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Answer given by Executive Vice-President Virkkunen
on behalf of the European Commission
(6.11.2025)

The Commission is committed to safeguarding pluralistic and independent media, which are essential for democracy, the rule of law and the functioning of the internal market. The Commission monitors developments related to media freedom and media pluralism in all Member States in the context of the annual Rule of Law Report.

The European Media Freedom Act (EMFA)[1] which is fully applicable since 8 August 2025, strengthens protection for media service providers. Article 4(1) ensures media service providers may operate in the internal market without restrictions other than those allowed by EU law; Article 4(2) requires Member States to respect the effective editorial freedom and independence of media service providers in the exercise of their professional activities; and Article 21 sets requirements for national measures affecting media pluralism.

The EMFA does not regulate private contractual decisions of banks. Banks and credit institutions, like other economic operators, generally enjoy contractual freedom to decide with whom they want to enter into a business relationship[2].

[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] To be noted that under the Payment Services Directive (Directive (EU) 2015/2366) payment service providers are able to terminate a framework contract under certain conditions.