Question for oral answer O-000042/2025
to the Commission
Rule 142
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Subject: Protecting citizens' right to make cash payments and ensuring financial inclusion

Cash is more than a payment instrument: it is universal, resilient, anonymous, and the only form of public money directly accessible to everyone. It underpins trust in monetary policy, limits fees in the retail payments market, and safeguards fundamental rights such as privacy, freedom of choice and non-discrimination. As part of Europe's critical infrastructure, cash ensures continuity during crises (such as pandemics, power outages or cyberattacks) when digital systems can fail. For millions of Europeans, especially older people, vulnerable groups, rural and remote communities, cash is essential for daily life. Yet rising cashless practices, unjustified cash limits, and barriers to use of cash can increase the risk of social exclusion and erode its legal-tender status. Digitalisation should expand choice, not replace it. Cash must continue to coexist alongside digital options. Protecting access to and acceptance of cash is therefore a question of inclusion, resilience and democratic checks and balances.

1. How will the Commission guarantee citizens' right to pay in cash amid the growing shift toward digital payment systems and the proliferation of cashless practices, and what measures will it take to ensure the effective enforcement of the euro's legal-tender status, such as prohibiting unjustified refusals of cash payments?

2. What concrete actions will the Commission take to ensure universal access to cash throughout the EU, particularly in rural and remote areas, and for vulnerable population groups?

3. What guarantees will the Commission and national authorities give to ensure that the development and possible introduction of a digital euro will complement, and not replace, cash, thus preserving citizens' freedom of choice, financial inclusion, and the continued coexistence of digital and cash payments as equal, accessible means of payment?

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