

**Question for written answer E-001893/2025**

**to the Commission**

Rule 144

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**Subject:** Can the Commission guarantee that citizens' deposits will stay untouched under the Savings and Investments Union during emergencies such as nearby conflicts or new pandemics?

The Savings and Investments Union (SIU) is a new strategy by the Commission aimed at 'directing savings towards productive investments'. Given the public information, which has never been denied, that the SIU could involve channelling citizens' deposits, we would like to ask for the following clarifications:

1. Given that around EUR 10 trillion in low-yielding bank deposits could be transferred to higher-risk capital markets, how does the Commission intend to ensure that small savers and pensioners are not exposed to significant losses, and what concrete mechanisms will be implemented to prevent the marketing of high-risk investment products to these less informed citizens?
2. In view of the undisputed information about the possibility of the 'confiscation' of savings to finance the defence sector, what measures is the Commission taking to clarify the real objectives of the SIU? Can the Commission guarantee that citizens' deposits will not be mobilised, even in emergency situations such as armed conflicts in the vicinity of the EU or new pandemics, and how will the Commission ensure that this strategy fully respects national and individual sovereignty?

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