



Final decision of the Gorj Court: CHF bank rates to be paid at the exchange rate on the date of the loan.



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We share a very important Court new of Romania published in **Romania Journal**

The Gorj Court decided on Monday that a family that has contracted a loan in Swiss Francs (CHF) in 2008 is to pay the bank rates at the exchange rates on the date of signing the contract. The verdict is final in this case.

The lawsuit was filed by Claudia and Valentin Gheorghe Medar Mares against Piraeus Bank.

The court decided on Monday "the freezing of CHF/RON exchange rate and the payments under the credit contract at the value when the contract had been signed".

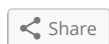
The judges ordered the calculation and payment of the loan repayment at the RON value of the CHF on the date of conclusion of the contract throughout the loan.

Moreover, the bank will have to return to the applicants the amounts overpaid.

In the first instance, on November 13, 2014, the Targu Jiu Court found abusive clauses in the loan agreement on the granting fee in the amount of CHF 1,332, the fee for restructuring/rescheduling of EUR 150 and the restructuring/rescheduling fee worth EUR 250.

"Consequently, these clauses are void. The court orders the defendant (Piraeus Bank) to refund to plaintiffs the following amounts: CHF 1.332, EUR 150, EUR 250, with legal interest related to the debit due," the Targu Jiu Court decided.

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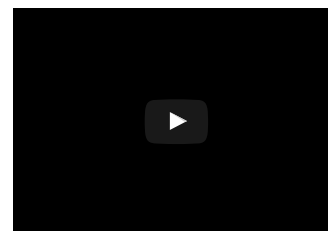
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