

**Question for written answer E-001828/2024
to the Commission**
Rule 144
Matjaž Nemec (S&D)

Subject: Disproportionate or usury fees for cash withdrawal from ATMs in the EU

Regulation (EU) 2021/1230¹ on cross-border payments in the Union regulates cash withdrawals from ATMs within the EU, including the application of the principle of equality of charges for cross-border cash withdrawals.

However, this Regulation does not regulate the amounts of those fees, creating ‘Wild West’ conditions on the market, with certain banks or ATM providers charging disproportionately high or usury fees for cash withdrawals, often irrespective of the withdrawn amount. Nova Ljubljanska Banka (NLB) in Slovenia charges EUR 5.99 per cash withdrawal from their ATMs for cards issued by other EU banks².

NLB is one of the biggest banks in Slovenia, and particularly in certain rural areas, has a monopoly on ATM presence. Consumers are sometimes left with no choice but to pay such usurious fees for cash withdrawals.

Due to a risk of unfair or misleading commercial practices, I ask the Commission the following:

1. Are such fees in line with the relevant EU *acquis*?
2. Does the Commission consider NLB’s cash withdrawal fees, irrespective of the withdrawn amount, as fair, and does the Commission intend to propose a cap on such fees at EU level?
3. What is the Commission doing to protect EU citizens from such disproportionate and usury fees?

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¹ OJ L 274, 30.7.2021, p. 20, ELI: <http://data.europa.eu/eli/reg/2021/1230/oj>.

² <https://nlb.si/osebno/pomoc-in-orodja/stroski-in-obrestne-mere>.