



REPUBLIC OF CYPRUS
MINISTRY OF ENERGY, COMMERCE, INDUSTRY AND TOURISM

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17 December 2014

Mr Cornelius O'Dwyer

[REDACTED]
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[REDACTED]

United Kingdom

Subject: Unfair Commercial Practices - Law 103(I)/2007- Directive 2005/29/EC
Unfair terms in consumer contracts – Law 93(I)/1996 – Directive 93/13/EC

I am directed to refer to our previous correspondence related to the abovementioned subject matter and inform you of the following:

(a) The Competition and Consumer Protection Service of the Ministry of Energy, Commerce, Industry and Tourism of the Republic of Cyprus, following guidance and recommendations received by the European Commission, would like to express its willingness to reopen the investigation of your complaint. If you agree to have your complaint examined, we kindly ask you to complete, sign and send by post the attached "Consumer Complaint Form", preferably within 30 days from the date of this letter. It is noted that a separate complaint form shall be sent for each trader against whom you have a complaint. All available supporting documents, which are related to the complaint, should also be sent along with the complaint form in order to facilitate the investigation.

(b) The examination of the complaint will be carried out according to the provisions of: (a) the Unfair Terms in Consumer Contracts Laws of 1996 to 2014 which transpose Directive 93/13/EEC on unfair terms in consumer contracts, and (b) the Unfair Business to Consumer Commercial Practices Laws of 2007 to 2013 which transpose Directive 2005/29/EC concerning unfair business-to-consumer commercial practices in the internal market. The Unfair Terms in Consumer Contracts Law entered into effect on 01/07/1997 and the Unfair Business to Consumer Commercial

Practices Law entered into effect on 12/12/2007. Neither legislative act has retrospective application, therefore contract terms or business practices occurred before these dates do not fall in the scope of the aforementioned laws.

(c) Please be informed that the Competition and Consumer Protection Service is not responsible to investigate the complaint against the solicitor. The appropriate body to investigate complaints concerning the services provided by solicitors/advocates is the Disciplinary Board. Therefore, you are advised to contact directly the Disciplinary Board (Tel. +357 22 889206, Address: Disciplinary Board, 1 Apelis Street, 1403 Nicosia, Cyprus).

We remain at your disposal for further information and clarification.

Yours sincerely

A handwritten signature in blue ink, appearing to be 'V. Sergiou', written over the printed name.

(Vassilis Sergiou)
for Permanent Secretary