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***Small Savers’ Legal Clinic – Roma Tre University***

***Database of the cases***

***TOPICS***

1. ***Early repayment of a credit agreement***

*Credit agreements for consumers — Early repayment — Right of the consumer to a reduction in the total cost of the credit — interest and the costs for the remaining duration of the contract — transparency — readability of graphic characters.*

1. ***Line of credit rescinded due to overdraft***

*Opening of a line of credit — Rescission — Notice requirement — Statute of frauds in banking contracts — Credit-line extensions — Acquiescence on the part of the bank.*

1. **Denial of mortgage loan**

*Creditworthiness assessment — Denial of mortgage loan — Delay — Creditor’s pre-contractual duties — Negligence in submitting documentation — Probative value of screenshot.*

1. ***PSD2 and Payment services***
2. ***Fraudulent Withdrawals after a Bank Card is Retained by an ATM***

*Cash machine fraud — Lebanese loop — Undue delay in reporting the loss of the card — Gross negligence in using the payment instrument — Gross negligence in keeping the personalized security credentials safe — Real-time payments alerts.*

1. ***Fraudulent withdrawals with visual capture of PIN***

*Cash machine fraud — Shoulder surfing — Gross negligence in keeping the personalized security credentials safe — Burden of proof.*

1. ***Fraudulent withdrawals and wallet-snatching***

*Supermarket snatching case* *— Late notification of the theft of the payment instrument— Pickpocketing.*

1. **Arguments on transitional rules for payment systems to migrate to “Strong Costumer Authentication”**

*Strong Costumer Authentication — Migration — RTS — Transitional rules for payment systems .*

1. ***Sim Swap Scam***

*Strong customer authentication — Burden of proof — Identity thief — On-line banking account fraud — Independence of the elements of strong customer authentication.*