

**Question for written answer E-002851/2024
to the Commission**
Rule 144
Vilija Blinkevičiūtė (S&D)

Subject: Difficulties in opening basic payment accounts

Directive 2014/92/EU of the European Parliament and of the Council of 2014 establishes that a person legally residing in an EU Member State has the right to open a payment account with basic features. A bank cannot refuse an application to open a basic payment account simply because the person does not live in the country where the bank is established. Unfortunately, banks in EU Member States often refuse to open basic payment accounts if the person lives in another Member State. Banks refuse to open such accounts if the applicant has not declared his or her residence in the country where the bank is established. Often, even the justification of ties, including employment, to a Member State is not deemed a sufficient reason to open an account. In some cases, banks will only agree to open basic payment accounts if they know that they will benefit financially, i.e. if the person commits to buying additional services from the bank (e.g. insurance or other services offered by the bank). Furthermore, banks often charge different account fees to non-residents.

Could the Commission answer the following questions:

1. Is the Commission aware of the scale of refusals to open basic payment accounts and are data being collected on refusals and the reasons for them?
2. What action is the Commission taking to ensure the smooth implementation of Directive 2014/92/EU and to protect the right to open basic payment accounts?
3. What action is the Commission taking to prevent discrimination in terms and conditions (different charges for such accounts for residents and non-residents)?

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