

II. Expanding Access to Justice by Representing and Empowering Individuals

PBI distinguishes itself as one of the few clearinghouses globally that extends its mission beyond organizations to offer direct legal assistance to individuals in need. PBI operates on the belief that justice should not be a privilege reserved for the few, but a fundamental right accessible to everyone. By prioritizing cases involving vulnerable populations, victims of rights violations, and those facing systemic barriers, it is ensured that the most significant challenges in our legal system are met with expert advocacy.

Our work focuses on matters with the potential for broad social impact, aiming to dismantle the obstacles that prevent fair legal processes for all citizens. By leveraging an extensive network of talented attorneys and fostering collaborative partnerships with law firms, NGOs, and public institutions throughout Italy and Europe, PBI amplifies its ability to protect the marginalized and promote overall social well-being. This versatile approach to legal support not only solves immediate legal crises but also fosters long-term societal resilience and inclusive growth. In order to protect the confidentiality of our clients, we have redacted full names and instead use initials. Please continue reading to learn how PBI advances justice and upholds human dignity, one person at a time.

A. Debt Relief Through Negotiated Settlement

The Individual: Mr Green (*identity of client protected for privacy reasons*)

Mr Green is an individual who found himself entangled in a complex debt recovery situation stemming from a loan agreement dating back to 2011. Like many consumers, his credit had been sold and assigned between financial institutions-moving from Banca IFIS to Blu Factor. Despite the proactive attempts to resolve the matter independently through certified emails (PEC) and formal requests for documentation, the applicant was met with administrative silence and incomplete information from the opposing legal representatives.

The Challenge: Confronting an Injunction and Opaque Debt Assignment

In July 2025, the applicant was served with a payment order (*ingiunzione di pagamento*) for approximately €5,500. The situation was particularly challenging because the order arrived without supporting documentation or evidence of prior payment reminders over the preceding years. Mr. Green faced a common "David vs. Goliath" scenario: a single citizen attempting to negotiate with a large credit institution that remained unresponsive to his settlement proposals. Without professional intervention, he risked a definitive injunction that could lead to the foreclosure of his assets or the seizure of his income.

PBI and Member Law Firm's Pro Bono Support

Recognizing the power imbalance and the clear need for technical mediation in a banking law context, Pro Bono Italia coordinated a match with a Member Law Firm. The firm provided 4 hours of targeted legal advocacy to navigate the dispute:

- Evidence Audit: Reviewed the documentation provided by the creditor to assess the validity of the debt and the legality of the credit assignment.

- Professional Mediation: Leveraged the firm's standing to open a formal dialogue with the opposing law firm, succeeding where the individual's independent attempts had failed.
- Settlement Negotiation: Focused on finding an amicable, out-of-court solution (*saldo e stralcio*) to avoid the excessive costs and risks of formal litigation.

The Impact: Achieving an Amicable Resolution

This rapid intervention transformed Mr Green situation, where the lawyer's hours of forensic precision sliced through banking inertia to enforce the judicial close - unfreezing his lifeline pension and shielding a retiree from the cruel limbo of post-foreclosure neglect. Beyond one man's relief, it exposed how banks exploit notification gaps in pignoramento presso terzi or "seizure" proceedings, turning resolved cases into silent financial prisons for vulnerable citizens.

PBI's swift triage here proves pro bono as the ultimate circuit-breaker for individual emergencies: when bureaucracy freezes subsistence, elite counsel thaws it overnight. By auditing rulings, mapping statutes, and igniting the assignment order, this case didn't just liberate funds - it modeled a blueprint for elders nationwide, ensuring no pensioner endures administrative purgatory while banks play gatekeeper to basic survival.

Through the strategic intervention of the Law Firm and the coordination of PBI, Mr. Green successfully avoided a long legal battle. Within a specialized 4-hour window of consultation and negotiation, the firm achieved a reduction of the total debt, reaching an amicable settlement that aligned with the client's financial capabilities. By facilitating communication between the parties, PBI helped a citizen resolve a decade-old financial burden, protecting him from aggressive recovery measures and restoring his peace of mind through a fair and transparent agreement.