

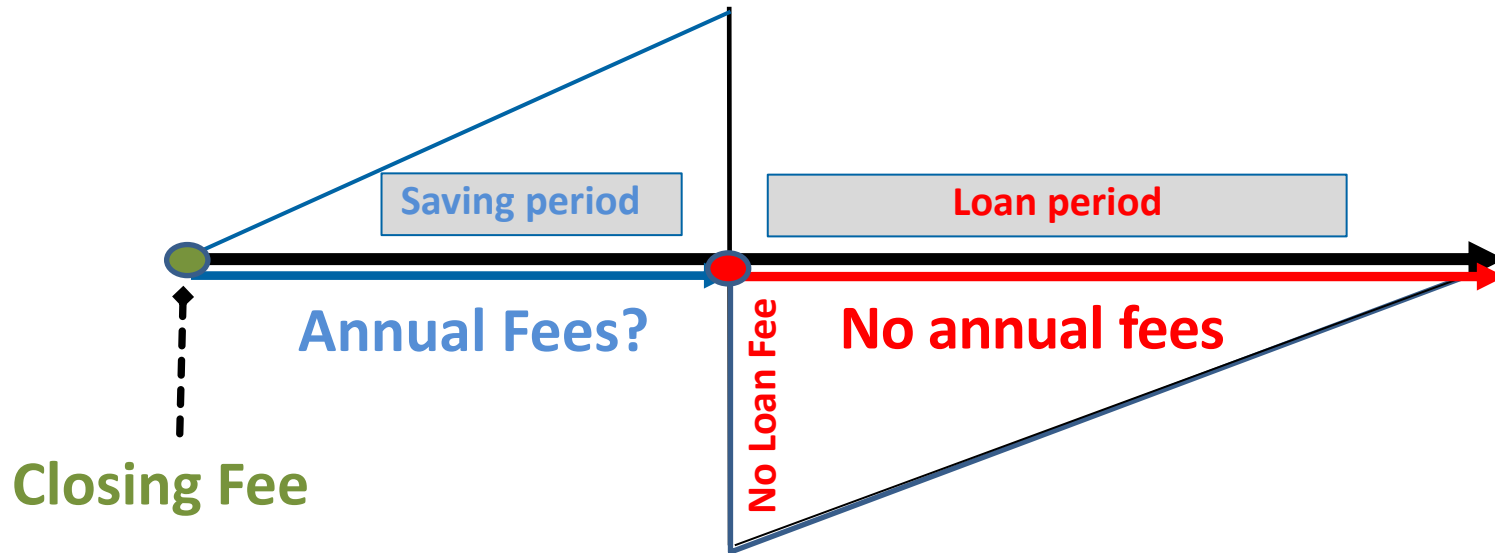
Tour de Table

- Effectiveness of Bauspar Fees in Germany

Legal Affairs Committee
Friday, 14 October 2022,
Agnes Freise



Annual Fees during the Saving Period



Decisions of the Federal Court of Justice with regard to Bauspar Fees

- **2010:** Effectiveness of Closing Fee
- **2016:** Ineffectiveness of Loan Fee
- **2017:** Ineffectiveness of annual fees during loan period
- **2022 (15.11.):** Effectiveness of annual fees during saving period?



Tour de Table

Short oral reports of the Committee members
on current legal developments

