

**Question for written answer E-003205/2025
to the Commission**
Rule 144
François-Xavier Bellamy (PPE)

Subject: Exclusion of economic disputes from the scope of the GDPR in France and consequences for fundamental rights and banking regulation

The General Data Protection Regulation (GDPR), which entered into force in 2018, regulates the processing of personal data throughout the European Union.

However, in France, disputes of an economic nature appear to be excluded from its scope, even though the case law of the Court of Justice of the European Union (judgments C-687/21, C-340/21, C-300/21 and C-634/21) confirms the applicability of the GDPR to such disputes. This situation is worrying with regard to recovery practices (repeated calls, overcharging, excessive seizures), which particularly affect people in financial difficulties and SMEs. In addition, this exclusion poses a risk to financial stability, as it would allow banks to underestimate their potential losses, thereby distorting the assessment of their risks and capital needs in accordance with Basel III.

1. Is the Commission aware of cases in some Member States of disputes of an economic nature being excluded from the scope of the GDPR, and can it say whether this practice is compatible with Articles 5, 12, 15 and 24 of the GDPR?
2. Can it confirm that the GDPR applies to all data processing, including in economic matters?
3. Does it recognise that there is a danger of the credit risk assessment by financial institutions being distorted, and does it intend to open a dialogue with the French authorities on this matter?

Submitted: 7.8.2025