

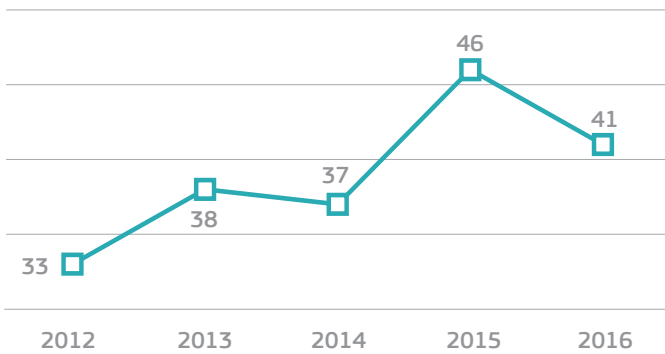


Monitoring the Application of European Union Law

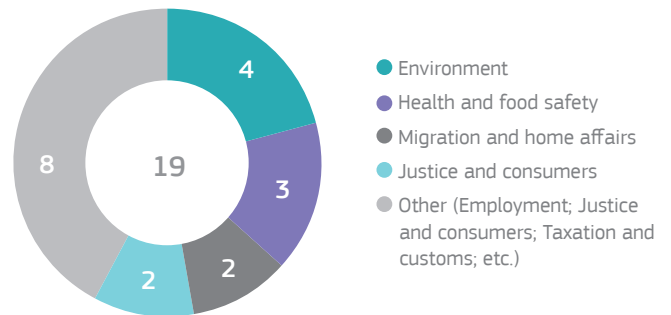
Annual Report 2016

New complaints against Slovakia in 2016 continued the steady fall seen since 2012. New EU Pilot files have decreased since 2012 and are now at their lowest for 5 years. Open infringement cases also fell from their 2015 peak. New infringement cases for late transposition held steady.

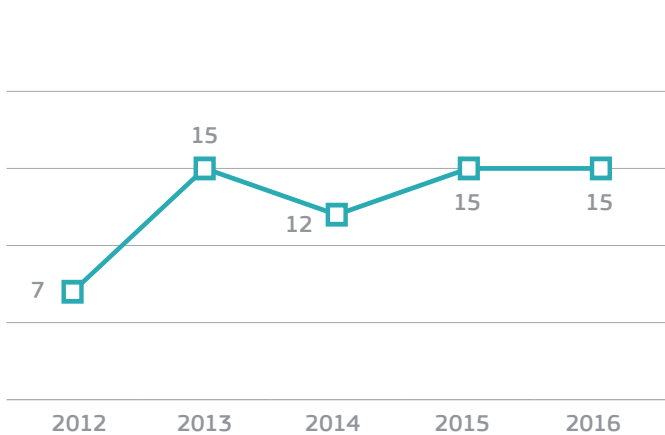
Infringement cases open on 31 December



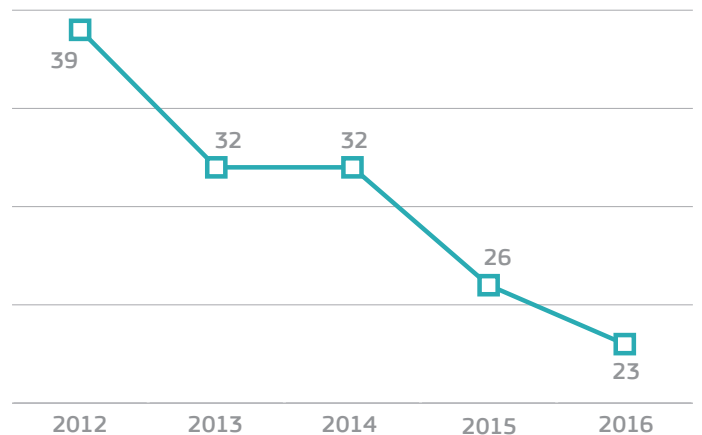
New infringement cases opened in 2016: main policy areas



New late transposition infringement cases



New EU Pilot files opened





Relevant rulings of the European Courts:

In preliminary rulings, the Court held, amongst others, that a lender must include in a consumer credit agreement all the information required under the Directive on consumer credit.¹ Failure to do so may be penalised by Member States by depriving the lender of an entitlement to interest and charges. Such a penalty is permitted where the information covers matters which, if not included may compromise the consumer's ability to assess the extent of his liability.²

¹ Directive [2008/48/EC](#).

² Home Credit Slovakia, [C-42/15](#) and Court press release [No 119/16](#).