



EUROPEAN COMMISSION
DIRECTORATE-GENERAL JUSTICE AND CONSUMERS

Directorate B – Consumers
B2 – Consumer Law

Brussels,
DG JUST/B2/JL

Dr László Marcingós
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Subject: Your letter of 9 May 2023

Dear Dr Marcingós,

Thank you for your letter of 9 May 2023, registered under the reference Ares(2023)3259925, following our meeting of 27 April 2023.

As you are aware, following a high number of complaints by citizens and organisations in Hungary about the economic and social effects of the foreign exchange loan crisis, the European Commission initiated a so-called structured dialogue with Hungary regarding the compatibility of the Hungarian legislation and practice with Directive 93/13/EEC on unfair terms in consumer contracts as interpreted by the Court of Justice of the European Union in its preliminary rulings. This EU-Pilot procedure is ongoing under the reference 8572/16/JUST.

The preliminary rulings of the CJEU, including the most recent one in Case C-705/21 Axfina, together with all the information available concerning the relevant Hungarian legislation and practice, including information you provided, will be relevant for the Commission services to conclude the assessment of the Hungarian legislation and practice on foreign exchange consumer credits and to decide about the follow-up to be given to the structured dialogue with the Hungarian authorities in the framework of EU-Pilot 8572/16/JUST.

Sincerely yours,

Blanca Rodriguez Galindo

Head of Unit