

Index

- ABC v. Telegraph Media Group Ltd*, 138–139
 acknowledgement of non-reliance, 11
 Adams, John N., 40
 adjudication, 146
 ‘Agree’, box, 4
Al Nehayan v. Kent, 186
 alternative dispute resolution (ADR), 152,
 157–158
 Amazon, 158
 appeal courts, 5
 Arbitration Act, 79, 199
Arnold v. Britton, 8
 Australia, courts in, 191
 automation, 160–174, 181
 autonomy, 26
- Baker, J. H., 28
 basis clauses, 64
Bates v. Post Office Ltd, 182, 185, 198
Beavis v. ParkingEye, 8
 Becher, Shmeul I., 79
*Belmont Park Investments PTY Ltd v. BNY
 Corporate Trustee Services Ltd*, 97
 Benoliel, Uri, 79
Bhasin v. Hrynew, 186, 189
 bias, 160
 Bitcoin, 172
 blockchain, 164, 168, 170
Boustany v. Piggot, 127
Braganza v. BP Shipping Ltd, 57, 196
 Brexit, 50, 148
 Browne-Wilkinson, Lord, 127, 177
- Brownsword, Roger, 40, 46
 browse-wrap, 82
- C M Callow Inc v. Zollinger*, 189
 Campbell, David, 39
 Canadian Supreme Court, 189–191
 car parking, 83
Cavendish v. Makdessi, 57, 59, 69, 132
*CFH Clearing Ltd v. Merrill Lynch
 International*, 96
CFL Finance Ltd v. Laser Trust and Gertner, 117
 Chitty, Joseph, 29, 58
 Civil Justice Council, 153
 Civil Procedure Rules, 163, 199–200
 Claims Portal, 163, 169, 172
 classical contract law, 28–30, 34, 36, 38, 43,
 48–49, 177, 188, 204
 lack of differentiation, 67
 Classical Period, contract law in, 30–32
 classical-law, 53
 click-wrap, 82
 Cloatre, Emilie, 154
 coding, 171
 Collins, Hugh, 31, 39, 44
 commercial contract, 11
 Commercial Court, 148
 commercial exchange, 202
 commercial law, 147
 commodity, law as, 147–152
 common law, 2, 5–9, 35, 46, 86, 148, 204
 criticism of, 6
 developing, 5–9

228 Index

- common law, (cont.)
 innovations, 5–9
 legacy of, 4
 legitimacy, 5–9
 loan contracts and, 132
 primary role of, 7
 principles produced by, 9
 redundancy, 5–9
 reviving, 5–9
 rule engagement, 53
- Competition and Markets Authority (CMA),
 85, 89
- Competition Appeal Tribunal, 199
- consideration, 116–119
- consumer contracts, 40, 67–72
- Consumer Credit Act, 35, 48, 117, 122–124,
 131
- consumer debt, 116–119
- Consumer Rights Act, 2, 79, 81, 84, 102, 126,
 128, 131, 199
- Consumers' Association, 90
- Contract (Rights of Third Parties) Act 1999, 9
- contract law, 1–5, 49, 54, 170
 affecting society, 146
 alignment of, 73
 capture by commercial interests, 98
 in Classical Period, 1–5
 contribution to contractualisation, 1–5
 death of contract law, 49
 developing, 17
 doctrine, 122
 Formalist revival in, 1–5
 function of, 7
 future challenges for, 1–5
 individualism and, 75
 interpretation, 1–5
 liberal contract law, 1–5
 non-disclosure agreements and, 136
 perception of, 149
 pre-Classical era, 1–5
 private ordering and, 1–5
 replacing, 1–5
 reversion to classical-style model, 3
 reviving, 1–5
 self-exclusion of, 53
 through gaps, 1–5
 transactions, 73
 transformations of, 1–5
 trends, 1–5
 in 21st century, 1–5
- contracting state, 48
- contractual justice, 44
- contractualisation, 74
 assuming contractual liability, 76
 contract law contribution to, 76
 defining, 73
 effect of, 73
 objectivity, 76
 standard form contracting, 76
- Coronavirus Act, 180
- Corporate Insolvency and Governance Act,
 179
- Court of Appeal, 110, 119, 138, 199
- courts, 37, 50, 57, 127, 142, 205
 anti-adjudication climate, 153
 consumer contracts in, 120–128
 developing contract law, 176
 on freedom of contract, 26
 government policy, 175
 judicial powers, 120–128
 limits of, 20
 long-term agreements, 185
 privatising justice, 120–128
 relational contracts, 185
 technological advances and, 120–128
- Covid-19, 153, 158, 179
- credit, 120–121, 125
- Credit Derivatives Determinations Committee
 (DC), 154
- Crestsign Ltd v. National Westminster Bank*,
 108
- Crowther Report on Consumer Credit, 123
- cryptocurrency, 172
- Dagan, Hanoch, 10, 47
- Davies, Paul S., 55
- Debt Management Plans (DMP), 118
- Debt Relief Orders, 117
- decentralised delivery, 74
- decision-making, 13
- defaults, 25
- Department of Trade and Industry, 125

229 Index

- Digital Dispute Resolution Rules, 169
 Dingwall, Robert, 154
 Diplock, Lord, 37
Director General of Fair Trading v. First National Bank, 67
 Director-General of Fair Trading, 68
 discretionary power, 195
 dispute resolution, 3, 157
 distributed ledger technology (DLT), 165–166, 168
Dunlop Pneumatic Tyre Co Ltd v. New Garage and Motor Co Ltd, 69
 Durkheim, Emile, 72
 dynamic market individualism, 40
- eBay, 158
 Education (Student Loans) Act, 129
 Employment Rights Act, 135
 Employment Tribunal, 142
 Enterprise and Regulatory Reform Act, 135
 Equality Act (2010), 2
 Equality and Human Rights Commission, 135
 equity
 Formalism and, 60–62
 equity, marginalisation of, 60–62
 estoppel, 62–63, 65
 Ether, 172
 European Union, 149
 Europeanisation, 43
- Financial Conduct Authority (FCA), 64, 89
 divergence between law and regulation, 105
 mis-selling swaps, 105–113
 Principles for Business, 179
 Financial List in the High Court, 147
 Financial Ombudsman Service, 155
 Financial Services and Markets Act, 106
First Tower Trustees Ltd v. CDS (Superstores International) Ltd, 65
 Fiss, Owen M., 158
 formalisation, 74
 formalism, 53–54
 revival of, 62–67
 in service of, 62–67
 France, 148
 free market, 56
 freedom of contract, 26, 54, 73, 94, 143, 176
 Freedom of Contract and the New Right, The, 47
 future challenges, contract law, 146
 automation, 146
 law as commodity, 146
 privatising justice, 146
- Gardner, John, 72, 76
Gartside v. Outram, 140
 Germany, 148
Gibbon v. Manchester City Council, 163
 Gilmore, Grant, 34
 Global Restructuring Group (GRG), 111
 Goetz, Charles J., 187
 good faith, 188–189, 191
Green v. Wright, 119
 Groceries Code Adjudicator, 100, 155
 Groceries Supply Code of Practice, 100, 155
 Grocery Code of Practice, 178
 Group Litigation Order, 198
 Guest, AG, 33
- Hadley v. Baxendale*, 56
 Hart, H L A, 48
Hedley Byrne principles, 106
 Hedley, Steve, 19
 Heller, Michael, 10
 Hinchly, Victoria, 150
 Hobhouse, Lord, 57
 Hoffman, David A., 143
 House of Commons Treasury Committee, 133
- illegitimate pressure, 60
 Individual Voluntary Arrangements (IVAs), 117–119
 Insolvency Act (1986), 2
 International Swaps and Derivatives Association (ISDA), 92, 95–99
 Investors Compensation Scheme, 56
 ISDA Master Agreement, 95–99
- joint operating agreement (JOA), 184
 judges. *See* courts
 justice, privatising, 152–160

230 Index

- Kabab-Ji SAL v. Kout Food Group*, 183
- Lampmann, Eric, 143
- Land Registration Act, 81
- Law Commission, 36
- ledgers, 164
- Lee, James, 62
- Legal Aid, Sentencing and Punishment of Offenders Act (2012), 16
- Legal Statement on Cryptoassets and Smart Contracts, 165
- Leggatt, Lord, 182–183
- legitimate interest, 21
- Lehman Brothers Holdings Inc., 97, 151
- liberal contract law, 54–55, 57
- consumer contracts, 54–55
 - equity, 62
 - interpretation, 54–55
 - public policy, 54–55
- litigation, 149, 151
- litigation, limitations of, 198–201
- Lomas & Ors v. JFB Firth Rixson Inc*, 95
- Macneil, Ian, 33, 38, 78, 177, 180
- Maine, Henri, 72
- Mance, Lord, 173
- Mansfield, Lord, 27, 29
- market-specific regulation, 44
- Mastercard Incorporated v. Merricks*, 198
- McBride, Nicholas J., 204
- Mik, Eliza, 82
- Millett, Lord, 67
- Ministry of Justice Claims, 162
- misrepresentation, 17
- Misrepresentation Act 1967, 65
- mis-selling. *See* swaps
- moneylenders, 131
- Moneylenders Acts, 122–123
- Moorhead, Richard, 150
- MSC Mediterranean Shipping Co SA v. Cottonex Anstalt*, 190
- Multiservice Bookbinding Ltd v. Marden*, 127
- National Westminster Bank plc v. Morgan*, 37
- natural law theory, 27, 29
- neo-classical law, 39–40
- neo-formalism, 46, 48
- Netherlands, 148, 191
- Neuberger, Lord, 150
- ‘no oral modification’ clause, 12
- ‘no reliance’ terms, 181
- Nolan, Donal, 39
- non-commercial contracting, 115–116, 152
- non-disclosure agreements (NDAs), 144
- non-interference, 93
- objectivity, 76–78
- Office of Fair Trading, 67
- Office of Fair Trading v. Abbey National plc*, 70
- One Parking Solution Ltd v. W*, 84
- over-the-counter (OTC) derivatives, 95–96, 98
- Paragon Finance plc v. Nash*, 68, 195
- ParkingEye v. Beavis*, 68–69
- party autonomy, 204
- Patel v. Mirza*, 58, 176, 192
- payday lending, 120–128
- penalty rules, 59, 61, 69
- Peninsula Securities Ltd v. Dunnes Stores (Bangor) Ltd*, 141
- Photo Productions Ltd v. Securicor Transport Ltd*, 37, 54
- Plevin v. Paragon Personal Finance Ltd*, 125
- policy assessment, 21
- Pothier, Robert Joseph, 29
- pre-Classical Period, contract law in, 27–29
- private law theory, 19
- private legislation, 88
- private ordering, 1, 87–91
- privatisation, 99
- public interest argument, 200
- public policy, 11, 58–60
- NDAs and, 58–60
- Quoine Pte Ltd v. B2C2 Ltd.*, 171–172
- Raczynska, Magda, 55
- reasonable expectation principle, 52
- ‘reasonable person’ construct, 77
- reciprocal fairness, 18
- reciprocity, 190

231 Index

- regulation, 45, 89–90, 92, 99–102
 divergence between law and, 99–102
 relational contract, 177–181, 186–188
 developing, 177–181
 relational theory, 38
 relationality, 178
 restitution, 34
 Rise and Fall of Freedom of Contract, The, 19, 43
Rock Advertising Ltd v. MWB Business Exchange Centres Ltd, 57, 116
 rule of law, 54
 rules, 93
Russell Adams v. Options SIPP UK LLP (formerly Carey Pensions UK LLP), 109
Russell v. Cartwright, 186

Saab v. Angate Consulting Ltd, 139
 Sale of Goods Act, 31
 Sales, Lord, 173
Samuel v. Newbold, 123
 Scott, Robert E., 187
 Secretary of State for Education, 129–130
 self-invested pension plan (SIPP), 109
Shogun Finance Ltd v. Hudson, 57
 Simpson, AWB, 33
 Singapore Court of Appeal, 171, 173
 Singapore International Commercial Court, 172
 smart contract, 167–168, 170
 Smith, Stephen A., (Atiyah), 30–31, 34, 37
 society, contractualisation of, 72–76
Springwell Navigation Corp v. J P Morgan Chase Bank, 64
 standard form contracting, 78–81
Standish v. Royal Bank of Scotland plc and others, 111
 static market individualism, 40
 Student Loan Contract, 75, 130
 student loans, 133–139
 Student Loans Company (SLC), 129, 131
 Suisse Atlantique, 207
 Sumption, Lord, 62, 77

 Supreme Court, 11, 57–58, 61, 70, 116, 125, 141–142
 Supreme Court of Judicature Acts, 29
 Susskind, Richard, 158–159
 Swain, Warren, 58
 swaps, 105–113

 Tan, Zhong Xing, 22
TAQA Bratani Ltd v. Rockrose, 184
 Teaching and Higher Education Act, 129–130
 terms and conditions, 77
Thornton v. Shoe Lane Parking Ltd., 84
Times Travel (UK) Ltd v. Pakistan International Airlines Corporation, 60
 Tort theory, 49
 Toulson, Lord, 58, 192
 Trakman, Leon E., 19

Uber Technologies Inc v. Heller, 191
 UK Jurisdiction Taskforce (UKJT), 165
 UN Convention on the International Sale of Goods, 87
 Unfair Contract Terms Act, 35, 37, 42, 45, 51, 54, 108
 Unfair Terms in Consumer Contract Regulations, 69–70
 unfairness, 81
UTB LLC v. Sheffield Utd Ltd, 186

 values, reasserting, 35, 53–54
 consumer contracts, 53–54
 contract interpretation, 53–54
 contractualisation of society, 53–54
 equity, 60–62
 liberal contract law, 53–54
 public policy, 53–54
 Varuhas, Jason N.E., 50
 victimisation, 142

 Waddams, Stephen, 61, 71
Watford Electronics Ltd v. Sanderson CFL Ltd, 55
 Weber, Max, 72
 Wednesbury-reasonableness, 45, 196
 welfarism, 40–41, 43, 46
 Welfarism in Contract Law, 41

232 Index

Wilkinson-Ryan, Tess, 80

Williams v. Roffey, 56

Wilson, Lord, 142

Wilton & Co v. Osborn, 122

*Yam Seng Pte Ltd v. International Trade
Corporation Ltd.*, 181

Yip, Man, 62