## **CUMULATIVE INDEX**

# CASES REPORTED

Erica Brookes v HSBC Bank plc	Part 3	Page <i>129</i>
Harrison & Harrison v Black Horse Limited	I	3
Harrison & Harrison v Black Horse Limited (CA)	3	103
Helden v Strathmore Limited	4	158
HSBC Bank plc v Brophy	1	30
Ian Karl Robert Brandon v American Express Services Europe Ltd	5	177
Kosar v Bank of Scotland plc t/a Halifax	3	138
London Borough of Croydon v Austin Hogarth & Ors	1	36
Mainline Private Hire Limited v Anthony Nolan	4	145
Phoenix Recoveries v Kotecha	2	94
Regina v Constantine	1	20
Sean Titshall v Qwerty Travel Limited	5	219
St. Regis Paper Company Limited v The Crown	6	291
The Office of Fair Trading v Ashbourne Management Services Ltd	6	237
The Office of Fair Trading v Purely Creative and Others	2	45
W v Veolia Environmental Services (UK) plc	5	193

# SUBJECT MATTER INDEX

## Advertising

Misleading advertising – Business Protection from Misleading Marketing Regulations 2008 – purported assumption of responsibilities – stamping letter as "paid" and referring to an "invoice address"

London Borough of Croydon v Austin Hogarth & Ors [2011] CTLC 36

# Consumer Credit

Civil procedure – rule 36.6 – claimant pays defendant's costs upon discontinuance – s78 Consumer Credit Act 1974

Erica Brookes v HSBC Bank plc [2011] CTLC 129

Payment Protection Insurance – ICOB rules – suitability of recommended policies – unfair relationships – secret commissions – common law negligence Harrison & Harrison v Black Horse Limited [2011] CTLC 3

Payment Protection Insurance – commission – whether capable of creating an unfair relationship under Consumer Credit Act 1974 – Insurance Conduct of Business Rules – advice as to cost and other available PPI products

Harrison & Harrison v Black Horse (CA) [2011] CTLC 103

Consumer Credit Act 1974 – Consumer Credit (Agreements) Regulations 1983 – credit card application forms – what is an "agreement" – failure to include prescribed terms – credit limit

HSBC Bank plc v Brophy [2011] CTLC 30

Summary judgment – default notice – de minimis errors – new issue on appeal – contractual termination

Ian Karl Robert Brandon v American Express Services Europe Ltd [2011] CTLC 177

Consumer Credit Act 1974 s78 – copy agreements – obligation to provide a document which sets out the original terms Phoenix Recoveries v Kotecha [2011] CTLC 94

### Consumer Protection from Unfair Trading

Consumer Protection from Unfair Trading Regulations 2008 – paragraph 31, schedule 1 CPUT – regulations 5 and 6 CPUT - meaning of "average consumer" – interpretation of "transactional decision" - causation – Enterprise Act 2002 – enforcement order

The Office of Fair Trading v Purely Creative and Others [2011] CTLC 45

### Conversion

Conversion - meaning of "possessions" - storage Mainline Private Hire Limited v Anthony Nolan [2011] CTLC 145

### **Employer Liability**

Attribution – mens rea - vicarious liability – statutory interpretation St. Regis Paper Company Limited v The Crown [2011] CTLC 291

#### Harassment

Harassment by a body corporate – s2(1) Protection from Harassment Act 1997 – s7(5) Protection from Harassment Act 1997 – Interpretation Act 1978 Kosar v Bank of Scotland plc tla Halifax [2011] CTLC 138

#### Hire Purchase

Hire Purchase charges – unenforceability – The Cancellation of Contracts Made in a Consumer's Home or Place of Work etc. Regulations 2008 – double recovery – payment amounting to a failure to mitigate – subrogation – impecuniosity W v Veolia Environmental Services (UK) plc [2011] CTLC 193

### Mortgages

Financial Services and Markets Act 2000 – 'regulated activities' – application of section 28(3) – costs on indemnity basis in mortgage cases.

Helden v Strathmore Limited [2011] CTLC 158

## Package Holidays

Package Travel – what constitutes a "package"- inclusive or aggregate price – service charges

Sean Titshall v Qwerty Travel Limited [2011] CTLC 219

## **Proceeds of Crime**

Proceeds of Crime Act 2002 – confiscation proceedings against defendant – time for awarding costs in relation to original trial Regina v Constantine [2011] CTLC 20

# **Unfair Terms**

Unfair Terms in Consumer Contracts Regulations – gym membership – credit – minimum membership terms – reporting to credit reference agencies - unfair commercial practices

The Office of Fair Trading v Ashbourne Management Services Ltd [2011] CTLC 237