

**Question for written answer E-003413/2025/rev.1
to the Commission**

Rule 144

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Subject: Debanking

Debanking is a recent phenomenon involving the abrupt cutting of access to bank accounts or financial services, often without explanation or avenue for appeal. It affects individuals and organisations alike, carries the risk of direct political interference, and curtails the free speech of those deemed unacceptable by political opponents and/or the authorities.

The legal basis for debanking decisions is fragile, yet the consequences are highly disruptive to the lives and wellbeing of individuals, not to mention the families, who depend on income from the affected accounts or financial services.

1. Is the Commission aware of this phenomenon, and has it engaged with interested parties to develop tools that safeguard customers' banking rights from political repression?
2. Does it think that the arbitrary closure of bank accounts should be better regulated, for instance by obliging prior judicial authorisation, ensuring full transparency and establishing clear procedures, including for reporting, communication and appeals?
3. Does the Commission consider vague banking terms such as 'reputational risk' to be problematic, and should they be more precisely defined to prevent the politicisation of the concept, thereby protecting politically exposed persons and organisations from unfair targeting?

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