

**Question for written answer E-000485/2025
to the Commission**
Rule 144
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Subject: Unfair commissions on transactions for ordinary people while banks profit

The New Democracy Government recently put in place certain measures to reduce specific categories of fees and commissions that financial groups earn from banking transactions. These are mock interventions, since official government data reveals that the cost of reducing bank commissions amounts to only EUR 150 million per year, when, for 2023 and the 9 months from January to September 2024, these are estimated at EUR 1.8 billion. The selective zero charges for some services apply to payments made digitally, while charges for payments made at bank counters or ATMs remain in force as usual.

In light of the above:

1. What is the Commission's position on the fact that banking groups manage to achieve high profitability, the source of which is largely fees and commissions, precisely by relying on EU directives (see Directive 2014/92/EU, etc.) that define a "reasonable fee" that institutionalises lawful speculation at the expense of ordinary families?
2. What is the Commission's position on the fact that, despite the continuous record of profitability of the four systemic banking groups in Greece, they do not pay taxes, and will continue not to pay until 2041, while the four systemic banks already owe the State EUR 12.5 billion in deferred tax (paid by the people) and their shareholders received a dividend of EUR 848 million in 2023, at a tax rate of just 5%?
3. What is the Commission's position on the request to abolish all these unfair commissions on ordinary people's transactions?

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