

2. Is the precautionary principle observed and the impartiality of the authorisation to place products on the market maintained when the tests, analyses and evaluations necessary for compilation of the dossier are conducted by the applicants alone, who may be biased in their presentation, without any independent counter-analysis or publication of the application reports on the pretext of protecting industrial secrecy?
3. Is Regulation (EC) No 1107/2009 compatible with the precautionary principle when it takes no account of there being multiple active substances or of their cumulative use, in particular when it makes no provision for any comprehensive specific analysis at European level of cumulation of active substances within a single product?
4. Is Regulation (EC) No 1107/2009 compatible with the precautionary principle when, in Chapters III and IV, it exempts from toxicity tests (genotoxicity, carcinogenicity assessment, assessment of endocrine disruptors, etc.) pesticide products in the commercial formulations in which they are placed on the market and in which consumers and the environment are exposed to them, requiring only summary testing, which is anyway performed by the applicant itself?

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<sup>(1)</sup> OJ 2009 L 309, p. 1.

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**Request for a preliminary ruling from the Tribunal d'instance de Limoges (France) lodged on  
30 October 2017 — BNP Paribas Personal Finance SA v Roger Ducloux, Josée Ducloux, née Lecay**

(Case C-618/17)

(2018/C 022/37)

*Language of the case: French*

**Referring court**

Tribunal d'instance de Limoges

**Parties to the main proceedings**

*Applicant:* BNP Paribas Personal Finance SA, successor in title to Solfea

*Defendants:* Roger Ducloux, Josée Ducloux, née Lecay

**Question referred**

Where the annual percentage rate of credit is 5,97377 %, does the rule provided for in Directives 98/7/EC of 16 February 1998 <sup>(1)</sup> and 2008/48/EC of 23 April 2008, <sup>(2)</sup> according to which, in the French version, '*Le résultat du calcul est exprimé avec une exactitude d'au moins une décimale. Si le chiffre de la décimale suivante est supérieur ou égal à 5, le chiffre de la première décimale sera augmenté de 1*' [translated in literal terms as '[t]he result of the calculation shall be expressed correct to at least one decimal place; if the figure at the following decimal place is greater than or equal to 5, the figure at [the first] decimal place shall be increased by one'] allow a stated annual percentage rate of charge of 5,95 % to be considered correct?

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<sup>(1)</sup> Directive 98/7/EC of the European Parliament and of the Council of 16 February 1998 amending Directive 87/102/EEC for the approximation of the laws, regulations and administrative provisions of the Member States concerning consumer credit (OJ 1998 L 101, p. 17).

<sup>(2)</sup> Directive 2008/48/EC of the European Parliament and of the Council of 23 April 2008 on credit agreements for consumers and repealing Council Directive 87/102/EEC (OJ 2008 L 133, p. 66).