

**Question for written answer E-004680/2025  
to the Commission**  
Rule 144  
**Andreas Schwab (PPE)**

Subject: Interchange fees

The EU took an important step to address interchange fees for consumer card payments with the 2015 Interchange Fee Regulation<sup>1</sup> (IFR). However, since then, European businesses have faced rising costs from other card fees that are imposed unilaterally by multinational card schemes. These opaque charges, especially on commercial cards, sometimes reaching 2 % per transaction, burden merchants, particularly consumer-facing sectors and small and medium sized enterprises, with higher costs that are ultimately passed on to consumers.

As commercial cards now represent a growing share of transactions, the absence of effective legislative and enforcement measures is increasingly harmful. Commissioner Teresa Ribera's reply of 18 March 2025 (E-000413/2025(ASW)<sup>2</sup>) states that merchants may refuse commercial cards and that Article 10(5) IFR requires issuers to ensure such cards are electronically and visibly identifiable. Yet the information needed to identify them remains costly and difficult to obtain, undermining transparency. Merchants whose customers rely heavily on commercial cards cannot realistically refuse them without significant financial losses.

Given these shortcomings:

1. How does the Commission plan to address the regulatory gap for commercial cards in the IFR?
2. Furthermore, in the light of the UK judgment of 27 June 2025, will the Commission consider taking equivalent competition law measures for commercial cards to those previously applied to consumer cards?

Submitted: 25.11.2025

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<sup>1</sup> OJ L 123, 19.5.2015, ELI: <http://data.europa.eu/eli/reg/2015/751/oj>.

<sup>2</sup> [https://www.europarl.europa.eu/doceo/document/E-10-2025-000413-ASW\\_EN.html](https://www.europarl.europa.eu/doceo/document/E-10-2025-000413-ASW_EN.html).