

Contents

Part I Behavioural Insights to Consumer Law

The Target Opportunity Costs of Successful Nudges 3

Avishalom Tor

**Complex Mortgage Loans as a Case Study for Consumer Law
and Economics** 19

Mariusz J. Golecki and Piotr Tereszkiewicz

**The PRIIPs Regulation in View of Behavioural Research: An Example
of Hyperbolized Mandated Disclosure** 39

Rainer Baisch

Part II Mandated Disclosure

From Disclosure to Transparency in Consumer Law 73

Rolf H. Weber

**No Need to Read: ‘Self-Enforcing’ Pre-Contractual Consumer
Information in European and German Law** 89

Sören Segger-Piening

The Law on Unfair Terms in Standard Form Contracts in Europe 119

Ann-Sophie Vandenberghe

**Ex-Post Fairness Controls and Contract Design: The Spanish
Experience** 133

Fernando Gómez and Mireia Artigot

**Correcting Information Asymmetry Via Deep Consumer Information;
Compelling Companies to Let the Sunshine In** 151

Danny Friedmann

Part III Data Protection Regulation

- Law in Books and Law in Action: The Readability of Privacy Policies and the GDPR** 179
Shmuel I. Becher and Uri Benoliel
- ‘Your DNA Is One Click Away’: The GDPR and Direct-to-Consumer Genetic Testing** 205
Miriam C. Buiten

Part IV Further Applications

- The Poisonous Fruit of Foreign Currency Loans for Consumers in Selected Central European States: The Dilemma for Macroeconomic Policy** 227
Jarosław Bełdowski and Wiktor Wojciechowski
- In Search of the Theory of Harm in EU Consumer Law: Lessons from the Consumer Fitness Check** 251
Fabrizio Esposito and Anne-Lise Sibony
- Limits to Behavioural Consumer Law and Policy: The Case of EU Alcohol Labelling** 283
Hanna Schebesta and Kai Purnhagen
- Environmental Protection by Means of Consumer Law? Sustainability and Civil Law: The Example of Climate Protection** 299
Felix Ekardt and Jutta Wieding
- Index** 323