



Häusermann+Partner

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EFFIZIENT
LÖSUNGSORIENTIERT
ERFAHREN
SPEZIALISIERT



ART. 15 PARA. 1 SUBPARA. C LUGANO CONVENTION

Consumer contract:

:: the contract has been concluded with a person who
**pursues commercial or professional activities in
the consumer's domicile state**

or (alternatively)

:: this other person **directs such activities** to that
State and the contract falls within the scope of such
activities.



PURSUIT OF COMMERCIAL OR PROFESSIONAL ACTIVITY IN STATE OF CONSUMER'S DOMICILE

- :: other party must not be a consumer him-/herself
- :: to be defined for every single contract separately



PURSUIT OF COMMERCIAL OR PROFESSIONAL ACTIVITY AT CONSUMER'S DOMICILE

- :: active
- :: physical presence of the activity
- :: objectively perceivable
- :: no permanent business establishment necessary



RELEVANT POINT IN TIME

:: Closing moment of the respective contract



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**THANK YOU VERY MUCH FOR
YOUR ATTENTION**

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