

Vanishing Contract Law

English contract law provides the invisible framework that underpins and enables much contracting activity in society, yet the role of the law in policing many of our contracts now approaches vanishing point. The methods by which contracts come into existence, and notionally create binding obligations, have transformed over the past forty years. Consumers now enter into contracts through remote and automated processes on standard terms over which they have little control. This book explores the substantive weakening of the institution of contract law in a society heavily dependent on contracts. It considers significant areas of contracting activity that affect many people but that escape serious and sustained legal scrutiny. An accessibly written and succinct account of contract law's past, present and future, it assesses the implications of a diminished contract law and the possibilities, if any, for its revival.

Catherine Mitchell is a reader in private law at the University of Birmingham. She has published widely on contract and has been cited by the House of Lords, the Singapore Court of Appeal and the Law Commissions of England and Scotland



Law in Context

Series editors: Professor Kenneth Armstrong *University of Cambridge* Professor Maksymilian Del Mar *Queen Mary, University of London* Professor Sally Sheldon *University of Kent*

Editorial advisory board Bronwen Morgan University of New South Wales Emeritus Professor William Twining University College London

Since 1970, the Law in Context series has been at the forefront of a movement to broaden the study of law. The series is a vehicle for the publication of innovative monographs and texts that treat law and legal phenomena critically in their cultural, social, political, technological, environmental and economic contexts. A contextual approach involves treating legal subjects broadly, using materials from other humanities and social sciences, and from any other discipline that helps to explain the operation in practice of the particular legal field or legal phenomena under investigation. It is intended that this orientation is at once more stimulating and more revealing than the bare exposition of legal rules. The series includes original research monographs, coursebooks and textbooks that foreground contextual approaches and methods. The series includes and welcomes books on the study of law in all its contexts, including domestic legal systems, European and international law, transnational and global legal processes, and comparative law.

Books in the Series

Acosta: The National versus the Foreigner in South America: 200 Years of Migration and Citizenship Law

Ali: Modern Challenges to Islamic Law

Alyagon Darr: Plausible Crime Stories: The Legal History of Sexual Offences in Mandate Palestine

Anderson, Schum & Twining: Analysis of Evidence, 2nd Edition

Ashworth: Sentencing and Criminal Justice, 6th Edition

Barton & Douglas: Law and Parenthood

Baxi, McCrudden & Paliwala: Law's Ethical, Global and Theoretical Contexts: Essays in Honour of William Twining

Beecher-Monas: Evaluating Scientific Evidence: An Interdisciplinary Framework for Intellectual Due Process

Bell: French Legal Cultures



Bercusson: European Labour Law, 2nd Edition

Birkinshaw: European Public Law

Birkinshaw: Freedom of Information: The Law, the Practice and the Ideal, 4th Edition Blick: Electrified Democracy: The Internet and the United Kingdom Parliament in History

Broderick & Ferri: International and European Disability Law and Policy: Text, Cases and Materials

Brownsword & Goodwin: Law and the Technologies of the Twenty-First Century: Text and Materials

Cane & Goudkamp: Atiyah's Accidents, Compensation and the Law, 9th Edition

Clarke: Principles of Property Law

Clarke & Kohler: Property Law: Commentary and Materials

Collins: The Law of Contract, 4th Edition

Collins, Ewing & McColgan: Labour Law, 2nd Edition

Cowan: Housing Law and Policy

Cranston: Making Commercial Law Through Practice 1830-1970

Cranston: Legal Foundations of the Welfare State

Darian-Smith: Laws and Societies in Global Contexts: Contemporary Approaches
Dauvergne: Making People Illegal: What Globalisation Means for Immigration and Law

David: Kinship, Law and Politics: An Anatomy of Belonging

Davies: Perspectives on Labour Law, 2nd Edition

Dembour: Who Believes in Human Rights?: Reflections on the European Convention de Sousa Santos: Toward a New Legal Common Sense: Law, Globalization, and Emancipation

Diduck: Law's Families

Dowdle: Transnational Law: A Framework for Analysis

Dupret: Positive Law from the Muslim World: Jurisprudence, History, Practices Emon: Jurisdictional Exceptionalisms: Islamic Law, International Law, and Parental Child Abduction

Estella: Legal Foundations of EU Economic Governance

Fortin: Children's Rights and the Developing Law, 3rd Edition

Garnsey: The Justice of Visual Art: Creative State-Building in Times of Political

Transition

Garton, Probert & Bean: Moffat's Trusts Law: Text and Materials, 7th Edition

Ghai & Woodman: Practising Self-Government: A Comparative Study of Autonomous Regions

Glover-Thomas: Reconstructing Mental Health Law and Policy

Gobert & Punch: Rethinking Corporate Crime

Goldman: Globalisation and the Western Legal Tradition: Recurring Patterns of Law

and Authority

Haack: Evidence Matters: Science, Proof, and Truth in the Law Harlow & Rawlings: Law and Administration, 4th Edition



Harris: An Introduction to Law, 8th Edition

Harris, Campbell & Halson: Remedies in Contract and Tort, 2nd Edition

Harvey: Seeking Asylum in the UK: Problems and Prospects

Herring: Law and the Relational Self

Hervey & McHale: European Union Health Law: Themes and Implications

Hervey & McHale: Health Law and the European Union

Holder & Lee: Environmental Protection, Law and Policy: Text and Materials, 2nd Edition

Jackson & Summers: The Internationalisation of Criminal Evidence: Beyond the Common Law and Civil Law Traditions

Kostakopoulou: The Future Governance of Citizenship

Kreiczer-Levy: Destabilized Property: Property Law in the Sharing Economy Kubal: Immigration and Refugee Law in Russia: Socio-Legal Perspectives

Lewis: Choice and the Legal Order: Rising above Politics

Likosky: Law, Infrastructure and Human Rights

Likosky: Transnational Legal Processes: Globalisation and Power Disparities

Lixinski: Legalized Identities: Cultural Heritage Law and the Shaping of Transitional Justice

Loughnan: Self, Others and the State: Relations of Criminal Responsibility

Lunney: A History of Australian Tort Law 1901-1945: England's Obedient Servant?

Maughan & Webb: Lawyering Skills and the Legal Process, 2nd Edition

McGaughey: Principles of Enterprise Law

McGlynn: Families and the European Union: Law, Politics and Pluralism

Mertens: A Philosophical Introduction to Human Rights

Moffat: Trusts Law: Text and Materials

Monti: EC Competition Law

Morgan: Contract Law Minimalism: A Formalist Restatement of Commercial Contract Law

Morgan & Yeung: An Introduction to Law and Regulation: Text and Materials

Nash: British Islam and English Law: A Classical Pluralist Perspective

Ng, Political Censorship in British Hong Kong: Freedom of Expression and the Law (1842–1997)

Nicola & Davies: EU Law Stories: Contextual and Critical Histories of European Jurisprudence

Norrie: Crime, Reason and History: A Critical Introduction to Criminal Law, 3rd Edition

O'Dair: Legal Ethics: Text and Materials

Oliver: Common Values and the Public-Private Divide

Oliver & Drewry: The Law and Parliament

Palmer & Roberts: Dispute Processes: ADR and the Primary Forms of Decision-Making, 1st Edition



Palmer & Roberts: Dispute Processes: ADR and the Primary Forms of Decision-Making, 3rd Edition

Picciotto: International Business Taxation

Probert: The Changing Legal Regulation of Cohabitation, 1600–2010: From Fornicators to Family, 1600–2010

Radi: Rules and Practices of International Investment Law and Arbitration

Reed: Internet Law: Text and Materials Richardson: Law, Process and Custody

Roberts & Palmer: Dispute Processes: ADR and the Primary Forms of Decision-Making, 2nd Edition

Rowbottom: Democracy Distorted: Wealth, Influence and Democratic Politics

Sauter: Public Services in EU Law

Scott & Black: Cranston's Consumers and the Law

Seneviratne: Ombudsmen: Public Services and Administrative Justice

Seppänen: Ideological Conflict and the Rule of Law in Contemporary China: Useful Paradoxes

Siems: Comparative Law, 3rd Edition

Stapleton: Product Liability

Stewart: Gender, Law and Justice in a Global Market

Tamanaha: Law as a Means to an End: Threat to the Rule of Law

Tuori: Properties of Law: Modern Law and After

Turpin & Tomkins: British Government and the Constitution: Text and Materials, 7th Edition

Twining: General Jurisprudence: Understanding Law from a Global Perspective

Twining: Globalisation and Legal Theory

Twining: Human Rights, Southern Voices: Francis Deng, Abdullahi An-Na'im, Yash Ghai and Upendra Baxi

Twining: Jurist in Context: A Memoir

Twining: Karl Llewellyn and the Realist Movement, 2nd Edition

Twining: Rethinking Evidence: Exploratory Essays, 2nd Edition

Twining & Miers: How to Do Things with Rules, 5th Edition

Wan: Film and Constitutional Controversy: Visualizing Hong Kong Identity in the Age of 'One Country, Two Systems'

Ward: A Critical Introduction to European Law, 3rd Edition

Ward: Law, Text, Terror

Ward: Shakespeare and Legal Imagination

Wells & Quick: Lacey, Wells and Quick: Reconstructing Criminal Law: Text and Materials, 4th Edition

Young: Turpin and Tomkins' British Government and the Constitution: Text and Materials, 8th Edition

Zander: Cases and Materials on the English Legal System, 10th Edition

Zander: The Law-Making Process, 6th Edition



International Journal of Law in Context: A Global Forum for Interdisciplinary Legal Studies

The *International Journal of Law in Context* is the companion journal to the Law in Context book series and provides a forum for interdisciplinary legal studies and offers intellectual space for ground-breaking critical research. It publishes contextual work about law and its relationship with other disciplines including but not limited to science, literature, humanities, philosophy, sociology, psychology, ethics, history and geography. More information about the journal and how to submit an article can be found at www.journals.cambridge.org/ijc



Vanishing Contract Law

Common Law in the Age of Contracts

CATHERINE MITCHELL

University of Birmingham







Shaftesbury Road, Cambridge CB2 8EA, United Kingdom

One Liberty Plaza, 20th Floor, New York, NY 10006, USA

477 Williamstown Road, Port Melbourne, VIC 3207, Australia

314-321, 3rd Floor, Plot 3, Splendor Forum, Jasola District Centre, New Delhi - 110025, India

103 Penang Road, #05-06/07, Visioncrest Commercial, Singapore 238467

Cambridge University Press is part of Cambridge University Press & Assessment, a department of the University of Cambridge.

We share the University's mission to contribute to society through the pursuit of education, learning and research at the highest international levels of excellence.

www.cambridge.org

Information on this title: www.cambridge.org/9781009077392

DOI: 10.1017/9781009082600

© Catherine Mitchell 2022

This publication is in copyright. Subject to statutory exception and to the provisions of relevant collective licensing agreements, no reproduction of any part may take place without the written permission of Cambridge University Press & Assessment.

First published 2022

First paperback edition 2024

A catalogue record for this publication is available from the British Library

Library of Congress Cataloging-in-Publication data

Names: Mitchell, Catherine, 1966- author.

Title: Vanishing contract law: common law in the age of contracts / Catherine Mitchell, University of Birmingham.

dc23/eng/20220131 LC record available at https://lccn.loc.gov/2022003232 LC ebook record available at https://lccn.loc.gov/2022003233

ISBN 978-1-316-51413-9 Hardback ISBN 978-1-009-07739-2 Paperback

Cambridge University Press & Assessment has no responsibility for the persistence or accuracy of URLs for external or third-party internet websites referred to in this publication and does not guarantee that any content on such websites is, or will remain, accurate or appropriate.



Contents

	Prejace	page xiii
	Acknowledgements	XV
	Table of Cases	xvii
	Table of Statutes	XXV
1	Vanishing Contract Law	1
	1.1 Introduction	1
	1.2 Diminishing Contract Law	5
	1.3 The Formalist Revival in Modern Contract Law	9
	1.4 Private Ordering and Regulation	12
	1.5 Common Law Development: A Redundant Project?	16
	1.6 Common Law Legitimacy	18
	1.7 Future Challenges and Possibilities for Revival	22
	1.8 Conclusion	24
2	Contract Common Law Trends	26
	2.1 Contract Law in the Pre-classical Period	26
	2.2 The Classical Law of Contract	30
	2.3 Contract Law Transformations	33
	2.4 Relational Theory and Welfarism	38
	2.5 The Common Law of Contract in the Twenty-First Century:	
	The Regeneration of a Research Programme	46
	2.6 Conclusion	51
3	Contractualisation and the Common Law Retreat	53
	3.1 The Emergence of Liberal Contract Law	54
	3.2 Contractualisation of Society	72
	3.3 Contract Law Contribution to Contractualisation	76
	3.4 Conclusion	86



xii Contents

4	Private Ordering, Regulation and Contract Law	87
4	4.1 Private Ordering and Contract Law	91
	4.2 An Illustration: The ISDA Master Agreement	95
	4.3 Common Law and the Regulatory State	99
	4.4 Divergence between Law and Regulation	102
	4.5 Swaps Mis-selling	105
	4.6 Conclusion	113
5	Contracts through the Gaps	115
	5.1 Consumer Debt Management and	
	Consideration	116
	5.2 Payday Lending and Judicial Powers	120
	5.3 Student Loans and Unfair Terms	128
	5.4 Non-disclosure Agreements and Public Policy	133
	5.5 Conclusion	144
6	Future Challenges for Contract Law	146
	6.1 Law as Commodity	146
	6.2 Privatising Justice	152
	6.3 Contract Law and Contract Automation	160
	6.4 Conclusion	174
7	The Possibility of Common Law Revival	175
	7.1 Relational Contracting outside Contract Law	177
	7.2 Developing Relational Contract Law	181
	7.3 Principled Development of the Common Law Elsewhere	189
	7.4 English Common Law Innovations	192
	7.5 The Limitations on Litigation	198
	7.6 Conclusion	201
8	Conclusion	202
	Select Bibliography	209
	Index	227



Preface

Contracts are a powerful instrument in modern society. They are a mechanism through which we can be conferred with new capacities and capabilities, a way of changing status and generating rights and obligations that did not exist before. Many of our most important relationships are created, structured or constituted by voluntarily assumed, consensual and legally enforceable obligations. Contracts are the means by which we not only satisfy many of our dayto-day needs but also pursue the larger projects and plans that confer meaning on our lives. Contract norms permeate our existence, suffusing our interactions with symbolism and imagery: haggling and handshakes; small print and signatures; promising and performing; commitments and constraints. Contract trappings are so familiar to us that it is easy to overlook the significance of contract itself, particularly when much modern contracting activity is conducted through automated methods in online environments. The ambivalent attitude that most of us display towards contracts – an inevitability that must be tolerated in order to get what we want - means that the prevalence of contract norms in society, as well as the implications of their increasing dominance, mostly escapes our notice.

It seems it has also escaped the notice of the law of contract. The English law of contract provides an invisible framework that underpins and enables contractual liability. However, the role of general contract law in policing our contracts approaches vanishing point. Against the backdrop of the contractualisation of society, this book examines the role of English contract law in regulating modern contracts. It is prompted by the observation that, notwithstanding the expansion of the role of contract in all our lives, the general principles of contract law as applied and developed by the judiciary are increasingly formal and minimalistic in character, reverting to the precepts of



xiv Preface

the much-maligned classical contract model. Though contract law has been pronounced dead, or dying, many times previously, it is clear that contracting itself is very much alive and well – just not regulated (much) by traditional contract law. This work will examine the contraction of contract law, draw out the effects of it and assess the possibilities, if any, for the revival of common law. The substantive weakening of the institution of contract law in a society heavily dependent on contracts may not be regarded as a problem – there are plenty of other forms of regulation that can substitute for the law. But I believe it has implications that should be identified and addressed. I have tried to undertake this task here. I hope anyone with an interest in contract law will find something of value in it.



Acknowledgements

I have been researching and writing this book, on and off, since 2019 and have incurred various debts in the process. My first acknowledgement is to the Leverhulme Trust. I was very fortunate to be awarded a Research Fellowship by the Trust, which allowed me a year free of teaching duties at Birmingham Law School (BLS) in 2019-2020 to pursue the project. Thank you to Synda Obaji for filling in for me at BLS. Haward Soper provided excellent research assistance, which continued long past the point his formal contract had come to an end (there's a lesson there). I am also grateful to Roger Brownsword, Hugh Collins and Christian Twigg-Flesner. Sheena Robertson helped me with the award admin. The College of Arts and Law at the University of Birmingham granted research leave immediately prior to the Research Fellowship, which helped to get me started. At BLS I extend my thanks to Katharina Möser, Lorraine Talbot, Richard Young and members of the school's Regulation and Governance research group, who had the early ideas foisted upon them in a lunchtime seminar and provided some helpful feedback. Likewise the participants in a senior seminar I was invited to give at Dublin City University in February 2019, organised by Rónán Condon. Thanks also to academic partners in contract who attended the Contract, Commercial and Consumer subject section keynote address I gave at the Society of Legal Scholars Conference, University of Central Lancashire, September 2019. I am grateful to Finola O'Sullivan, Marianne Nield and the anonymous reviewers at Cambridge University Press. The errors and weaknesses in the work remain all mine.

The majority of the book was written during the height of the Covid-19 pandemic. In view of the diverse set of challenges presented during that



xvi Acknowledgements

unprecedented time, I am indebted to Tom for not ignoring my calls and for giving me one thing less to worry about. Finally, I would not have come anywhere near to completing this project without the support and encouragement of Alex, my companion in lockdown and in life. I dedicate the book to him with my love and thanks.



Table of Cases

A Ketley Ltd v. Scott [1999] GCCR 543 (Ch D 1980)	124
AA v. Persons Unknown and others [2019] EWHC 3556 (Comm)	166
ABC v. Telegraph Media Group Ltd [2018] EWCA Civ 2329	138-139
Abu Dhabi National Tanker Co v. Product Star Shipping Ltd (The Product	Star) (No 2)
[1993] 1 Lloyd's Rep 397	42, 132, 195
Adam Opel GmbH v. Mitras Automotive [2007] EWHC 3252 (QB)	60
Adams (Russell) v. Options SIPP UK LLP (formerly Carey Pensions UK l	LLP) [2020]
EWHC 1229 (Ch); [2021] EWCA Civ 474 (CA)	109-110
Adare Finance DAC v. Yellowstone Capital Management SA [2020] EWHC	2760111
AKA Mahoney v. Royal Mail (unreported) DDJ Doman, Truro County Co	ourt (26 May
2020)	163
Allcard v. Skinner (1887) 36 ChD 145	127
Amey Birmingham Highways Ltd v. Birmingham City Council [2018] EWCA	Civ 264 6
Arcadia v. Telegraph Media [2019] EWHC 223 (QB)	139
Arnold v. Britton [2015] AC 1619	0-21, 55, 57
Astor Management AG v. Atalaya Mining Plc & Ors [2017] EWHC 425 .	188
Attorney General v. Blake [2001] 1 AC 268	34, 135
Attorney General v. Observer Ltd [1990] 1 AC 109	137
Axa Sun Life Services plc v. Campbell Martin Ltd [2011] 2 Lloyd's Rep 1	64
Barclays Bank PLC ν. Unicredit Bank AG & ANR [2014] 2 Lloyd's Rep 5	
Bassano ν. Toft [2014] EWHC 377	
Bates ν . Post Office Ltd No 3 [2019] EWHC 606 (QB), [2019] All ER (D)	1006,
182–183, 185–188, 198	
Belmont Park Investments PTY Ltd v. BNY Corporate Trustee Services L	td and
Lehman Brothers Special Financing Inc [2011] 3 WLR 521	97, 151
BHL v. Leumi ABL Limited [2017] EWHC 1871	196
Blackpool and Fylde Aero Club ν . Blackpool Borough Council [1990] 1 WLI	
Blair v. Buckworth (1908) 24 TLR 474	
BNY Mellon Corporate Trustee Services Ltd v. LBG Capital No 1 plc [20]	17] 1 All ER
497	77, 151



xviii Table of Cases

Boustany v. Piggot (1995) 69 P & CR 298
Braganza v. BP Shipping Ltd [2015] 1 WLR 1661 45, 51, 57, 132, 181, 196-197
Brikom Investments Ltd v. Carr [1979] 2 All ER 75364
Bristol Ground School Ltd v. Intelligent Data Capture Ltd [2014] EWHC 2145 214
British Steel Corp v. Cleveland Bridge and Engineering Co Ltd [1984] 1 All ER 50434
British Telecommunications Plc v. Telefónica O2 UK Ltd and Others [2014] 4 All ER
907, [2014] UKSC 42
Brookman v. Welcome Financial Services Ltd [2015] GCCR 13267
BV Nederlandse Industrie van Eiprodukten v. Rembrandt Enterprises Inc [2020] QB
5516
Carewatch Care Services Ltd v. Focus Caring Services Ltd [2014] EWHC 2313 (Ch) 183
Cargill International Trading Pte Ltd v. Uttam Galva Steels Ltd [2019] EWHC 476
(Comm)69
Carillion Construction Ltd v. Felix (UK) Ltd [2000] All ER (D) 169660
Carlill v. Carbolic Smoke Ball [1893] 1 QB 256
Carney & Ors v. NM Rothschild & Sons Ltd [2018] EWHC 958 (Comm) 62, 64, 65,
107, 108, 126
Cathay Pacific Airlines Ltd v. Lufthansa Technik AG [2019] EWHC 1789 (Ch) 183, 187
Cavendish Square Holding BV v. Makdessi; ParkingEye Ltd v. Beavis [2016] AC 1172 (SC); [2013] EWCA Civ 1539 (CA)
Central London Property Trust Ltd v. High Trees House Ltd [1947] KB 13036
CFH Clearing Ltd v. Merrill Lynch International [2020] EWCA Civ 106495, 96
CFL Finance Ltd v. Laser Trust and Gertner [2021] EWCA Civ 228
CGL Group Ltd v. Royal Bank of Scotland plc; Bartels v. Barclays Bank plc and WW Property
Investments Ltd v. National Westminster Bank plc [2017] EWCA Civ 1073
Charterhouse Credit Co Ltd v. Tolly [1963] 2 WLR 116854
Clydebank Engineering & Shipbuilding Co Ltd v. Don Jose Ramos Yzquierdo y
Castaneda [1905] AC 6
Coldunell Ltd v. Gallon [1986] 1 QB 1184 per Oliver LJ, 1202
Collier v. P & M J Wright (Holdings) Ltd [2008] 1 WLR 643
Co-operative Insurance Society Ltd v. Argyll Stores (Holdings) Ltd [1998] AC 150
CPC Group Ltd v. Qatari Diar Real Estate Investment Company [2010] EWHC 1535
(Ch)
Cremdean Properties v. Nash [1977] 2 Estates Gazette LR 8064
Crestsign Ltd v. National Westminster Bank plc [2014] EWHC 3043 (Ch)64, 107, 108
CTN Cash and Carry Ltd v. Gallaher Ltd [1994] 4 All ER 71459, 60, 143
Cusack v. Harrow LBC [2013] 1 WLR 202257
D & F Estates Ltd v. Church Commissioners for England [1989] AC 17737
Daventry District Council v. Daventry & District Housing Ltd [2011] EWCA Civ 1153
62
Davies v. Direct Loans [1999] GCCR 795 (ChD 1985)
Davis v Lloyds Bank plc [2021] EWCA Civ 557



xix Table of Cases

Director General of Fair Trading v. First National Bank [2000] 2 WLR 1353 (CA): [2002] 1 AC 481 (HL)	
Draper v. Newport [2014] 9 WLUK 74	163
DSND Subsea Ltd v. Petroleum Geo-Services ASA [2000] BLR 530	143
Duchy Farm Kennels v. Steels [2020] EWHC 1208 (QB)	134
Dunlop Pneumatic Tyre Co Ltd ν . New Garage and Motor Co Ltd [1915] AC 79 68–69	59,
Dunnett v. Railtrack plc (in railway administration) [2002] 1 WLR 2434	153
Dymocks Franchise Systems (NSW) Pty v. Todd and others [2002] UKPC 50, [2002] 2 All ER (Comm) 849	
E A Grimstead & Son Ltd v. McGarrigan [1999] EWCA Civ 3029	64
Egon Zehnder Ltd v. Tillman [2019] UKSC 32, [2020] AC 154	143
Egerton v. Earl of Brownlow [1853] 4 HLC 1	32
Equitable Life Assurance Society v. Hyman [2002] 1 AC 408	194
Essex County Council v. UBB Waste (Essex) Ltd [2020] EWHC 1581 (TCC)	183
Esso Petroleum Co Ltd v. Harper's Garage (Stourport) Ltd [1968] AC 26933,	141
Farley v. Skinner [2001] 3 WLR 899	42
Financial Conduct Authority ν . Arch Insurance (UK) Ltd and others [2021] 2 WLR 123 147, 153	101,
Financial Conduct Authority $\nu.$ Avacade Limited (In Liquidation) [2020] EWHC 1673	110
Federal Mogul Asbestos Personal Injury Trust v. Federal Mogul Ltd and others [20 EWHC 2002 [120]	
Fine Care Homes Ltd v. National Westminster Bank plc & Anor [2020] EWHC 32	
(Ch)	
First Tower Trustees Ltd v. CDS (Superstores International) Ltd [2019] 1 WLR 637 65,	
Fitton v. Ageas [2018] 11 WLUK 703	
Flex-E-Vouchers Ltd v. Royal Bank of Scotland plc [2016] EWHC 2604	
Foakes v. Beer (1884) 9 App Cas 605	
Fujitsu Services Ltd v. IBM United Kingdom Ltd [2014] EWHC 752	
Gartside v. Outram (1857) 26 LJ Ch 113	140
General Nutrition Investment Company v. Holland and Barrett International Ltd	
[2017] EWHC 746 (Ch)	
George Mitchell (Chesterhall) Ltd v. Finney Lock Seeds Ltd [1983] 2 AC 803	
Gibbon v. Manchester City Council [2010] EWCA Civ 726	163
Globe Motors Inc ν . TRW Lucas Varity Electric Steering Ltd [2014] EWHC 3718 (Comm); [2016] EWCA Civ 396, [2017] 1 All ER (Comm) 601 (CA) 185,	
Goff v. Gaultier (1991) 62 P & C R 388 (ChD)	
Goodlife Foods Ltd v. Hall Fire Protection Ltd [2018] EWCA Civ 1371	
Gore ν . Naheed and Ahmed [2017] EWCA Civ 369	
Granatino v. Radmacher [2011] 1 AC 534	
Great Peace Shipping Ltd ν . Tsavliris Salvage (International) Ltd [2003] QB 679 (655	CA)
Green & Rowley v. Royal Bank of Scotland plc [2013] EWCA Civ 1197 107, 108.	112



xx Table of Cases

Green (Supervisor of the Voluntary Arrangement of James Patrick Wright) v. Wright [2017] EWCA Civ 111119
Green v. Petfre (Gibraltar) Limited t/a Betfred [2021] EWHC 842 (QB)83, 84
Hadley ν. Baxendale (1854) 9 ExCh 34156
Halsey v. Milton Keynes General NHS Trust [2004] EWCA Civ 576
Hamsard 3147 Ltd v. Boots UK Ltd [2013] EWHC 3251, [2013] All ER (D) 12, 183
Harris v. Browne (unreported) HHJ Davey, Bradford County Court (18 June 2019)
(2020) L S Gaz (14 September)
Harrison v. Black Horse Ltd [2011] EWCA Civ 1128, [2012] Lloyd's Rep IR 521 . 125
Hartog v. Colin & Shields [1939] 3 All ER 566
Hedley Byrne & Co Ltd v. Heller & Partners Ltd [1964] AC 46534
Henderson v. Merrett Syndicates Ltd [1995] 2 AC 14534
Hong Kong Fir Shipping Co Ltd v. Kawasaki Kisen Kaisha Ltd [1962] 1 All ER 474 36
ICICI Bank UK Plc v. Assam Oil Co Ltd [2019] EWHC 750 (Comm)69
Ilkerler Otomotiv Sanayai ve Ticaret Anonim Sirketi v. Perkins Engines Co Ltd (CA)
[2017] 4 WLR 144
Initial Services v. Putterill [1968] 1 QB 396
Inntrepreneur Pub Co Ltd ν . East Crown [2000] All ER (D) 110012
Interfoto Picture Library Ltd v. Stiletto Visual Programmes Ltd [1989] QB 433 42, 84
Investors Compensation Scheme v. West Bromwich Building Society [1998] 1 WLR
89643, 56
J Spurling Ltd ν. Bradshaw [1956] 1 WLR 46184
Johnson ν. Unisys Ltd [2003] 1 AC 518
Johnstone ν . Bloomsbury Health Authority [1992] 1 QB 33358, 140
Junior Books Ltd v. Veitchi Co Ltd [1983] 1 AC 52034, 37
Kabab-Ji SAL (Lebanon) ν . Kout Food Group (Kuwait) [2020] EWCA Civ 6 183
Karsales (Harrow) Ltd v. Wallis [1956] 1 WLR 93654
Kennedy v. The Charity Commission [2014] 2 WLR 808206
L Schuler AG v. Wickman Machine Tool Sales Ltd [1974] AC 23536
L'Estrange v. Graucob [1934] 2 KB 394
Lee v. The Showmen's Guild of Great Britain [1952] 2 QB 329200
Lehman Brothers Finance AG (in liquidation) v. Klaus Tschira Stiftung GmbH [2019] EWHC 379 (Ch)93
Lehman Brothers International (Europe) (Re) [2011] EWCA Civ 1544, [2012] 2 BCLC 151
Lehman Brothers International (Europe) Ltd v. CRC Credit Fund Ltd [2012] UKSC 6,
[2012] 3 All ER 1
Lehman Brothers International (Europe) v. Lehman Brothers Finance SA (Re) [2013]
EWCA Civ 18898
Lipton and another v. BA City Flyer Ltd [2021] 1 WLR 254570
Lipton and another v. BA City Flyer Ltd [2021] 1 WLR 2545



xxi Table of Cases

Lomas & Ors v. JFB Firth Rixson Inc [2012] EWCA Civ 41995, 151
Lowick Rose Llp (in liquidation) v. Swynson Ltd [2018] AC 3136
Ludgate Insurance Co Ltd v. Citibank NA [1998] Lloyd's Rep IR 221 195
Mackay v. Dick (1881) 6 App Cas 251
Marks and Spencer plc ν. BNP Paribas Securities Services Trust Co Ltd [2016] AC 742 6, 55, 112, 178, 186
Marz Ltd v. Bank of Scotland plc [2017] EWHC 3618 (Ch)96, 107
Mastercard Incorporated v. Merricks [2021] 3 All ER 285
Mid Essex Hospital Services NHS Trust ν. Compass Group UK and Ireland Ltd
(t/a Medirest) [2013] EWCA Civ 200, [2013] BLR 2656, 179, 184, 194, 195
Mionis v. Democratic Press SA [2017] EWCA Civ 1194
Mona Oil Equipment & Supply Co Ltd v. Rhodesia Railways Ltd (1949) 83 Lloyds Law
Rep 178
Monde Petroleum SA v. Westernzagros Ltd [2016] 2 Lloyd's Rep 229, [2016] EWHC
1472 (Comm); [2018] EWCA Civ 25 (CA)
Morris-Garner ν. One Step (Support) Ltd [2019] AC 649
Mott MacDonald Ltd v. Trant Engineering Ltd [2021] EWHC 754 (TCC)55
MSC Mediterranean Shipping Co SA ν . Cottonex Anstalt [2016] EWCA Civ 7896
183, 190
Multiservice Bookbinding Ltd v. Marden [1979] 1 Ch 8458, 59, 127, 140
Murphy v. Brentwood District Council [1991] 1 AC 39837
MWB Business Exchange Centres Ltd ν . Rock Advertising Ltd [2017] QB 604 (CA);
[2019] AC 119 (SC)6, 10, 12, 57, 77, 116
National Westminster Bank plc v. Morgan [1985] 1 AC 686
Neville v. Dominion of Canada News Co Ltd [1915] 3 KB 556140
New Zealand Shipping Co Ltd v. A M Satterthwaite & Co Ltd (New Zealand)
(The Eurymedon) [1975] AC 15437, 81, 161
Nine Regions t/a Logbook Loans v. Sadeer [2008] GCCR 8501 125
Nordenfelt v. Maxim Nordenfelt Guns and Ammunition Co Ltd [1894] AC 53532
North Ocean Shipping Co Ltd v. Hyundai Construction Co Ltd [1979] QB 70536
Office of Fair Trading ν . Abbey National plc [2008] EWHC 875, [2008] 2 All ER 625
(Comm); [2010] 1 AC 696 (SC)70–71
One Parking Solution Ltd v. W (unreported) (5 Feb 2020) Lewes County Court84
Paragon Finance plc v. Nash (and others) [2002] 1 WLR 68536, 42, 68, 126, 195–196
Panchaud Frères SA ν . Etablissements General Grain Co [1970] 1 Lloyd's Rep 5336
Parker v. South Eastern Railway Co [1877] 2 CPD 416
Parmar v. Barclays Bank plc [2018] EWHC 1027 (Ch)
Patel v. Mirza [2017] AC 467
Patel v. Patel [2009] GCCR 9801
Peekay Intermark Ltd v. Australia and New Zealand Banking Group Ltd [2006] 2
Lloyd's Rep 511
Peninsula Securities Ltd v. Dunnes Stores (Bangor) Ltd [2020] 3 WLR 521
Persimmon Homes Ltd v. Ove Arup & Partners Ltd [2017] EWCA Civ 37355



xxii Table of Cases

PGF II SA v. OMFS Co 1 Ltd [2014] 1 WLR 1386
Phillips Products Ltd ν . Hyland and Hamstead Plant Hire Co Ltd [1987] 1 WLR 659 64
Photo Production Ltd v. Securicor Transport Ltd [1980] AC 82735–37, 54
Plevin v. Paragon Personal Finance Ltd [2014] 1 WLR 4222125-126
Prenn v. Simmonds [1971] 1 WLR 1381
Prime Sight Ltd v. Lavarello [2013] UKPC 22, [2014] AC 43618, 63
Printing and Numerical Registering Co v. Sampson (1875) LR 19 Eq 46258, 139
Property Alliance Group Ltd v. Royal Bank of Scotland plc [2018] 1 WLR 3529 64, 107, 196
Purcell v. McGarry [2013] 12 WLUK 237
R (Miller and another) v. The Secretary of State for Exiting the European Union [2018] AC 61
R (Miller) v. The Prime Minister and Cherry v. Advocate General for Scotland [2020] AC 373
R (on the application of UNISON) v. Lord Chancellor [2020] AC 86917, 150, 152, 200
RAB Capital Plc v. Lehman Brothers International (Europe) [2008] EWHC 2335151
Raffeisen Zentralbank Osterreich v. Royal Bank of Scotland plc [2011] 1 Lloyds Rep 123 66, 108
Reardon Smith Line Ltd v. Yngvar Hansen-Tangen [1976] 1 WLR 98943
River Wear Commissioners v. Adamson (1877) 2 App Cas 74343
Russell v. Cartwright [2020] EWHC 41 (Ch)
Ruxley Electronics and Construction Ltd v. Forsyth [1996] AC 34442
Saab v. Angate Consulting Ltd [2019] EWHC 1558
Samuel v. Newbold [1906] AC 461
Scandinavian Trading Tanker Co AB v. Flota Petrolera Ecuatoriana (The Scaptrade)
[1983] 1 QB 529 (CA)61
Schroeder Music Publishing Co Ltd v Macaulay [1974] 1 WLR 130833
Scott v. Avery (1856) 5 HLC 81088
Sheikh Tahnoon Bin Saeed Bin Shakhboot Al Nehayan v. Kent [2018] EWHC 333 .6,
185, 186, 187, 188
Shogun Finance Ltd v. Hudson [2004] 1 AC 91957
Simantob ν. Shavleyan [2019] EWCA Civ 11056, 116, 118, 139
Smith v. Eric S Bush [1990] 1 AC 8319, 35, 36, 64
Société Générale, London Branch v. Geys [2013] 1 AC 52351
Socimer International Bank Ltd v. Standard Bank London Ltd [2008] EWCA Civ 116,
[2008] 1 Lloyd's Rep 558 195, 196
Spreadex Ltd v. Cochrane [2012] EWHC 129083
Springwell Navigation Corp v. JP Morgan Chase Bank [2010] EWCA Civ 1221 11, 64
Standish v. Royal Bank of Scotland plc [2018] EWHC 1829
Suisse Atlantique Société d'Armement Maritime SA v. NV Rotterdamsche Kolen
Centrale [1967] 1 AC 36154, 63, 207
Suremime Limited v. Barclavs Bank plc [2015] EWHC 2277 (QB)



xxiii Table of Cases

 Swallowfalls Ltd v. Monaco Yachting & Technologies SAM [2014] EWCA Civ 18 Tai Hing Cotton Mill Ltd v. Liu Chong Hing Bank Ltd [1986] 1 AC 80 TAQA Bratani Ltd v. RockRose UKCS8 LLC [2020] EWHC 58, [2020] 2 Lloyd 101, 178, 184 	37
Target Rich International Ltd v. Forex Capital Markets Ltd [2020] EWHC 15	44 [95]
Teesside Gas Transportation Ltd ν . CATS North Sea Ltd [2019] EWHC 1220 178	(Comm)
Thomas v. Triodos Bank NV [2017] EWHC 314	64, 107
Thomas Witter v. TBP Industries [1996] 2 All ER 573	
Thornbridge Ltd v. Barclays Bank plc [2015] EWHC 343064,	
Thornton v. Shoe Lane Parking Ltd. [1971] 2 QB 163	
Times Travel (UK) Ltd v. Pakistan International Airlines Corporation [2019]	
445	
Total Gas Marketing Ltd v. Arco British Ltd [1998] 2 Lloyd's Law Rep 209	
Transfield Shipping Inc v. Mercator Shipping Inc (The Achilleas) [2009] 1 Au	C 61 .56
Transocean Drilling UK Ltd v. Providence Resources plc [2016] 2 Lloyd's Re	
Triple Point Technology Inc v. PTT Public Company Ltd [2021] UKSC 29	55
TSG Building Services v. South Anglia Housing Ltd [2013] BLR 484, [2013] I	
Uber BV and others ν . Aslam and others [2021] ICR 657	
UBS AG (London Branch) v. Kommunale Wasserwerke Leipzig GmbH [2017	
Lloyd's Rep 621	
Union Eagle Ltd v. Golden Achievement Ltd [1997] AC 514	
UTB LLC v. Sheffield Utd [2019] EWHC 2322 (Ch)178,	
Wait (Re) [1927] 1 Ch 606	
Walford v. Miles [1992] 2 AC 128	
Watford Electronics Ltd v. Sanderson CFL Ltd [2001] EWCA Civ 317, [2001 (Comm) 696] All ER
Wells v. Devani [2020] AC 129	
White v. Jones [1995] 2 AC 207	
Williams v. Roffey Bros & Nicholls (Contractors) Ltd [1989] EWCA Civ 5, [19	
1	
Wills v. Wood [1999] GCCR 709 (CA 1984)	
Wilton & Co v. Osborn [1901] 2 KB 110	
Wood v. Capita Insurance Services Ltd [2017] AC 1173	
Woodstead Finance Ltd v. Andreas Petrou and Androuilla Petrou [1999] GC	
(1986 CA)	
XX v. Whittington Hospital NHS Trust [2021] AC 275	
Yam Seng Pte Ltd v. International Trade Corporation [2013] EWHC 111 (QB), [2013]
1 All ER (Comm) 1321, [2013] 1 Lloyd's Rep 526	
1 coman's now management blu v. Couve [2000] Wen 1/32	01



xxiv Table of Cases
ZCCM Investment Holdings plc ν. Konkola Copper Mines Plc [2017] EWHC 3288 (Comm)69
Zommers v. Litham and Lis v. Rogers [2020] 6 WLUK 499 Liverpool County Court (23 June 2020)
Australia
Andrews v. Australia and New Zealand Banking Group Ltd (2012) 247 CLR 205, [2012] HCA 30
Australian Securities and Investments Commission v. Kobelt [2019] HCA 18, 267 CLR 1
Australian Competition and Consumer Commission ν. Quantum Housing Group Pty Ltd [2021] FCAFC 40
Overlook v. Foxtel [2002] NSWSC 17
Canada
Bhasin v. Hyrnew [2014] SCC 71, [2014] 3 SCR 494
European Union
Aziz v. Caixa d'Estalvis de Catalunya, Tarragona i Manresa (Catalunyacaixa) Case C-415/11. [2013] 3 CMLR 5
Singapore
Quoine Pte Ltd v. B2C2 Ltd [2019] SGHC(I) 03; [2020] (I) SGCA 028, 171-174
United States
Hamer v. Sidway 27 NE 256 (NY 1891)11



Table of Statutes

Arbitration Act 1996 79, 157, 199
Competition Act 1998199
Consumer Credit Act 1974 9, 35, 48, 68,
82, 106, 117, 122–124, 131
Consumer Rights Act 2015 2, 9, 14, 37,
79, 81, 83, 84, 102, 126, 128, 131, 133,
157, 197, 199
Contracts (Rights of Third Parties) Act
19999, 39, 42
Coronavirus Act 2020180
Corporate Insolvency and Governance
Act 20202, 179
Education (Student Loans) Act 1990129
Employment Rights Act 1996135
Enterprise and Regulatory Reform Act
2013135
Equality Act 20102
Financial Services and Markets Act 2000
106, 110, 131, 112
Groceries Code Adjudicator Act 2013 155
Insolvency Act 19862, 118, 179
Law Reform (Frustrated Contracts) Act
194339, 40
Legal Aid, Sentencing and Punishment of
Offenders Act 201216, 154

Misrepresentation Act 19679, 39, 64, 65
Moneylenders Act 1900122
Moneylenders Act 1927123
Public Interest Disclosure Act 1998135
Sale of Goods Act 189331
Sale of Student Loans Act 2008 131, 132
Teaching and Higher Education Act 1998
129, 130
Unfair Contract Terms Act 1977 9, 35, 37,
42, 45, 51, 54, 63–64, 106, 108

Regulations and Directives

Alternative Dispute Resolution for
Consumer Disputes (Competent
Authorities and Information)
Regulations 20152
Unfair Commercial Practices Directive
2005/29/EC14
Unfair Terms in Consumer Contracts
Directive 93/13/EEC37
Unfair Terms in Consumer Contracts
Regulations 1994/199964, 69-70, 71