

(English version)

**Question for written answer E-002930/24
to the Commission
Tomasz Froelich (ESN)
(13 December 2024)**

Subject: The Freilich affair and the threat to freedom of expression and media pluralism in the EU posed by the ‘debanking’ of patriotic media and activists

Shortly before Christmas, the Steiermärkische Sparkasse closed the bank account of the Austrian magazine *Freilich* with just four weeks’ notice ⁽¹⁾, thus depriving the magazine of existentially important services.

The Steiermärkische Sparkasse did not give any grounds for this decision, which is suspected of being politically motivated. *Freilich* is a patriotic magazine positioned away from the left-wing liberal mainstream, which has recently attracted attention by conducting investigative research into such subjects as the German Greens’ fantasies of banning the AfD ⁽²⁾.

Some 90 bank accounts belonging to the Identitarian activist Martin Sellner have already been closed in Austria, the European Union and beyond ⁽³⁾.

1. Does the Commission regard the ‘debanking’ of politically exposed media or activists as a danger to democracy, freedom of expression and media pluralism in Europe?
2. What avenues does the Commission think there are for resolving this kind of conflicts, given that in the aforementioned cases there is a clear conflict between freedom of expression and media pluralism on the one hand and the banks’ private autonomy on the other?
3. Does the Commission intend to take account of the rule-of-law problems posed by ‘debanking’ in its rule-of-law reports?

Submitted: 13.12.2024

**Answer given by Executive Vice-President Virkkunen on behalf of the European Commission
(20 February 2025)**

The Commission is committed to safeguarding pluralistic and independent media, essential for democracy and the rule of law, and to the functioning of the internal market for media.

The European Media Freedom Act (EMFA) ⁽¹⁾ provides a reinforced framework for media service providers. Article 4(1) EMFA, applicable as of 8 February 2025, provides that media service providers shall have the right to exercise their economic activities in the internal market without restrictions other than those allowed pursuant to EU law.

Article 21 EMFA, which will apply as of 8 August 2025, sets out requirements for all national measures taken by a Member State that are liable to affect media pluralism or editorial independence of media service providers.

Credit institutions, like other economic operators, have the contractual freedom to decide with whom they want to enter into a business relationship.

With some exceptions, the Payment Accounts Directive (PAD) ⁽²⁾ provides consumers residing in the EU, and acting outside their professional activities, the right to a payment account with basic features.

In addition, the PAD requires that consumers are not discriminated based on residence, nationality or other grounds, including political opinion, when they apply for or access a payment account within the EU.

EU law does not oblige payment service providers to justify the termination of a framework contract. There is however an obligation under the PAD ⁽³⁾ to give at least a 2- month notice to the client.

¹ <https://www.freilich-magazin.com/blog/bankkonto-gekuendigt-angriff-auf-freilich-und-auf-uns-alle>

² <https://www.freilich-magazin.com/politik/undercover-unter-gruenen-wie-die-gruenen-tatsaechlich-ueber-ein-afd-verbotsverfahren-denken>

³ <https://martinsellner.info/zensur-repression/>

⁽¹⁾ Regulation (EU) 2024/1083 of the European Parliament and of the Council of 11 April 2024 establishing a common framework for media services in the internal market and amending Directive 2010/13/EU (European Media Freedom Act).

⁽²⁾ 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 Text with EEA relevance OJ L 257, 28.8.2014, p. 214-246.

⁽³⁾ Article 55 of Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC (Text with EEA relevance) OJ L 337, 23.12.2015.

The Commission will continue to monitor media freedom and pluralism in Austria, including in the context of the annual Rule of Law Report ⁽⁴⁾.

⁽⁴⁾ https://commission.europa.eu/strategy-and-policy/policies/justice-and-fundamental-rights/upholding-rule-law/rule-law/annual-rule-law-cycle_en