



EUROPEAN COURT OF HUMAN RIGHTS
COUR EUROPÉENNE DES DROITS DE L'HOMME

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THIRD SECTION

Applications nos. 4525/21 and 49851/21
Konstantinos PAPADOPOULOS against Greece
lodged on 12 January 2021 and 1 October 2021 respectively
communicated on 2 October 2026

SUBJECT MATTER OF THE CASE

The applications concern under Article 8 of the Convention the transmission of the applicant's personal data by a bank, from which he had taken loans, to a debtor notification company. Following the applicant's appeals, the Court of Cassation by its decisions nos. 3/2020 of its Plenary and 435/2021 of Section A1, held that the general term included in the applicant's loan agreements that his personal data would be processed by debt collection agencies was sufficient without requiring prior, specific notice before the actual transfer to such a company; and that for the purposes of the applicant's knowledge, the debt collection agencies were similar to the debtor notification companies.

QUESTIONS TO THE PARTIES

Has there been a violation of Article 8 of the Convention on account of:

a) the transfer of the applicant's personal data to a debtor notification company without prior specific notification pursuant to Article 11 of Law no. 2472/1997 which had transposed Articles 10 and 11 of Directive 95/46/EC of the European Parliament and of the Council of 24 October 1995 on the protection of individuals with regard to the processing of personal data and on the free movement of such data, and

b) the fact that the transfer was based on a general clause included in the terms and conditions of the loan agreements which mentioned that the processing of the applicant's personal data could take place by debt collection agencies, but did not refer to debtor notification companies for which the relevant legislative framework was created after the applicant had signed the loan agreements (Law no. 3578/2009)?