’s family home. EU consumer law may provide an indirect remedy against foreclosure and the over-indebtedness of consumers. Article 47 highlights the role of civil courts in providing effective judicial protection, in particular to consumers as weaker parties. A traditional private law approach would push the vertical dimension to the background. By contrast, the principle of effectiveness allows for a balancing between the objectives of EU law – i.e. its effective enforcement – and the (procedural) interests of the Member States, but it would do less justice to the horizontal dimension. Article 47 appears to be not so much aimed at solving conflicts between EU law and national law as it is geared towards individual rights protection. It could shift the focus from the (full) effectiveness of EU law on a systemic level to the protection of (procedural) rights on the level of the parties to the dispute. However, it is too early to say that such a shift in focus is taking place.

4.2 An extra guarantee

It is still unclear if and to what extent Article 47 Charter and the (full) effectiveness of EU law overlap, and it is difficult to predict which test will be applied in which case. Last year, the CJEU missed an opportunity to give more clarity about the correlation between Article 47 and the principle of effectiveness in Finanmadrid. The referring court wanted to know whether Spanish legislation governing the (national) order-for-payment procedure was compatible with the Charter. The creditor could obtain an order issued by a court registrar, without judicial involvement. A judge would only be involved in the case when the amount was incorrect or when the debtor contested the claim. The order would have res judicata effect. At the enforcement stage, the court could no longer examine whether there were any unfair contract terms. The CJEU concluded that the procedural arrangement at issue was liable to undermine the effectiveness of the protection intended by the UCTD, but did not find it necessary to answer the questions regarding the Charter. This is curious in view of the CJEU’s own statement that, when requested to give a preliminary ruling, it must provide all the guidance as to interpretation the national court needs in order to determine whether legislation falling within the scope of EU law is compatible with EU fundamental rights. There may be various explanations as to why the CJEU did not assess the compatibility of the legislation at issue with the requirements of the

88 Della Negra (n 10) 1021.
89 Barral-Viñals (n 71) 71. See also Irina Domurath, Guido Comparato and Hans-W Micklitz (eds), The over-indebtedness of European consumers: a view from six countries (EUI LAW 2014/10) 114 <http://cadmus.eui.eu/handle/1814/32451>.
90 The so-called ‘procedural rule of reason’. See e.g., Bobek (n 37) 310; Hofmann (n 21) 1216; Schebesta (n 29) 856–857; Prechal (n 13) 151.
91 See also Engström (n 27) 592.
92 See also Nowak (n 40) 31–32.
93 Finanmadrid (n 10, paras 46 and 56-57 respectively.
94 Åkerberg Fransson (n 14), par. 19.
UCTD in light of the Charter, as it had been requested to do.\footnote{In a similar case, AG Kokott has argued that an interpretation of Article 47 Charter would be relevant to the judgment to be given by the CJEU: Case C-503/15 Margarit Panicello (n 10), Opinion of AG Kokott ECLI:EU:C:2016:696, paras 112-118.} Finanmadrid could be regarded as an example of “hidden constitutionalization” where it improved the judicial protection of consumers. There was a significant risk that they would not contest the claim in time. Advocate General (AG) Szpunar had observed in his Opinion that a significant burden was thus placed on consumers as defendants, requiring them – and not the claimant – to initiate contradictory proceedings. Therefore, the enforcement court must have the power of ex officio control as a last resort.\footnote{Case C-49/14 Finanmadrid (n 10), Opinion of AG Szpunar ECLI:EU:C:2015:746, paras 62 an 72.}

Perhaps the CJEU found that Article 47 Charter had nothing to add to the (full) effectiveness of EU law.

Perhaps it agreed with the view of AG Szpunar that Article 47 constitutes only a minimum level of protection. Then Article 47 would only apply to (procedural) rules which obstruct access to court, i.e. in case a remedy is completely absent.\footnote{Krommendijk (n 11) 1412–1413.} To support his view, AG Szpunar referred to the CJEU’s case law on Regulation 44/2001.\footnote{Regulation 44/2001 on jurisdiction and the recognition and enforcement of judgments in civil and commercial matters (Regulation 44/2001, often also referred to as “Brussels I Regulation”). As per 10 January 2015, Regulation 44/2001 has been replaced by Regulation 1015/2012 on jurisdiction and the recognition and enforcement of judgments in civil and commercial matters (recast).} It can nevertheless be contended that due to its accessory character, Article 47 cannot simply be disconnected from the substantive EU rights it pertains to; its implications may vary across different areas of law. Effective judicial protection in consumer law – where the notion of an imbalance between the parties is key – may entail different requirements than in private international law, where different instruments of EU law apply and thus, different considerations and objectives.\footnote{Compare e.g. A. v. B. (n 25), para 51 and Hypoteční banka (n 10), paras 48-53 with the Opinion of AG Szpunar (n 96), paras 72 and 94.} A restriction of the rights of the defence that would be justifiable under Regulation 44/2001 may not be justified in the context of the UCTD, where consumers are involved. The fact that the defendant is a consumer may necessitate a higher level of protection. Indeed, in another Spanish case with regard to a similar type of procedure, the risk that consumers would be pressured into paying instead of lodging an objection before a court was one of the reasons for AG Kokott to conclude that the procedural rules at issue were contrary to the UCTD as well as Article 47 Charter.\footnote{Case C-503/15 Margarit Panicello (n 10), Opinion of AG Kokott (n 95), para 136.} Article 47 does not only require the existence of a judicial remedy, it also relates to the effects of that remedy and the way it can be obtained (due process). Article 47 is more than a last resort: it may operate as an extra guarantee of consumer rights. That it might not always change the outcome does not reduce the requirements of effective judicial protection to a minimum level.

4.3 A positive function?

In all four key judgments discussed in this article, the CJEU has formulated ‘positive’ requirements as to the content of (judicial) remedies and procedural safeguards. Such a positive function is not uncontroversial. It has, for instance, been argued that the concept of effectiveness has no internal limits, so that it could be used to legitimize almost any result; therefore, it should not be overextended.\footnote{See also Engström (n 27) 588; Bobek (n 37) 316; Micklitz (n 39) 379; Gerstenberg (n 20) 614.} The same is true for Article 47 Charter: its application cannot be stretched too far, as illustrated by Sánchez Morcillo II and Pohotovost’. As a self-standing provision, it may not be specific
enough to provide a yardstick against which national law can be tested. It is phrased broadly, and it is
less clearly defined than the substantive provisions of EU law it pertains to. Article 47 entails an
obligation for the Member States to create and maintain a system safeguarding the right to an
effective remedy and a fair trial,\textsuperscript{102} parallel to Articles 6 and 13 ECHR. In this respect, Mak recalls the
‘\textit{Schutzgebotsfunktion}’ of fundamental rights, which refers to a duty to guarantee effective protection
and which depends on positive action from public authorities, including the courts.\textsuperscript{103} It is
nevertheless unclear whether Article 47 Charter is sufficient in itself to confer an individual right on
private parties which may be invoked as such.\textsuperscript{104} It could be said that Article 47 intensifies the duty of
national (civil) courts to interpret national law in accordance with EU law.\textsuperscript{105} Directives like the UCTD
do not have direct effect and do not warrant a \textit{contra legem} interpretation of national law.\textsuperscript{106}
However, if consistent interpretation with the UCTD is not possible, Article 47 may provide a basis to
set aside national law aside in so far as it is incompatible with the fundamental right to effective
djudicial protection.\textsuperscript{107} Even though the Member States have procedural autonomy, the UCTD must still
be applied in conformity with Article 47. When EU law precludes a certain national legislative scheme
because it offers insufficient or incomplete protection, the question remains how that scheme should
be changed and whether the necessary (structural) changes should be brought about by the national
court or by the legislator.

5 Conclusion

In this article I have explored the role of Article 47 Charter in cases concerning national remedies and
procedures under the UCTD. On the one hand, Kušionová and Sánchez Morcillo (I and II) indicate that
Article 47 is mainly used as an additional supporting argument when it comes to the procedural
position of consumers. On the other hand, Banif Plus Bank and Biuro podróży ‘Partner’ show that it is
not only about the (full) effectiveness of EU law: Article 47 protects both parties, and it may tip the
balance towards individual rights protection over the effective enforcement of EU law. It seems to go
beyond providing a minimum level of protection: the CJEU has referred to Article 47 as an extra
argument to pose requirements as to the content of judicial remedies and procedural safeguards that
must be available in the context of the UCTD. The case law sketches a picture of Article 47 having the
characteristics to play a large(r) role in European private law adjudication, while simultaneously
having some major constraints. Article 47 might provide a more solid, constitutional basis than the
judge-made principles of equivalence and effectiveness for the judicial assessment (and development)
of national remedies and procedures.\textsuperscript{108} Read in conjunction with substantive EU rights, such as those
laid down in the UCTD, Article 47 can be used to upgrade and fine-tune national remedies and
procedures in light of the EU rights they serve to protect. Article 47 may perform a signaling function
in case the protection offered is insufficient or incomplete, plus a controlling and possibly a
supplementing function. It has even been argued that Article 47 should be the ‘anchor point’ or

\begin{itemize}
\item\textsuperscript{102} Beijer (n 14) 138.
\item\textsuperscript{103} Mak (n 6) 243. See also Collins (n 86) 160.
\item\textsuperscript{104} See Article 52(5) Charter; Case C-176/12 \textit{Association de mediation sociale v Union locale des syndicats CGT}
ECLI:EU:C:2014:2, para 47.
\item\textsuperscript{105} Collins (n 86) 156.
\item\textsuperscript{106} See Case C-282/10 Dominguez v Centre informatique du Centre Ouest Atlantique ECLI:EU:C:2012:33, para 42.
\item\textsuperscript{107} Collins (n 86) 157. For an example outside the context of the UCTD, see Vidal-Hall v Google Inc. [2015] EWCA Civ 311.
\item\textsuperscript{108} See also Beijer (n 14) 135–138; Prechal (n 13) 156.
\end{itemize}
‘umbrella provision’ for any judicial assessment in cases covering (aspects of) EU law.\textsuperscript{109} The level or scope of protection can then be limited or extended on a case-by-case basis. However, the accessory character of Article 47 is also its main constraint: its application cannot be overextended. It cannot be said (yet) that a real metamorphosis is taking place. The CJEU seems reluctant to acknowledge the potential of Article 47 as a weighty source for interpreting national law, let alone for setting it aside or filling gaps. In the end, the impact of Article 47 will depend on the factual and legal context of each case, and the willingness of courts to take it into account (explicitly or implicitly). Whether effective judicial protection is realized, ultimately depends on the cooperation of the Member States and their (civil) courts. It is up to those courts to put flesh on the bones of Article 47.

\textsuperscript{109} Prechal and Widdershoven (n 11); Safjan and Dürerhaus (n 11) 11; Nowak (n 40) 36; Krommendijk (n 11) 1416. See also Case C-562/12 MTÜ Liivimaa Lihaveis v Eesti-Läti programmi 2007-2013 Seirekomitee, Opinion of AG Jääskinen ECLI:EU:C:2014:155, para. 47, repeated in Case C-61/14 Orizzonte Salute (see n 15), Opinion of AG Jääskinen ECLI:EU:C:2015:307, para 24; Case C-93/12 ET Agroksulting v Izpelnitelen direktor na Darzhaven fond 'Zemedelie' – Razplashtatelna agentsia , Opinion of AG Bot ECLI:EU:2013:172, paras 29-30.