

**Question for written answer E-003283/2026
to the Commission**
Rule 144
Maria Zacharia (NI)

Subject: Compatibility with EU law of cumulative penalties resulting in the automatic loss of judicial protection for borrowers

On the basis of Articles 130-142 of Law 5221/2025, Joint Ministerial Decision 42483/2026 was published on 11 August 2026, during the judicial vacations, setting 1-30 September 2026 as the first timeframe for submitting applications for the rescheduling of court hearings on oppositions to payment orders and enforcement orders. The decision establishes the mandatory rescheduling of hearings on opposition to payment order and enforcement order cases pending at first instance on 15 July 2026 and scheduled for hearing on 17 September 2027: (a) without the submission of an electronic application to reschedule a hearing, the opposition is deemed to have never been filed and the suspension is automatically revoked; (b) the application must be filed within 30 days, otherwise it is deemed to have never been filed; (c) the lawyer who had submitted the opposition is notified, without ensuring that they continue to represent or communicate with the debtor. For the consumer, this means that an auction could take place before the claim or the unfair terms are checked. Based on judgments C-415/11 Aziz, C-34/13 Kušionová and C-725/19 Impuls Leasing, Directive 93/13/EEC requires effective protection and interim measures to prevent irreversible consequences.

With this in mind, can the Commission answer the following:

1. Does it consider the cumulative penalties, which could potentially result in the dismissal of a consumer's punctually filed judicial opposition, to be proportionate in the light of Articles 6 and 7 of Directive 93/13/EEC and Articles 7, 17 and 47 of the Charter?
2. Is effective temporary judicial protection guaranteed when the suspension is automatically revoked and can an auction be concluded before a decision is issued on the opposition to a payment or enforcement order and before any unfair terms have been examined?
3. Will it ask Greece for information and examine the compatibility of the regulations with EU law in order to prevent homes or property from being irreversibly lost?

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