

George Dellios

Professor of Civil Law - Aristotle University of Thessaloniki

George Dellios has graduated the School of Law of Aristotle University – Faculty of Law and Economics (1975). He was nominated a Doctor of Laws by the University of Regensburg, Germany (1981) after obtaining a doctoral degree on “mixed contracts”, under the supervision of Prof. Dr. Dr. h.c. Dieter Medicus, an internationally renowned authority on Civil Law. In 1996 he was appointed at the Faculty of Law of the Aristotle University, where he currently works as a first-level Professor of Civil Law, Civil Procedural Law and Labour Law. He has been teaching at the National School of Magistrates since 2003 and been a member of the same School’s Faculty Board since 2009.

He was a Supreme Court – Attorney (1985-2012) and a member of the Thessaloniki Bar Association from 1976 to 2012, engaging mainly in civil law, commercial law and banking law disputes. He has served as legal counsel for Macedonia-Thrace Bank (1980-1998), Head of the Legal Services Network (1985-1989) of the same Bank and as Head of Legal Services (1989-1996) and Legal Counsel of the Board of Directors of the same Bank and of the Bank’s Group of subsidiaries (1996-1998). As of 2012 he engages exclusively in legal consulting.

Dean of the Law Faculty since September 2013; School of Law representative at the Senate of Aristotle University; Chairman of the Aristotle University Legal Committee since 2013; Vice Chairman of the same Committee since 2010; Member of Legal Committee since 2006.

Founding member of the Hellenic Civil Law Association (1994), of the Law Society of Northern Greece (1987), of the Macedonian Association for Commercial Law (1995) and of the Consumer Protection Association (2002); Member of the Board of Directors of the Civil Law Association since 2005 (during term 2008-2011 served as General Secretary of the Board) and member of the Board of Directors of the Consumer Protection Association; Member of the Society for Macedonian Studies (2009);

Member of the editorial board of the monthly legal magazine “Private Law Chronicles” (ChrID) and regular research associate for the monthly legal magazines “Business and Corporate Law” (DEE) and “Civil Law Application Cases” (EfAD).

Languages: Greek (native), German, English, French.

His academic work includes: General Principles of Civil Law, Law of Contracts, General Contract Law, Special Contract Law, Special Courses for Deeper Approach on Civil Law, Civil Law Consumer Protection, New Contract Forms in Modern Transactions, Moderne Vertragstypen (German, within the context of the Erasmus program). **Postgraduate Courses:** Aspects and Limits of Contractual Freedom, Reflections on Corporate Law, Special Courses of Private Law Methodology.

Publications

BOOKS

- Monograph, entitled: «Zur Präzisierung der Rechtsfindungsmethode bei gemischten Verträgen», PhD thesis, Regensburg 1981, pp. 1-288.
- Monograph, entitled: “Particularly slight negligence; Modern trends in the law of civil liability”, Sakkoulas Ed. Thessaloniki 1993, pp. 1-84.
- Monograph entitled: “Consumer Protection and the System of Private Law, Volume II: Judicial review of the content of consumer contracts – limitations thereof (under L. 2251/1994 and L. 2741/1999)”, Sakkoulas Ed., Athens-Thessaloniki 2001, pp. I-XXXV and 1-606.
- Monograph entitled: “Consumer Protection and the System of Private Law, Volume I: The consumer as a subject of legal protection”, Sakkoulas Ed., Athens-Thessaloniki 2005, pp. I-XXXII and 1-552.
- Monograph entitled “Individual and collective consumer protection against poor negotiation of contract terms. Interpretation of Articles 2 and 10 of L. 2251/1994 after L. 3587/2007”, Sakkoulas Ed., Athens-Thessaloniki, 2008, pp. I-XXII and 1-412.
- Monograph entitled “General Terms of Contracts”, Sakkoulas Ed., Athens-Thessaloniki, 2013, pp. I-XXXIV and 1-661.

STUDIES

- Study entitled “Consumer protection in banking transactions. A contribution in verifying the validity of the general transaction terms of banking contracts”, NoB mag. 1992, 811-824.
- Study entitled “The ostensible justification of court decisions through mere reliance on the general clauses of the Civil Code”, Arm. mag. 1992, 862-871.
- Study entitled “Form and interpretation of contract law (a contribution in understanding exemplary statutory regulations)”, Arm. mag. 1992, 1202-1213.
- Study entitled “Distinguishing particularly slight negligence” Arm. mag. 1993, 710-719.
- Study entitled: “The phenomenon of contracts violating statutory regulations”, in: Modern civil law matters beyond the CC system, Athens-Komotini 1995, pp. 77-83.
- Study entitled: “The critical degree of disruption of the contractual balance in assessing the content of general transaction terms (Reflections based on the partial re-wording of the general clause of Article 2 § 6 of L. 2251/1994 by Article 10 § 24 section (b) of L. 2741/1999)”, Arm. mag. 2000, 1181-1195.
- Study entitled “Aspects of the modern Supreme Court jurisprudence on matters relating to the collective review of the general terms of consumer contracts (Reflections based on Supreme Court judgment Nr. 1219/2001)” EllDni mag. 2001, 1495-1526.
- Study entitled “Interpretation matters of Article 3 of EU Directive 93/13”, EEEurD mag. 2001, 793-836.
- Study entitled “Interpretation matters of Article 4 of EU Directive 93/13”, EEEurD mag. 2002, 513-559.
- Study entitled “Organized trips and consumer protection”, ChrID B/2002, 298-307.

- Study entitled: “The difference between the jurisdictional criteria applied in respect of individual and collective actions in reviewing the general terms of consumer transactions”, *EpiskED mag.* 2002, 352-369.
- Study entitled “Clauses on the fictitious awareness and fictitious acknowledgment of the amount of debt in consumer credit contracts”, *KritE mag.* 2002/2, 31-48, and Minutes of the 1st Conference of the Consumer Protection Association (07/09/2002), Athens-Komotini 2004 , pp. 193-210.
- Study entitled “Good faith and general transaction terms” *NoB mag.* 2003, 218-232 (published also in the 2000-2003 volume of Official Speeches of the National and Kapodistrian University of Athens).
- Study entitled: “Prohibition of not individually negotiated liability exclusion clauses, following the amendments to Sections 332, 334 § 2 CC (Article 2 of L. 3043/2002)”, *Arm. mag.* 2003, 310-313 and *ENOBE mag.*, vol. 52, Athens-Thessaloniki, pp. 83-93.
- Study entitled “Individual Rights, Private Law, consumer protection and bank loan guarantees”, *Digesta* 2003, 357-388.
- Study entitled: “The presumed liability of service providers”, *Digesta* 2003, 256-263 and *Arm. mag.* 2004, 189-194.
- Study entitled «Trends of broadening the scope of consumer protection in the European area”, published in the book of minutes of the Center of International and European Economic Law under the general title: “Civil, Labor and International Procedural Law-Recent developments in the European area,” Athens-Komotini 2005, pp. 31-41.
- Study entitled “Jurisprudential developments on the review of the content of the terms of bank credit agreements,” *EpiskED mag.* 2005, 1-14.
- Study entitled: “The proposed regulation for the early repayment of consumer credit under the revision process of Directive 87/102/EEC” *EfAD mag.* 2008, 28-35.
- Study entitled: “The new form of collective actions under Article 10§16(d) of L. 2251/1994 (Article 13 of L. 3587/2007) in the example of abusive terms in consumer contracts”, *Arm. mag.* 2008, 1005-1015, *Digesta* 2008, 1-15.
- Study entitled: “The limits of protection against “undesired” contracts, based on the options for the discharge from liability of parties contracted with weight loss and fitness centers – Ministerial Decision Z.1-1262/29.10.2007 of the Deputy Minister for Development”, *Liber amicorum M. Karasis* (under publication) = *EpiskED mag.* 2010, 1-59.
- Study entitled: “The consumer concept and the review of choice-of-forum and applicable law clauses in consumer contracts – Two matters on the edge of International Private Law, EU Directives and national law” *Liber amicorum P. Ladas* (under publication) = *EfAD mag.* 2010, 642-677.
- Study entitled “The legal relationship between ports and port service users, with reference to the Port Regulation”, *Liber amicorum D. Papasteriou* (under publication) = *ChrID mag.* 2010, 504-509.
- Study entitled: “The exclusion of the debtors’ primary or sole residence from the liquidation of their property under Article 9 § 2 of L. 3869/2010 in regulating the debts of over-indebted individuals”, *ChriDik mag.* 2010, 296-301.
- Study entitled “Outstanding bank credit agreements in times of economic crisis”, *ChrID mag.* 2012, 246-250.

- Study entitled “Over-indebted guarantors in the procedure of L. 3869/2010”, ChriDik mag. 2012, 349-353.

COLLECTIVE WORK PARTICIPATIONS

- Contribution to the collective work entitled “Consumer Protection Law – Greek and European Law (systematic article interpretation of L. 2251/1994, as in force after L. 3587/2007), edited by: El. Alexandridou”, Nomiki Vivliothiki Ed., 2008, and in particular the interpretation of Article 2, pp. 69-138.
- Study entitled “Defects of resolutions adopted by the General Meetings of Unions”, published in the collective work: Kl. Roussos (editorship), Corporate Law, Liber amicorum Philipos Doris (2010), § 21, pp. 458-507.
- Contribution to the collective work “Apostolos Georgiadis, Brief Interpretation of the Civil Code, Volume I”, Athens, 2010, through the interpretation of Sections 61-126 CC, pp. 157-253.
- Contribution to collective work under publication “Apostolos Georgiadis, Brief Interpretation of the Civil Code, Volume II”, through the interpretation of Sections 2032-2035 CC. COURT JUDGMENT COMMENDATION Observations on the ECJ judgment of 12.3.2002 (Leitner/TUI), C-168/00, EEEurD mag. 2002, 396-398.

SPEECHES- LECTURES

- 1. 22.5.2012: Lecture on “The function of current accounts, particularly in bank credit agreements” given to the postgraduate students of the School of Law of Democritus University of Thrace.
- 4.4.2012: Presentation entitled “Bank credit agreements and the financial crisis”, at the scientific conference organized in Thessaloniki by the Thessaloniki Bar Association in cooperation with the Macedonian Association for Commercial Law.
- 15.3.2012: Presentation entitled “The protection of guarantors under Law 3869/2010”, at the scientific conference organized in Athens by the Magistrates’ and Prosecutors’ Association in cooperation with the Consumers’ Association “The Quality of Life” (E.K.POI.ZO), under the general title “Regulation of the debts of over-indebted individuals – One year of experience in the implementation of L. 3869/2010”.
- 7.3.2012: Presentation entitled “Outstanding credit agreements in times of economic crisis” in an academic scientific symposium organized in Athens by the Athens Concert Hall in cooperation with the Civil Law Association, under the general title “The right to personality and modern forms of protection thereof – Justiciary requirements in outstanding agreements in times of economic crisis”.
- 3-4.11.2011: Presentation entitled “Indemnification of creditor institutions for early repayment under Article 16 of Directive 2008/48 and Ministerial Decision Z1-699/2010”, in an academic two-day conference to be organized in Athens by the Civil Law Association in cooperation with Europäische Rechtsakademie (ERA), under the general title: “Applying EU-Consumer Law in the Financial Services Sector”.
- 15.4.2011: Presentation entitled “The exclusion of the residence of over-indebted individuals from the liquidation of their property”, in an academic

soiree organized in Thessaloniki by the Consumers' Association "The Quality of Life" (E.K.POI.ZO), under the general title "Regulating the debts of over-indebted individuals of L. 3869/2010".

- 23.3.2011: Presentation entitled "Interpretation matters under L. 3869/2010 on the regulation of the debts of over-indebted individuals", at the scientific conference organized in Thessaloniki by the Macedonian Association for Commercial Law.
- 27.1.2011: Presentation entitled "The exclusion of the primary or sole residence of debtors from the liquidation of their property under Article 9 § 2 of L. 3869/2010 on the regulation of the debts of over-indebted individuals", at the 5th Annual Soiree of the Hellenic Society for Banking and Capital Market Law, held in Athens under the general title "Regulating the debts of over-indebted individuals – L. 3869/2010".
- 23.10.2010: Moderator at the "round table" discussion held at the 20th Conference of the Commercial Law Association (22-24.10.2010, Kammaena Vourla), under the title "Rules governing commercial debt collection within the context of fortifying social justice and preventing systemic risks".
- 15.5.2010: Presentation entitled "The legal relationship between ports and port service users, with special reference to the Port Regulation", during a two-day conference held in Thessaloniki on 14-15.5.2010 through the cooperation of the Department for Shipping and Business Services of the University of the Aegean, the Thessaloniki Bar Association and the Macedonian Association for Commercial Law, under the general title "Port Law and Port Policies".
- 18.3.2010: Presentation entitled "Contracts with weight loss and fitness centers – Specific aspects of Ministerial Decision 1262/2007 of the Deputy Minister for Development", at the scientific conference held at the Courthouse of Volos by the Bar Association of Volos.
- 2.3.2010: Lecture entitled "Private autonomy and the consumers' ability for early contract termination" given to the postgraduate students of the School of Law, Democritus University of Thrace.
- 3.2.2010: Presentation entitled "The limits of protection against undesired contractual commitment", at the scientific conference organized in Thessaloniki by the Macedonian Association for Commercial Law.
- 23.11.2009: Presentation entitled "Considerations on the subjective and objective scope of implementation of the Bill on the regulation of debts of over-indebted consumers", at an extraordinary scientific conference organized in Athens by the Consumer Protection Association in cooperation with the Athens Bar Association, under the general title "The Bill on the regulation of debts of over-indebted consumers".
- 5.5.2009: Presentation entitled "Utilizing the judicial judgments on the collective actions of consumer associations in individual consumer disputes with their suppliers – in the context of Decision Nr. 936/2008 of the Athens Multi-Member Court of First Instance", at the scientific conference organized in Athens by the Procedural Law Association in cooperation with the Athens Bar Association.
- 31.3.2009: Lecture entitled "Jurisprudential developments on critical entity-related matters: Elimination of the independence of Legal Entities – De facto legal personality – Substitutability of management bodies – Appointment of interim management bodies – Liability of Legal Entities for the actions and

omissions of management executives”, given to the postgraduate students of the School of Law, Democritus University of Thrace.

- 4.7.2008: Presentation entitled “Judicial review of the terms of financial service agreements”, during a two-day academic conference organized in Thessaloniki on 3-4.7.2008 by the National School of Magistrates under the general title “Justice and Financial Law.”
- 12.3.2008: Presentation entitled “The new institution of the collective declaratory action for damages of consumer associations (Article 10 § 16(d) of L. 2251/1994 after L. 3587/2007)”, at the scientific conference organized in Athens by the Civil Law Association.
- 6.2.2008: Presentation entitled “The Legislative Resolution of the European Parliament of 16.1.2008 on consumer credits and the repeal of Council Directive 87/102/EEC”, at the scientific conference organized in Thessaloniki by the Macedonian Association for Commercial Law.
- 22.1.2008: Chairman and moderator of the discussion of the 2nd session of the workshop entitled “The Consumers Ombudsman”, organized in Thessaloniki by the Centre of International and European Economic Law, the Thessaloniki Bar Association and the Independent Authority “Consumers’ Ombudsman”.
- 30.11.2007: Presentation entitled “Proposed regulation of the Common Position of the Council of the EU of 20.9.2007 on the early repayment of consumer loans and credits” during the 3rd Annual Soiree of the Hellenic Society for Banking and Capital Market Law, held in Athens under the general title “Financial service user protection”.
- 27.6.2007: Presentation entitled “Jurisprudential developments in matters pertaining to credit card agreements and other credit transactions between the consumers and the banks”, at the Magistrates Training Seminar organized in Komotini on 26-29.6.2007 by the National School of Magistrates under the general title “Current matters arising from new contract forms and from the regulations on third-party participation in court proceedings – Crucial matters arising from the injunction procedure.”
- 9.5.2007: Presentation entitled “Matters arising from factoring agreements: The conflict between factoring agreements and other security agreements”, at the Civil and Criminal Law Magistrates Training Seminar organized in Komotini on 9-11.5.2007 by the National School of Magistrates under the general title “Modern problems and views of jurisprudence in respect of new contract forms, in competition law and consumer protection law. “
- 7.5.2007: Presentation entitled: “Proposed amendments to Article 2 of L. 2251/1994 on abusive terms of contracts concluded with the consumers”, at the scientific conference organized in Athens by the Consumer Protection Association in cooperation with the Athens Bar Association.
- 28.2.2007: Lecture entitled “Judicial protection against the refusal to contract (based on Sections 281 and 919 CC)” given to the postgraduate students of the School of Law, Democritus University of Thrace.
- 23.2.2007: Intervention entitled “The necessity for legislative protection of guarantors as consumers”, at the annual debriefing session of the Civil Law Association in Athens, in respect of the Bill of Law drafted by the Commission for the amendment of L. 2251/1994.
- 24.1.2007: Intervention entitled “Comments on the proposed amendments to Articles 1 and 2 of L. 2251/1994”, at the scientific conference organized by the Civil Law Association at the conference hall of the Legal Council of the

State in Athens, under the title “The Commission’s draft bill on the amendment of L. 2251/1994 on consumer protection”.

- 17.1.2007: Presentation entitled “Defects of resolutions adopted by the General Meetings of Unions”, at the scientific conference organized in Thessaloniki by the Macedonian Association for Commercial Law.
- 10.3.2006: Presentation entitled “Judicial review of the terms of consumer contracts after SC 430/2005”, at a workshop organized in Volos by the Bar Association of Volos in cooperation with the Consumer Protection Association.
- 8.4.2005: Intervention entitled “The relationship between the particular legislation governing private insurance and L. 2251/1994 on consumer protection”, at the 2nd Conference of the Consumer Protection Association held in Thessaloniki with the cooperation of the Research Institute of the University of Macedonia, under the general title “Private Insurance and Consumer Protection”.
- 2.11.2004: Presentation entitled “A magistrate’s judicial function in respect of contractual forms not regulated under the law”, at the conference organized in Komotini by the National School of Magistrates on 1/5.12.2004 under the general title “Problems of law in modern times” within the context of the Magistrates Training Program.
- 25/26.6.2004: Presentation entitled “Minimum and full harmonization of national laws on consumer protection matters”, at the conference organized in Thessaloniki by the Hellenic Consumer Organization in cooperation with the Directorate General for Justice and Home Affairs of the European Commission within the context the “Training Courses for Judicial Actors”.
- 5.5.2004 and 1.12.2004: Presentation entitled “Jurisprudential developments on the review of the content of bank credit agreements”, at the scientific conference organized in Athens by the Athens Bar Association on 5.5.2004. The presentation was repeated on 1.12.2004 at the scientific conference held by the Macedonian Association for Commercial Law in Thessaloniki.
- 31.3.2004: Lecture entitled “Concept, function and implementation irregularities of franchising agreements”, given to the postgraduate students of the School of Law, Democritus University of Thrace.
- 15.3.2004: Lecture entitled “Trends of broadening the scope of consumer protection in the European area”, at the conference entitled “Labor and Civil Law: Latest Developments in the European area” organized in Thessaloniki by the Centre of International and European Economic Law in cooperation with the Department of Civil Law, Civil Procedure Law and Labor Law of the Faculty of Law, Aristotle University of Thessaloniki.
- 10.12.2003: Lecture entitled “Individual Rights and Private Law”, at the scientific conference organized in Athens by the Civil Law Association.
- 10.5.2003: Intervention entitled “The presumed liability of service providers”, at an academic workshop organized in Agrinio by the Civil Law Association in cooperation with the Bar Association of Agrinio.
- 8.1.2003: Lecture entitled “Consumer protection as a factor of Private Law modernization” given to the postgraduate students of the School of Law, Democritus University of Thrace.
- 22.11.2002: Intervention entitled “Prohibition of not individually negotiated liability exclusion clauses, following the latest amendments to Sections 332, 334 CC”, at the scientific conference organized in Thessaloniki by the Law

Society of Northern Greece entitled “The new law governing the actual defects of sale transactions”.

- 7.6.2002: Presentation entitled “Clauses on the fictitious awareness and fictitious acknowledgment of the amount of debt in consumer credit contracts”, at the 1st conference of the Consumer Protection Association in Athens under the general title “Consumer protection in banking transactions”.
- 16.4.2002: Lecture entitled “Good faith and general contract terms”, at the scientific conference organized at the Main Hall of the Athens University by the National and Kapodistrian University of Athens, the Dean of the Faculty of Law, Economics and Political Sciences, the Faculty of Law and the Civil Law Association in honor of the late Professor Nick. Papantoniou.
- 3.4.2002: Presentation entitled “The difference between individual and collective actions for a review of the general terms in consumer transactions”, at the scientific conference organized in Thessaloniki by the Macedonian Association for Commercial Law.
- 21.3.2002: Lecture given at the Department of Law of the Open University of Thessaloniki entitled “Legal matters arising from credit card agreements”.
- 22.3.2001: Lecture given at the Department of Law of the Open University of Thessaloniki entitled “Leasing agreements”.
- 9.3.2000: Lecture given at the Department of Law of the Open University of Thessaloniki entitled “Product promotion and distribution agreements”.
- 10.3.1999: Presentation at the scientific conference organized by the Macedonian Association for Commercial Law entitled “The notion of the consumer in the Greek and EU law”.
- 11.2.1999: Lecture given at the Department of Law of the Open University of Thessaloniki entitled “Stock Exchange Transactions”.
- 15.1.1998: Lecture given at the Department of Law of the Open University of Thessaloniki entitled “Consumer protection – Insurance contracts and mobile telephony contracts”.
- 27.5.1994: Intervention at the 1st Conference of the Civil Law Association in Nafpaktos, entitled: “Contracts violating the statutory provisions”.
- 24/25.2.1992: Presentation at the two-day scientific conference organized by the Bar Association of Thessaloniki entitled “Consumer protection in banking transactions.”