

**Priority question for written answer P-004069/2026
to the Commission**
Rule 144
Fidias Panayiotou (NI)

Subject: Cyprus' compliance with EU law on consumer protection and effective judicial redress

In April 2026, the President of the Republic of Cyprus remitted and referred legislation on foreclosure, insolvency and borrower protection to the Supreme Court. Following the relevant legislative amendments, some arrangements entered into force, while others remain under judicial review. These developments, together with the infringement procedure launched by the European Commission on the implementation of Directives 93/13/EEC and 2005/29/EC, raise questions as to the effective judicial protection of borrowers and Cyprus' compliance with EU law.

In view of the above, can the Commission answer the following:

1. Has it assessed whether the temporary non-application of these arrangements, pending the decision of the Supreme Court, creates a gap in the effective judicial protection required under Directive 93/13/EEC?
2. Will it take into account these developments – including recent legislative developments and referrals to the Supreme Court – when assessing Cyprus' compliance as part of the infringement procedure provided for in Directives 93/13/EEC and 2005/29/EC?
3. Under what conditions can reasons of fiscal or financial stability justify relevant restrictions, without prejudice to the effectiveness of EU law?

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