

## Publications by Melvin Tjon Akon

[Website](#)

### Peer-reviewed articles

#### *Personalised credit pricing*

- The Rights-Based Approach to Regulating Personalised Credit Pricing (in progress)
- The Competition Harnessing Approach to Regulating Personalised Credit Pricing, in: Andromachi Georgosouli and Iris Benöhr (eds.), *EE Research Handbook on Consumer Protection in Financial Services Law and Regulation*, Edward Elgar Publishing 2025 (forthcoming)
- The Promise and Perils of the Product Governance Approach to Regulating Personalised Credit Pricing, [Common Market Law Review](#) (forthcoming)
- The Unfairness of Personalised Price Terms in Consumer Credit Products, [European Review of Contract Law](#), 1/2024 ([text](#))
- The Calculus of Data Disclosure and Price Acceptance, [Journal of European Consumer and Market Law](#), 6/2021, December 2021, 228-237 ([text](#)) ([diagram](#))
- Personalized Pricing Using Payment Data: Legality and Limits under European Union and Luxembourg Law, [European Business Law Review](#), 31/5, October 2020, 947-976 (reprint with permission of Kluwer Law International) ([text](#))

#### *Wholesale financial services*

- ‘What the FRANDT?! Understanding the Regulation of Pricing Power in the Single Market for ESG Ratings’, [World Competition Law and Economics Review](#), 48(1), March 2025, 51-80 ([text](#))
- ‘Assessing Acquisitions of Qualifying Holdings in Credit Institutions: Why Scoping Matters, and Silvio Berlusconi Kept His Shares (Fininvest/Berlusconi v ECB, C-512/22 P and C-513/22 P)’  
[DAOR \(Le droit des affaires / Het ondernemingsrecht\)](#), 2025/1 (Nr 153), February 2025, 15-23 ([text](#))
- ‘When Exchanging Information Is a Restriction of Competition by Object In Violation of Article 101(1) TFEU: *Case C-298/22 Banco BPN/BIC Portugêês SA*’, [Journal of European Competition Law & Practice](#), November 2024 ([text](#))
- ‘The Role of Market Operators in Scaling Up Voluntary Carbon Markets’, [Capital Markets Law Journal](#), 2/2023, April 2023 ([text](#))

#### *Retail investment services*

- ‘Keeping Up With The Rules When Endorsing Crypto-Assets: Kimberly Kardashian’, [Bulletin Droit et Banque](#) 72, June 2023 ([text](#))
- ‘Robo-advisers: Regulation and Design Features for Risk Mitigation’, [New York Business Law Journal](#), 21/1, 62-66 (printed with permission from: *NY Business Law Journal*, Summer 2017, Vol. 21, No. 1, published by the New York State Bar Association, One Elk Street, Albany, New York 12207) ([text](#))

## Consumer credit

- BNPL en het leerstuk van de geanticiperde niet-nakoming: Lessen uit Arvato (ECLI:NL:HR:2025:1008) (in progress)
- ‘Balancing Pricing Freedom and Consumer Protection: Lessons from Property Intermediation for Financial Services (C-674/23)’ (in progress)
- ‘The Understandability of Accessible Consumer Banking Services’, *European Journal of Risk Regulation*, October 2025 ([text](#))
- ‘Buy Now Pay Later Defaults, and the CJEU’s Suboptimal Solution to the Perennial Problem of Conditional Credit Costs (Riverty GmbH, Case C-409/23)’, *Revue droit de financement de l’économie*, 2025/1, 47-62 ([text](#))
- ‘Retail mortgage default management: some remarks on the transposition of the Mortgage Credit Directive in Luxembourg law’ *Revue Luxembourgeoise de Bancassurance*, 2017/1, 12-20 ([text](#))

### Short publications

- ‘The Understandability of Consumer Banking Disclosures under the EU Accessibility Act’, Oxford Business Law Blog, University of Oxford, 17 December 2025 ([link](#))
- ‘The Unfairness of Personalised Credit Pricing’, *Oxford Business Law Blog*, University of Oxford, 14 April 2023 ([link](#))
- ‘Fair and Appropriate Pricing by Crowdfunding Platforms’, *Lexnow*, Legitech, November 2022 ([text](#))
- ‘Value for Money’: Meaning, Function, Role in Unit-Linked Product Regulation and Beyond’, *Lexnow*, Legitech, November 2022 ([text](#))
- ‘Draft Law N° 7904: Transposition of Directive 2019/2161 as regards the Better Enforcement and Modernisation of Union Consumer Protection Rules’, *Lexnow*, Legitech, January 2022 ([text](#))
- ‘The No-Reading Problem of Consumer Law’, *Lexnow*, Legitech, January 2022 ([text](#))
- ‘The Law on Consumer Credit Disclosures’, *Lexnow*, Legitech, September 2020 ([text](#))
- ‘Disclosure of Personalized Pricing: A Discussion of the New Deal For Consumers’, *Lexnow*, Legitech, October 2019 ([text](#))
- ‘Smart pledges: creation, perfection and performance of information duties’, *Lexnow*, Legitech, May 2018 ([text](#))
- ‘Robo-investors: Investor Protection, to Code or Not to Code’, Legimag, Legitech, 2017, 48-50 ([text](#))

### Industry publications

- ‘A guide through the common features of digital asset generating events’ (with Luxembourg House of Financial Technology, Allen & Overy, Clifford Chance, Elvinger Hoss, Fieldfisher, Letzblock, Loyens & Loeff), white paper, May 2019 ([link](#)).
- ‘Nouvelles opportunités pour augmenter ses marges’ (with Luc Courtois), Paperjam News, September 2018 ([link](#))
- ‘Mifid II Implementation Report 2018: Luxembourg’ (with Evelyn Maher), *International Financial Law Review*, August 2018
- ‘A Fintech Paradigm – the changing face of financial services’ (with Evelyn Maher), Virtual Round Table Series, Member Collaboration 2018, June 2018 ([link](#))
- ‘Mifid II Report 2017: Luxembourg’ (with Evelyn Maher), *International Financial Law Review*, September 2017 ([link](#))
- ‘Legal Software as a Service’, *Law Technology Today*, American Bar Association Legal Technology Center, (December 22, 2017) ([link](#)) ([text](#))
- ‘Regels omtrent ontslag van bestuurders in aandeelhoudersovereenkomsten’, Kienhuis Hoving, Nieuwsbrief Ondernemingsrecht, April 2015 ([link](#))

## Studies

- ‘Evaluation of price regulation procedures and the *Weighted Average Cost of Capital*: analyzing the coherence and consistency of the jurisprudence of the Trade and Industry Appeals Tribunal’, July 30, 2016 (in Dutch) ([text](#))
- ‘Valuation of shares in case of shareholder buy-outs: a comparative analysis of judicial evaluation of valuation clauses in the legal systems of the Netherlands, Germany and Delaware’, *Researchgate*, July 2013 (in Dutch) ([text](#))

## Editorials

- ‘Rendement of restitutie? Clawbacks in rechtsvergelijkend perspectief’ (with Frederike Ahlers), *Ars Aequi*, March 2012 (in Dutch)
- ‘Europese overnames anno 2011 en het vennootschappelijk belang’ (with Cleo Scholte), *Ars Aequi*, September 2011 (in Dutch)
- ‘De leveraged buy-out constructie: caveat rector!’ (with Daniël Stein), *Ars Aequi*, January 2011 (in Dutch)