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Answer given by Executive Vice-President Ribera
on behalf of the European Commission
(23.9.2025)

1. The Commission may launch investigations on suspected breaches of Articles 101 and 102 of the Treaty on the Functioning of the European Union either upon receipt of a complaint or on its own initiative, for example based on information it received from the market. When deciding whether to launch an investigation, the Commission can set priorities to make more effective use of its limited resources and focus its efforts on deterring the most harmful practices. National competition authorities (NCAs) are very often well placed to investigate suspected infringements limited to one country or area.

2. The Commission cooperates with NCAs of EU Member States, including the Hellenic Competition Commission (HCC), through the European Competition Network (ECN). The ECN ensures an efficient division of work between NCAs and the Commission, and an effective and consistent application of EU competition rules. Each NCA, member of the ECN, determines its areas of activity and its enforcement priorities independently and autonomously. NCAs have discretion to decide whether to open or close an investigation in a specific sector and the Commission does not interfere with such decision of NCAs.

Having said that, the Commission is aware of recent actions by the HCC in the banking sector. In December 2023, the HCC fined Greek banks for anticompetitive practices on various payment and transaction services¹ and, in July 2024, the HCC launched a, still ongoing, sector inquiry on deposit interest rates².

3. The Commission and NCAs, when enforcing EU competition rules, aim to safeguard the competitive process in any sector of the economy, including the provision of banking services. Competitive markets result in lower prices, better quality of services and more choice to the benefit of consumers.

¹ <https://www.epant.gr/en/decisions/item/2902-decision-838-2023.html>.

² <https://www.epant.gr/en/information/sector-inquiries/bank-deposits.html>.