

U4 Social Sciences, Economics and Law Conference on 'Current Challenges for a Sustainable Future' (Göttingen, 21-23 November 2018)

Panel - Towards Sustainable Credit Transactions: Responsible Lending as a Guiding Concept

*Groningen Centre for European Financial Services Law, University of Groningen (GCEFSL)
Financial Law Institute, University of Ghent*

**Friday 23 November 2018, 09:00-12:30
Paulinerkirche, Heyne-House Seminar Room 2
Papendiek 14, Göttingen**

09:00-10:40 Session 1: Setting the Scene

Chair: Prof. Peter Rott (University of Kassel)

Prof. Olha Cherednychenko (University of Groningen)

'Irresponsible Lending in the Post-Crisis Era: Is the EU Consumer Credit Directive Fit for Its Purpose?'

Prof. Udo Reifner (University of Hamburg)

'Responsible Credit in European Law'

Dr. Johan Vannerom (Catholic University of Leuven)

'Regulating Markets, Products or Persons. Is there a Need for a Diverse Regulatory Approach?'

Discussion

10.50-11:00 – Short break

10.50-12:00 Session 2: Specific Challenges

Prof. Olha Cherednychenko (University of Groningen)

Prof. Peter Rott (University of Kassel)

'Responsible Algorithms?'

Dr. Francesco Quarta (University of Bologna)

'The Perplexity of the Annual Percentage Rate of Charge (APRC)'

Discussion

12:00-13:00 – Lunch