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Unfair commercial practices

ABSTRACT OF THE PhD THESIS

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I. The summary of the research task

1. The motivation of choosing the topic, the actuality

In 2005 the European Parliament and the Council published the 2005/29/EC Directive on unfair commercial practices (hereafter: UCPD). This thesis demonstrates the unfair commercial practices – and the connected questions, problems too.

The first motivation of choosing the topic is that this overall category of the practices hadn't exist before. *So, the first motivation of choosing the topic was new trend in the consumer protection of the Union,* in virtue of this trend the Union aimed the strengthened protection of consumers and in favour of this, changed the familiar minimum harmonization to maximum harmonization in connection with the directives.

The second motivation comes from the first: the challenge. The analysis, the judgement of the change of the approach is a challenge, and of course choosing the method for these is a challenge too. The determination of the research scope – which will be mentioned later – is in connection with this motivation.

The third motivation of choosing the topic is in connection with the actuality of the topic: the permanently changing, developing character of the issue. Since 2005 many papers have been born on UCPD and the problems, because the unfair commercial practices can be analysed in many ways, because the rules of the UCPD are applied to B2C (between traders/businesses and consumers) relations, but – indirectly – concerning the B2B (between businesses/traders and businesses/traders) relations too. *So, the practices can affect any member of the society,* the protection against them is necessary not only because of the protection of the consumers, but because of the protection of the interests and actions of the legally acting traders too.

In virtue of the mentioned arguments the topic of the unfair commercial practices is actual, the informations on them are useful for the consumers and indispensable for traders who want to act legally. This thesis helps to get these informations.

2. The determination of the research scope

The determination of the research scope – as I mentioned earlier – is in connection with the second motivation of choosing the topic, so in connection with the challenge to analyse, judge the unfair commercial practices and choose the method for these two.

The main question is: from what kind of aspect is worthy to study the unfair commercial practices (noting that the title of the thesis doesn't contain any narrowness)?

The basic of the question is that the UCPD was created directly to B2C (between consumers and traders/businesses) relations. But, before 2005 the (misleading) practices were mainly in the area of competition, of course in the meantime they affected the behaviour/decisions of the consumers. So, these practices had occured mainly in B2B (between businesses and businesses) relations and the law had regulated these by this. One of the aims of the UCPD was to distinguish sharply the two relations. Many points of the thesis allude to that this partition didn't turn out fully. The creators of the UCPD didn't think that it can turn out fully, so they let the Member States to apply the rules to B2B (or C2C, between consumers and consumers) relations too. *So, the thesis can analyse the unfair commercial practices in connection with both the B2C and the B2B relations,* but this is not possible because of the limits of the extent and the lack of the extensive knowledge of the rules of the Member States.

In connection with the UCPD I must mention that the creators regard advertising as misleading practices, so *another possible way is to analyse the practices in view of advertising.* But this presumes the previous knowledge of the data of this thesis (so, the thesis wouldn't contain these) and furthermore the stress would be on the area of advertising.

In view of these, *the chosen method/research scope is the following: the wide – as wide as possible - demonstration of the data on unfair commercial practices, in view of consumer protection.* This means that on the one hand there isn't the exhaustive analysis of the questions in connection with the traders, competitors, on the other hand it means that the critical comments are born in view of the interest of the consumers.

II. The examinations, the research methods

1. The aims of the thesis, the methods

There are two main aims of the thesis (the basic of both aims is the consumer protection aspect):

- the first aim is to demonstrate the unfair commercial practices: the wide – as wide as possible - demonstration of the aspects of the practices. At this stage, the analysis must differ from the exclusive use of the consumer protection view, because of the connection between the B2B and B2C relations,

- the second aim is to evaluate the practices: the remarks are born from the view of the interests of the consumers.

Because of the two aims there are two methods.

The first method is the descriptive-analysing method. Naturally, it comes from the first aim, the will to demonstrate the unfair commercial practices.

The second method is the analysing of the rules, and this is *combined with a functional/practical analysis,* because – during analysing the rules – I mention the possible practical consequences too.

2. The structure of the thesis and the expected results

In view of that the unfair commercial practices had existed before the creation of the UCPD, *I must reduplicate the level of the examination: I must search antecedents not only between the legislations of the European Union, but between the rules of the Member States which had been being applied before 2005.*

In connection with the latter ones there is the problem that creating a transparent system of the so many rules isn't easy. So, in the *first chapter* - which concentrates only to the antecedents – there is the following solution:

- first there is the examination of the level of the Union: primary and secondary legislations,

- second there is the level of the Member States: the states are put into groups (and tables), first in view of unfair competition, second in view of unfair marketing practices and finally – in an own-made group – in view of the regulation of the B2B

and B2C relations before 2005. The rest parts of the chapter deal with the direct antecedents and the proposal of the UCPD.

The *second chapter* – after the characterization of the UCPD – demonstrates the difficulties (hindering the form of the unity) which make the creation and the application of the rules and organizations of the Member States difficult – which would be efficient and protect consumers' interests.

The *third chapter* of the dissertation deals with advertising, more correctly, how the B2C regulations of the 84/450/EEC Directive – on misleading advertising – have been transferred to the UCPD. Then there is the demonstration of the 2006/114/EC Directive on misleading and comparative advertising (hereafter: MCAD) – which is the descendant of the 84/450/EEC Directive - and the demonstration of the relation between the regulations of the MCAD and the regulations of the UCPD – in view of advertising – and the demonstration of the advertising in the UCPD.

The *fourth chapter* deals with the rules of the Member States on unfair commercial practices. In connection with these rules I must mention that in the thesis there are the English versions of the rules.

The *fifth chapter* demonstrates the Hungarian rules and authorities dealing with the unfair commercial practices.

The *sixth chapter* deals with the rules on enforcement in the UCPD and of the Member States (in connection with the last ones there are examples), then there is the demonstration of the most important decisions of the European Court of Justice and the national authorities.

The *next two chapters* deal with institutions connected with the unfair commercial practices and will influence them:

- the creation of the directive on consumer rights,

- the introduction of the class action at the levels of the Union and the Member States,

- creating rules by the Law Commissions of Scotland an England.

The *nineth chapter* of the dissertation shows the experiences in connection with the unfair commercial practices.

The expected results of the dissertation would be:

- the evaluation of the unfair commercial practices (advantages and disadvantages) and the determination of the next, necessary steps (generally),

- the determination of the necessary, concrete amendments of the rules; the new rules and the steps on solving the practical problems.

III. The summary and the adaptability of the research results

1. Research results

In connection with some definitions and expressions (for example „unfair") of the UCPD it was seen before the implementations that – *because the UCPD doesn't define them and doesn't add guidances – the interpretations of the Member States will become to be the sources of the different practices.* It is a serious problem that *this seems to be realized*, as we see for example some (like the Cypriot, Polish) interpretations of the average consumer.

But we can see that in connection with the rules, definitions in the UCPD that *the definitions and expressions in the rules of the Member States are not the same as the ones in the UCPD.*

The cases are:

- the definitions differ from the ones in the UCPD,
- some definitions are missing,
- there are more than one definition for the same term in one Member State,
- there are more than the rules from the UCPD for a practice of the UCPD (for example, in connection with the pyramid promotional scheme, see IX. chapter, 1. subchapter),
- the application of an incorrect expression leads to the incorrect content of a rule (for example, the determination of the aggressive practices in the Netherlands and in Hungary, see V. chapter, 2.5. sub-subchapter).

Because of the mentioned ones, the practices of the Member States differ from each other. Moreover, although the UCPD contains rules on enforcement, but they don't give points of view which are correct and creating the same rules (of the Member States). But, unity is necessary in this case too: if *the authorities make different decisions for the same unfair commercial practice, then* it makes the creation of the rules (which don't let deviations) unnecessary, and *makes an*

uncertain, unfair situation and discrimination – on the basis of the place of the judgement of the practice – for the consumers.

In spite of these, I think that the creation of the UCPD (and the application of the maximum harmonization) was a useful and necessary step from the Union, because *the European Union* has been made with economic character/aims, *and its main task is to guarantee the efficient activity of the internal market. One of the conditions is that the law must regulate the relations between the people of the international market appropriately.*

For this, the UCPD is an appropriate tool. *The maximum harmonization is criticized many times, but I support the application of it*, because advantages are born for the consumers from the fact that the UCPD didn't let deviation from its rules.

First, *after the implementations of the Member States (theoretically) there is due process of law,* because consumers are belonged under the same rules in every Member States, which are *more transparent* than their antecedents. *This means the realization of the computability too,* because consumers (and traders too) know exactly the rules, which are must known and noted (in any state) by them, and they can create their practices in the view of these rules (for example, they can calculate their charges).

The most important argument for the maximum harmonization is that with the application of it – and with the (theoretically) uniform national regulations and the mentioned advantages – it is possible that *the consumers would perform cross-border commercial practices with bigger confidence,* trusting in their knowledge, based on the UCPD and the implementing rules (which would protect them sufficiently in every Member State). *With this, the more efficient work of the internal market would materialize.*

Finally, it is must mentioned that *the area of the unfair commercial practices is developing permanently,* in connection with the UCPD new legislations, drafts (like the directive on consumer rights, or the draft of Law Commissions of Scotland and England on legal remedies) are born permanently.

So, *the creation of the UCPD was a positive step* (mainly in view of the protection of consumers). The question is that *is the regulation on unfair commercial practices good?*

It's obviously not, but we have to consider that usually the maximum harmonization is criticized, but *the minimum harmonization – used before 2005 –*

hasn't been able to use for the regulation on unfair commercial practices. In the case of using it, the creation of the directive would be unnecessary, because the differences between the Member States would stay, and the number of the differences would increase.

Generally (so without defining concrete rules or without in relation with concrete countries), *the most important is to follow and value the rules of the Member States and the experiences permanently* (for this, the database of the Commission is a tool, and its planned report too).

Secondly, rules of the Member States must be corrected. It means not only the correction of the contents, but the correction of the expressions too.

2. Recommendations de lege lata and de lege ferenda

UCPD

a) *maximum harmonization requires that Member States can't apply stricter rules even if the rules would make the level of the consumer protection higher.* We see, that *there would be a solution* for this (see IX. chapter 1. subchapter) if a Member State would be able to turn to the Commission to let to maintain the national consumer protection rule. But the consumer protection isn't listed as a specific category, so it is impossible.

So, *I suggest the introduction of the consumer protection into the 36. article of the consolidated version of the EU Treaty.*

b) if the Union would not use maximum harmonization never-more in connection with the UCPD, it would be useful if the Union let the Member States to ban the new practices temporarily.

In this case, the period of the temporary ban (which can't be long, maximum a year) *must be determined. The way must be determined too, in which the organizations (which protect the interests of the traders) can (if it would be permitted) claim against the introduction of the ban* – which forum would judge the claim, what would be the conditions of the claim – to cancel it.

c) in connection with advertising (see III. chapter, 1.1. sub-subchapter) *it was mentioned* in a report *that the rules of the UCPD would be applied to C2C relations generally,* so the scope of the directive must be amended. *I don't support it in no*

way, because then the rules would protect the consumers against not just the stronger traders, but against the equal consumers, which is not a problem, but *this would be realized by the significantly amendment and/or the selective application of the rules* (see IX. chapter, 2. subchapter). *Both of the possibilities are kept clear of.*

Similar to this, *the extension of the scope of the UCPD to B2B relations would be a negative step too, because we see that the „mixing" of B2B and B2C relations has led to* - in the case of Germany and Austria - conceptual troubles, and *problems* in connection with the expressions (see IV. chapter).

d) *I suggest to determine the expressions „unfair"/"fair", and* in connection (from the permissions) with the rule that Member States can ban commercial practices - in conformity with Community law - for reasons of taste and decency (even where such practices do not limit consumers' freedom of choice), I think that *the determination of taste and decency is important too. The determination of the former one is important because of the rise of the correctness on judgement on a practice, the determination of the latter one is important in favour of the prevention of the baseless bans.*

It seems necessary to me that – mainly in the case if there wouldn't be definitions *– the Commission must give guidances on the mentioned phrases.*

e) I suggest that during the possible amendment of the UCPD *creators determine – in connection with the vulnerable consumers – the „because of their mental or physical infirmity, age or credulity" element.* Because of the lack of the determination, *the vulnerable consumer has already been a source of problems* (see IX. chapter 3.1. sub-subchapter).

f) in connection with the aggressive practices – to help the uniform and consonant practices - *harassment, coercion and use of physical force must be determined.*

g) *practices of the black list which contain subjective elements* (for example aim, will) *don't suit to the list* which has strict liability-character, because of subjective elements can't be proved, so these practices can help traders who act illegally.

So I suggest that during the amendment of the UCPD these practices be modified to not contain subjective elements.

h) the UCPD contains only that Member States can encourage traders and code owners to inform consumers of their codes of conduct. I suggest that *traders and code owners have to inform consumers*.

i) enforcement is one of the weak points of the UCPD. *I suggest that the organizations of the EU publish guidances in connection with:*

- what kind of legal remedies can be applied by the Member States: it isn't necessary to determine them particularly, but the determination of the categories is necessary,

- the possibility of the individual remedy must be made up for, determining which contractual remedy can be applied (because the Member States are different from this point of view too),

- penalties must be determined (for example, if Member States would apply criminal penalty, imprisonment is possible to apply; and if it is possible what is the maximum period of it), but – just like in the case of remedies – just the categories (to avoid the unreasonable intervention).

UCPA (XLVII. Act of 2008) (regulation and practice)

a) *in the definition of the consumer the „economic activity"* – in favour of the identity with the definition of the UCPD, and to destroy the doubts (see V. chapter 1.2. sub-subchapter) in connection with the meaning of it – *must be changed to „trade, business, craft"*. To harmonize with this, the amendment of the enterprise must be done too.

b) *in connection with the definition of the enterprise, legislator must substitute* that „anyone acting in the name of or on behalf of a trader" is the part of the definition too.

c) an enterprise is responsible for an unfair commercial practice even if the practice has been done by another person, acting – on the basis of a contract – in the interest of or on behalf of the enterprise.

First, I suggest that instead of the „in the interest of the enterprise" *there must be „in the name of the enterprise"* (because in the UCPD there is the latter one, and the former one is not totally the same).

Secondly, *because of this rule, the amendment in the b) point is more pressing,* because of this rule and the present definition of the enterprise*, now, who acts in the name of or on behalf of the enterprise is not the part of the definition* (in the UCPD it is) *and furthermore for his act another enterprise is responsible for, so he isn't.* The

milder (than the ones in the UCPD) rules harm the ban arising from the maximum harmonization, *so this rule must be amended.*

d) in the case of the definition of the consumer of the *Civil Code it must be mentioned that he is a natural person, and the definition should not limited to only making the contract.*

e) *the definition of the goods must be harmonized with the definition of the product from the UCPD* (for example, it must be mentioned that obligations can be products/goods too), and from the Hungarian definition *the category of product must be cancelled.*

f) *in connection with the definition of commercial practice*, I suggest that instead of „in the interest of the enterprise" – just like in the case of the liability rules - *there must be „in the name of the enterprise",*and *it must be supplied that representation can be* commercial practice too.

g) *from the definition of the invitation to purchase the indication of the fee must be cancelled* (in favour of that the UCPA doesn't contain more requirement than the UCPD).

h) *the definition of professional diligence (in the general clause) must be modulated to the UCPD*, because the legislator – in connection with skill and care – has separated the points of view (although in the UCPD these points of view are applied to both).

i) in my opinion *the general character of the rule* (from the UCPA) – common use (or use which is not beyond the extent arising from the nature of the advertisement) of exaggerated statements or statements which are not meant to be taken literally in an advertisement isn't regarded as being able to distort the behaviour – *must be deleted. Furthermore, this rule must be applied only in connection with the vulnerable consumers* (just like in the UCPD). The reason of this suggestion is that the general character is the breach of the ban arising from the maximum harmonization.

j) *the itemized list at the main case of misleading action must be modulated to the list of the UCPD*, because now it contains more elements, so the regulation is stricter.

k) *the list of material informations in the case of invitation to purchase must be expanded*, because some elements are missing.

l) *at the aggressive practices* from the „significantly limits or is likely to significantly limit the average consumer's" element *„limits" must be replaced with*

„impairs”. The same amendment must be done in the Hungarian version of the UCPD. Because of the application „limits”, *according to the UCPA the scope of the responsible enterprises is narrower than according to the UCPD.*

Furthermore, the missing elements must be supplied (for example the harassment, coercion and the use of physical force are missing). *This is true for the definition of undue influence,* which is contained by the rules determining aggressive practices (the „without using or threatening to use physical force” is missing).

Finally, the article of the UCPD on use of harassment, coercion, physical force and undue influence must be put into the UCPA.

m) *in connection with the practices of the black list which contain engaged elements, in my opinion* – in the case that without the realization of some elements the practices can't be judged as falling under the group of the practices from the black list – *the proceeding must be carried on* with the examination at the second ban-level. In favour of the consumers, the fair/unfair character of a practice must be determined.

Other questions

a) *in the XLVIII. Act of 2008* on the elemental conditions and limits of the economic advertising activity *the reference to the ban which doesn't exist must be cancelled* (see V. chapter 2.6. sub-subchapter).

b) *in connection with the directive on consumer rights* I don't think that it is good that the directive doesn't contain black or grey list (while the Proposal did). *I suggest – for the case if the directive would be supervised – to put these two lists (as annexes) into the directive.*

c) in connection with the proposal of the *group action*:

- the determination of the group of large number of plaintiffs as a joinder (on the base of the Act on civil proceeding) must be cancelled, because this determination leads to inconsistency,

- I suggest to determine the „large number of natural or legal person”. In my opinion the determination would be made by numbers (minimum-maximum), or the legislator would determine the minimum and the maximum numbers of the injured

parties according to the damages, and the number of the injured parties which would be between the minimum and the maximum would mean the „large number",[1]

- „*in one year after publishing in public the final judgement* on permitting the group action, *the member of the group* who has a share in the legal dispute – who wasn't a party in the action - can tell the judge that *he doesn't want to fall under the scope of the final judgement". At this rule, I think that the „one year" must be reduced (to its half).* But, the legislator has created this rule to help this member, if – because of his special status – he thinks that a separate due process is necessary, so, *I suggest an exception (near the shorter period).* According to this, *the member can petition the judge to extend the term,* but in this case he would have to prove the fact or circumstance which support his petition. The judge would be able to decide on the extension *(but the term of the extension must be determined by the act),*

- „*in two years after publishing in public the final judgement* on permitting the group action, the member of the group who has a share in the legal dispute – who wasn't a party in the action - can tell the judge that he wants to fall under the scope of the final judgement". *At this rule I suggest to reduce the „two years", to „six months" (in favour of to harmonize with the earlier suggestion),*

- *in connection with these two latter rules*, I think that it is a problem that modifications of the scope can happen after publishing in public the final judgement, because then the member maybe knows something about the possible judgement, so *I suggest that petitions of modifications should be able before the decision on the action, to exclude the possible misuses.*

3. The possible adaptability of the research results

The unfair commercial practices – although they are the parts of the university subject-matter of instruction – *in Hungary don't belong to the subjects which are analysed by many people.* However, some elements/practices of this topic - which can be analysed from many points of view – occur in life.

Taking that into consideration and the fact that the basic, the UCPD was born seven years ago (and the Hungarian act was born near four years ago), it is surprising

[1] For example: if the extent of the damage would be between 100.000 and 500.000 Ft, then the number of the injured parties which would be between 25 and 70, would mean large number of person.

that *the unfair commercial practices haven't been the themes of a PhD dissertation yet. A part of the informations in this dissertation can enrich the science of consumer protection law with new data, and help its development.*

At the same time, I hope that my analysis and its method (taking the interest of the consumers into consideration firstly) would urge many specialists to deal with this area, even from different (for example competiton or advertising legal) points of view.

Although my proposals mainly deal with the regulation problems, but the main aims are the efficient acts in practice by ceasing the critical points, so *the results of the dissertation help indirectly the development of the practical efficiency, and not only by the analysis and judgement of the laws which connect directly, but by the analysis and judgement of other institutions (for example the group action) too.*

At the same time, *the recommendations* touch the regulation of the Union on unfair commercial practices, so they *can be used in the event of the revision of the mentioned Directive.*

IV. Cathalogue of the publications in connection with the subject of the thesis

1. *Gyógyszerek reklámozási lehetőségei egyes országokban*
Miskolci Egyetem Doktoranduszok Fóruma, Állam - és Jogtudományi Kar Szekciókiadvány, Miskolc, 2008. november 13., 163-169. o.

2. *Gyógyszerek reklámozási lehetőségei egyes országokban a fogyasztók felé irányuló hirdetések tükrében*
Glossa Iuridica – Civilisztika – A Károli Gáspár Református Egyetem által rendezett „Jogász Doktoranduszok Országos Szakmai Találkozója" internetes utókiadványa; I. évf. 2009/1. sz., 75-78. o., ISSN 2061-0556

3. *A fogyasztói hitel*
Advocat – A Borsod – Abaúj – Zemplén Megyei Ügyvédi Kamara folyóirata, 2009. XII. évfolyam, 1. – 2. sz.; 23-29. o., ISSN 1585-5198

4. *A tisztességtelen kereskedelmi gyakorlatok szabályozása az Európai Unióban*
Európai Tükör – a Külügyminisztérium folyóirata, XIV. évf. 9. sz. / 2009. szeptember; 54-66. o., ISSN 1416-6151

5. *A tisztességtelen kereskedelmi gyakorlatok négy éve*
Miskolci Egyetem Doktoranduszok Fóruma, Állam - és Jogtudományi Kar Szekciókiadvány, Miskolc, 2009. november 5., 153-159. o.

6. *Class action – megújulási lehetőség?*
Fogyasztóvédelmi Szemle; 2010. (4. évf.) 2. sz. (májusi) 31-36. o., ISSN 1785-4741

7. *Eljárásjogi változások a fogyasztói jogvitákban (is) eljáró szerveknél az Fttv. Tükrében*
Jogelméleti Szemle; 2010/2. sz.
Elérhető az alábbi címeken:
http://jesz.ajk.elte.hu/2010_2.html
http://jesz.ajk.elte.hu/tarczy42.html (2010. június 18.), HU ISSN 1588-080X

8. *Irányelvjavaslat a fogyasztói jogokról*
Jogelméleti Szemle; 2010/3. sz.
Elérhető az alábbi címeken:
http://jesz.ajk.elte.hu/2010_3.html
http://jesz.ajk.elte.hu/tarczy43.html (2010. szeptember 15.), HU ISSN 1588-080X

9. *Az „új" Polgári Törvénykönyv és a tisztességtelen kereskedelem kapcsolata*
Advocat – A Borsod – Abaúj – Zemplén Megyei Ügyvédi Kamara folyóirata, 2010. XIII. évfolyam, 1. – 2. sz.; 5-15. o., ISSN 1585-5198

10. *A fogyasztók és munkavállalók védelme az Unióban*
E - tudomány; 2010/3. sz.; II-1-24. o.
Elérhető az alábbi címen:
http://www.e-tudomany.hu/etudomany/web/uploaded_files/20100302.pdf
(2010. október 13.), Nemzetközi azonosító szám: HU ISSN 1786-6960

11. *Class action az Európai Unióban és Magyarországon*
Publicationes Universitatis Miskolciensis - Sectio Juridica et Politica; Tomus XXVIII./1.; 2010; 503-521. o., HU ISSN 0866-6032

12. *A fogyasztók felé irányuló reklámok szabályai Magyarországon – figyelembe véve az implementálásra váró 2008/48/EK irányelv rendelkezéseit is*
Profectus in litteris I., Válogatott előadások a 6. debreceni állam – és jogtudományi doktorandusz – konferenciáról (2009. május 29.); 121-128. o., ISSN 2062-1469

13. ***A class action lehetőségei a magyar polgári eljárásjogban***
Profectus in litteris II., Előadások a 7. debreceni állam – és jogtudományi doktorandusz – konferencián (2010. május 21.); 319-327. o., ISSN 2062-1469
14. ***Egyes versenycselekmények az Amerikai Egyesült Államokban és az Európai Unióban – különös tekintettel a tying - ra***
Jogelméleti Szemle; 2010/4. sz.
Elérhető az alábbi címeken:
http://jesz.ajk.elte.hu/2010_4.html
http://jesz.ajk.elte.hu/tarczy44.html (2010. december 15.), HU ISSN 1588-080X
15. ***Tisztességtelen kereskedelmi gyakorlatok a magyar gyakorlatban***
E – tudomány; 2011/1. sz.; II-1-28. o.
Elérhető az alábbi címen:
http://www.e-tudomany.hu/etudomany/web/uploaded_files/Trczy_Edit_Zsuzsanna__Tisztessgtelen_kereskedelmi_gyakorlatok_a_magyar_gyakorlatban.pdf
(2011. március 9.)
Nemzetközi azonosító szám: HU ISSN 1786-6960
16. ***A UCP irányelv implementálása Máltán***
De iurisprudentia et iure publico – Jog- és politikatudományi folyóirat;
V. évf. 2011/1. sz.; 156-162. o.
Elérhető az alábbi címeken:
http://www.dieip.hu/2011_1_11.pdf
http://www.dieip.hu/2011_5_1_szam.pdf (2011. március 9.)
Kiadó: Szegedi Tudományegyetem, Állam – és Jogtudományi Kar, Politológiai Tanszék; HU ISSN: 1789-0446
17. ***A tisztességtelen kereskedelmi gyakorlatok szabályozása Máltán, Olaszországban és Bulgáriában – nemzeti sajátosságok***
Jogelméleti Szemle; 2011/1. sz.
Elérhető az alábbi címeken:
http://jesz.ajk.elte.hu/2011_1.html
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