

EFTA COURT

Request for an Advisory Opinion from the EFTA Court by Héraðsdómur Reykjavíkur dated 4 November 2022 in the case of Birgir Þór Gylfason and Jórunn S. Gröndal v Landsbankinn hf.

(Case E-13/22)

A request has been made to the EFTA Court, dated 4 November 2022, from Héraðsdómur Reykjavíkur (Reykjavik District Court), which was received at the Court Registry on 4 November 2022, for an Advisory Opinion in the case of Birgir Þór Gylfason and Jórunn S. Gröndal v Landsbankinn hf., on the following question:

Is it compatible with Directive 2014/17/EU, in particular, Article 24 of the Directive, and, as appropriate, Article 10(2)(f) of Directive 2008/48/EC (cf. recital 19 of the Preamble to Directive 2014/17/EU), that the terms of a consumer property mortgage, in which the interest rate is variable, state that adjustments of the interest rate are to take account of, amongst other things, the Central Bank of Iceland's interest rate, interest rates on the market and other terms of finance available to the creditor?