

Question for oral answer O-000042/2026

to the Commission

Rule 142

Laura Ballarín Cereza (S&D), Adnan Dibrani (S&D), Alex Agius Saliba (S&D), Helène Fritzon (S&D), Johan Danielsson (S&D), Evin Incir (S&D), Sofie Eriksson (S&D), Christel Schaldemose (S&D), Nikolas Farantouris (S&D), Brando Benifei (S&D), Eero Heinäluoma (S&D), Sandro Ruotolo (S&D), Aurore Lalucq (S&D), Pierre Jouvét (S&D), Maria Grapini (S&D), Elisabeth Grossmann (S&D), José Cepeda (S&D), Karin Karlsbro (Renew), Sandro Gozi (Renew), Billy Kelleher (Renew), Alexandra Geese (Verts/ALE), Jana Toom (Renew), Birgit Sippel (S&D), Niels Fuglsang (S&D), Marianne Vind (S&D), Thomas Bajada (S&D), Jonás Fernández (S&D), Juan Fernando López Aguilar (S&D), Nicolás González Casares (S&D), Javi López (S&D), Idoia Mendia (S&D), Leire Pajín (S&D), Elena Sancho Murillo (S&D), Bruno Gonçalves (S&D), Marc Angel (S&D), Biljana Borzan (S&D), Maria Guzenina (S&D), François Kalfon (S&D), Kim Van Sparrentak (Verts/ALE), Andreas Schieder (S&D), Anna Cavazzini (Verts/ALE), Oihane Agirregoitia Martínez (Renew), Rosa Serrano Sierra (S&D), Sandra Gómez López (S&D), Dario Tamburrano (The Left), Lina Gálvez (S&D), Alicia Homs Ginel (S&D), Kamila Gasiuk-Pihowicz (PPE), René Repasi (S&D), Nicola Zingaretti (S&D), Javier Moreno Sánchez (S&D), Tiemo Wölken (S&D), Aodhán Ó Ríordáin (S&D), Rudi Kennes (The Left), Dan-Ştefan Motreanu (PPE), Sibylle Berg (NI)

Subject: The need for urgent EU action to tackle financial scam advertisements on online platforms

Online financial scams are spreading across the EU at scale, exacerbated by the rise of AI, and causing serious harm to European consumers, with victims losing thousands of euro. However, investigative reports suggest that online platforms are failing to tackle this mounting issue. In November 2025 Reuters reported, based on Meta's internal data, that around 10 % of Meta's advertising revenue came from scam ads¹; this indicates not only awareness by the company of this phenomenon, but its calculated choice of tolerance of consumer harm, as fraud-related revenues outweigh legal risks and potential fines.

In May 2026, consumer organisations from 27 countries, coordinated by the European Consumer Organisation (BEUC), submitted complaints to the Commission and national authorities against Meta, TikTok and Google. Their cross-border investigation found that, of nearly 900 suspected scam ads reported between December 2025 and March 2026, only 27 % were removed, while most reports were rejected or ignored. In July 2026, a broad coalition of 20 industry and stakeholder organisations, spanning cybersecurity, banking, media and consumer sectors, called on the Commission to adopt a European Code of Conduct on online fraud under the Digital Services Act (DSA).

These developments underline persistent failures by online platforms to comply with the DSA, including the obligation to mitigate systemic risks of fraudulent advertising and illegal content. This underscores the need for urgent, coordinated EU action to protect consumers, legitimate business and trust in the single market for digital services.

¹ Jeff Horwitz, 06-11-2025, 'Meta is earning a fortune on a deluge of fraudulent ads, documents show', <https://www.reuters.com/investigations/meta-is-earning-fortune-deluge-fraudulent-ads-documents-show-2025-11-06/>.

The soon to be adopted Payment Services Regulation (PSR) and Payment Services Directive 3 (PSD3) introduce legal liability for platforms and search engines that fail to remove fraudulent financial ads and scam content after notification. However, this only applies when the damage is already done. The Commission should consider more robust preventative obligations, inter alia looking at the example of Taiwan's Fraud Crime Hazard Prevention Act, which combines mandatory 24-hour removal and financial liability for hosting scam ads, with obligations to verify and openly disclose advertiser information.

In the light of the foregoing:

1. How does the Commission assess the evidence regarding possible DSA breaches by Meta, TikTok and Google, in the aggravating circumstances that they are aware of this breach?
2. What enforcement measures is the Commission prepared to take if platforms continue to fail to prevent, detect and remove financial scam advertisements?
3. Will the Commission commit to launching a DSA Code of Conduct on online fraud and scams, including clear responsibilities for all relevant actors to tackle fraud?
4. Will the Commission address scam ads through stronger platform obligations in the upcoming action plan against online fraud and in the Digital Fairness Act?

Submitted: 9.10.2026

Lapses: 10.1.2027