



UNIVERSITÀ  
DEGLI STUDI DI TRIESTE

Dipartimento di Scienze Giuridiche, del Linguaggio, dell'Interpretazione e della Traduzione – IUSLIT



Project ref: DER 2013-47711-P awarded by the Spanish Ministry of Economy and Competitiveness

**LA EVALUACION DE LA SOLVENCIA DEL CONSUMIDOR DE CREDITO: UN NUEVO MODELO DE PROTECCION EN EL DERECHO DE CONSUMO EUROPEO**

**RESEARCH TEAM MEETING IN TRIESTE  
30-SEPTEMBER-1 OCTOBER 2016**

Aula Sblattero

**Dipartimento di Scienze Giuridiche, del Linguaggio, dell'Interpretazione e della Traduzione -  
IUSLIT – P.le Europa 1**

**SCHEDULE OF ACTIVITIES:**

**FRIDAY 30 SEPTEMBER 2016**

**Morning:**

10.00 Welcome Addresses: Prof. Jose Francisco Medina Montero (Delegato del Rettore per la **Mobilità internazionale**)

**MEETING ON THE WORKING PLAN PROGRESS AND DEVELOPMENT**

10:15 Report of the project's IP

10:30 Spanish group presentation on the working plan progress

11:00 Italian group presentation on the working plan progress

11:30 Coffee break

12:00 Discussion on the future development of the working plan: agreeing on a schedule of activities for academic year 2016-17

**Afternoon:**

**SEMINAR ON THE TRANSPOSITION OF THE MORTGAGE CREDIT DIRECTIVE**

15:30 Current situation in Spain (Prof. José Manuel Busto)

16:00 Current situation in Italy (Prof. Angelo Venchiarutti)

16:30 Discussion on the main difficulties to confront regarding the mortgage credit directive's transposition

17:30 End of the seminar

**SATURDAY 1 OCTOBER 2016**

**Morning:**

**WORKSHOP ON DOCTRINAL AND JURISPRUDENTIAL ORIENTATIONS ABOUT ASSESSING CONSUMER'S CREDITWORTHINESS**

10:00 Principle of responsible credit and its relation to the obligation of assessing consumer's creditworthiness (Prof. Fernando Peña)

10:30 First decisions of ECJ on consumer's creditworthiness (Prof. Natalia Alvarez)

11:00 Coffee break

11:30 Assessment of consumer's creditworthiness from the Italian courts and doctrine perspective

12:00 Group's discussion

13:30 End of the seminar