

Dipartimento di Scienze Giuridiche, del Linguaggio, dell'Interpretazione e della Traduzione - IUSLIT



Project ref: DER 2013-47711-P awarded by the Spanish Ministry of Economy and Competitiveness

# LA EVALUACION DE LA SOLVENCIA DEL CONSUMIDOR DE CREDITO: UN NUEVO MODELO DE PROTECCION EN EL DERECHO DE CONSUMO EUROPEO

# RESEARCH TEAM MEETING IN TRIESTE 30-SEPTEMBER-1 OCTOBER 2016

#### **Aula Sblattero**

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## **SCHEDULE OF ACTIVITIES:**

#### FRIDAY 30 SEPTEMBER 2016

Morning:

10.00 Welcome Addresses: Prof. Jose Francisco Medina Montero (Delegato del Rettore per la **Mobilità internazionale**)

## MEETING ON THE WORKING PLAN PROGRESS AND DEVELOPMENT

10:15 Report of the project's IP

10:30 Spanish group presentation on the working plan progress

11:00 Italian group presentation on the working plan progress

11:30 Coffee break

12:00 Discussion on the future development of the working plan: agreeing on a schedule of activities for academic year 2016-17

# Afternoon:

# SEMINAR ON THE TRANSPOSITION OF THE MORTGAGE CREDIT DIRECTIVE

15:30 Current situation in Spain (Prof. José Manuel Busto)

16:00 Current situation in Italy (Prof. Angelo Venchiarutti)

16:30 Discussion on the main difficulties to confront regarding the mortgage credit directive's transposition

17:30 End of the seminar

# **SATURDAY 1 OCTOBER 2016**

Morning:

WORKSHOP ON DOCTRINAL AND JURISPRUDENTIAL ORIENTATIONS ABOUT ASSESSING CONSUMER'S CREDITWORTHINESS

10:00 Principle of responsible credit and its relation to the obligation of assessing consumer's creditworthiness (Prof. Fernando Peña)

10:30 First decisions of ECJ on consumer's creditworthiness (Prof. Natalia Alvarez)

11:00 Coffee break

11:30 Assessment of consumer's creditworthiness from the Italian courts and doctrine perspective 12:00 Group's discussion

13:30 End of the seminar