

**THE CONSENT VICE IN ADDENDUMS TO BANK
CONSUMER CONTRACTS INFORCING THE DISPOSITIONS
OF EMERGENCY ORDINANCE 50/2010**

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ABSTRACT: *This paper aims to analyse the possibility to seek the judicial annulment of additional contracts to credit agreements concluded by bank institutions in order to comply with the Government Emergency Ordinance no. 50/2010. We shall demonstrate that contracts that were concluded by some bank institutions in Romania are invalid, as the consent of the customer was unlawfully obtained. For this, customers that have been wronged by bank institutions we shall argue that they can initiate judicial proceedings seeking the annulment of such additional contracts.*

KEYWORDS: *Consent vice; Emergency Ordinance 50/2010; bank contracts; null clauses.*

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