

Question for written answer E-003543/2025
to the Commission
Rule 144
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Subject: Compatibility of Oberbank's decision to cease providing cash with CJEU ruling and Directive 2014/92/EU

Recently, Oberbank, an Austrian bank, announced that it would no longer provide cash directly to its customers. Instead, it suggested that customers obtain cash from retailers and supermarkets. While this scenario might seem absurd if reversed – for example, if supermarkets told customers to get their apples and oranges from banks – it actually highlights two significant issues in my view, especially in light of recent rulings and legislation.

The Court of Justice of the European Union (CJEU) ruled in the *Hessischer Rundfunk* cases of 2021 that there could be public restrictions on the legal tender of euro cash, provided that 'this does not lead, in law or in fact, to abolition of those banknotes, in particular by calling into question the possibility, as a general rule, of discharging a payment obligation in cash'.

Can the Commission therefore clarify:

1. its position regarding Oberbank's decision to stop providing cash?
2. whether, if other banks were to follow Oberbank's lead, this could effectively lead to the abolition of cash? And if so, how many banks would need to adopt this policy before it became a systemic issue?
3. whether Oberbank's decision is incompatible with Directive 2014/92/EU¹? Article 17(1)(c), which specifically lists cash withdrawal and ATMs as a basic feature, and Article 17(4) makes it clear that this applies to an unlimited number of transactions.

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¹ Directive 2014/92/EU of the European Parliament and of the Council of 23 July 2014 on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features (OJ L 257, 28.8.2014, p. 214, ELI: <http://data.europa.eu/eli/dir/2014/92/oj>).