

**Question for written answer E-004082/2025/rev.1
to the Commission**

Rule 144

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Subject: Wrongful closure of bank accounts on ideological grounds

There are growing concerns in Europe over the practice known as ‘debanking’, which involves the closure of people’s bank accounts on grounds that are not strictly financial. Directive 2014/92/EU nevertheless guarantees every citizen the right to a basic payment account. Given these circumstances, it would seem necessary to clarify what the legitimate grounds are for closing a bank account and hence exclude any ideological reasons and ensure equal treatment for all citizens, associations and businesses.

How can the Commission ensure that the closure of bank accounts in Europe cannot solely be justified on non-financial grounds, in order to ensure the equal treatment of all account holders, regardless of any ideological considerations and of any discrimination based on political or philosophical beliefs?

Supporters¹

Submitted: 16.10.2025

¹ This question is supported by Members other than the authors: Catherine Griset (PfE), Julien Leonardelli (PfE), Jean-Paul Garraud (PfE).