

## SUMMARY

of doctoral thesis

“The Consumer Credit Contract”,

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The aims of the research are as follows: to establish the essence of a consumer credit contract, to distinguish its specifics and differentiate it as an independent contract; to research the occurrence of pre-contractual relationship between contracting parties and the contract closure; examination of the issues related to contract performance, non-performance and non-performance consequences.

The induction, deduction, comparative legal and exegetical methods of research, are used.

This doctoral thesis is the first complete research of the consumer credit contract in the form of loan made in Bulgaria. The historical development of the contract originating in a loan for consumption contract, is studied.

A comparison between consumer credit contract in the form of loan according to the Bulgarian Consumer Credit Act and the legal regulation of the contract in Great Britain, the Russian Federation and the Republic of Turkiye, is made.

The legal nature of the consumer credit contract in the form of loan as a credit contract type and as an independent consumer contract is researched in the doctoral thesis, describing the specific peculiarities for this kind of contract. The

differentiation of the consumer credit contract from other related contracts is made.

The definition for consumer credit contract in the form of a loan is extracted from the consumer credit contract definition.

The rights and the obligations of the contract parties, distinguishing those of them arising during the period before entering into a contract from those which arise as a result of a contract entered between parties, are researched in their entirety.

The conclusion that the linked contract figure typical for a commodity credit contract is not applicable to the researched contract, including the cases of refinancing, is drawn. The differentiation from economic content put into the definition of “refinancing of the debt” till this moment in the doctrine is made and its legal nature as novation of the debt is raised.

The possibility for the consumer credit contract which is not an *intuitu personae* contract to be terminated in cases of a creditor and/or a consumer natural person’s death and in cases of putting the natural persons under judicial disability is surveyed.

The consequences of non-performance of each contract party’s obligations and the specific grounds for nullity of the consumer credit contract are examined.

The research is made according to the mandatory case law of the Supreme Court of Cassation of the Republic of Bulgaria and the case law of the Court of Justice of the European Union.

The doctoral thesis offers several proposals *de lege ferenda* for improvement of the legal regulation of the researched contract.

