

**Request for a preliminary ruling from the Sąd Rejonowy w Opatowie (Poland) lodged on 20 March 2019 —
QL S.A. in B. v C.G.**

(Case C-252/19)

(2019/C 280/24)

Language of the case: Polish

Referring court

Sąd Rejonowy w Opatowie

Parties to the main proceedings

Applicant: QL S.A. in B.

Defendant: C.G.

Question referred

Must the provisions of 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, ⁽¹⁾ and in particular Article 3(g) and Article 22(1) of that directive, be interpreted as precluding the introduction into national law of the concept of ‘maximum non-interest credit costs’ and the mathematical formula for calculating those costs set out in Article 5(6)(a) in conjunction with Article 36a of the Ustawa o kredycie konsumenckim z dnia 12 maja 2011 r. (Law of 12 May 2011 on Consumer Credit, consolidated text: *Journal of Laws* [Dz. U.] of 2018, item 993), which allow the costs of the business activity of a seller or supplier to be included in the costs related to a credit agreement that are to be borne by the consumer (the total costs of the credit)?

⁽¹⁾ OJ 2008 L 133, p. 66.

**Request for a preliminary ruling from the Gerechtshof Den Haag (Netherlands) lodged on 9 April 2019 —
Dexia Nederland BV v Z**

(Case C-289/19)

(2019/C 280/25)

Language of the case: Dutch

Referring court

Gerechtshof Den Haag

Parties to the main proceedings

Appellant: Dexia Nederland BV