EFTA COURT

Request for an Advisory Opinion from the EFTA Court by Héraðsdómur Reykjaness dated 1 February 2023 in the case of Elva Dögg Sverrisdóttir and Ólafur Viggó Sigurðsson v Íslandsbanki hf.

(Case E-1/23)

A request has been made to the EFTA Court, dated 1 February 2023, from Héraðsdómur Reykjaness (Reykjanes District Court), which was received at the Court Registry on 22 February 2023, for an Advisory Opinion in the case of Elva Dögg Sverrisdóttir and Ólafur Viggó Sigurðsson v Íslandsbanki hf., on the following question:

Is it compatible with Directive 2014/17/EU (see, in particular, Article 24 thereof) and, as appropriate, with Article 10(2)(f) of Directive 2008/48/EC (cf. recital 19 of Directive 2014/17/EU), that the terms of a consumer property mortgage with variable interest state that adjustments of the borrowing rate will take account of factors including operating costs and other unforeseen costs?