

(English version)

Question for written answer E-003940/25
to the Commission
Angelika Niebler (PPE)
(8 October 2025)

Subject: Purchase of toll vignettes

Does the Commission believe that, when purchasing toll vignettes — for example at the Hungarian border — the systematic practice of applying worse exchange rates and additional charges depending on payment type (payments in cash at the border vs. online purchases) is in line with EU requirements on transparency and fair commercial practices under Directive 2005/29/EC and Directive 2011/83/EU?

Submitted: 8.10.2025

Answer given by Mr McGrath on behalf of the European Commission
(18 December 2025)

EU consumer protection law requires traders to inform consumers about the total price of the goods and services before concluding the contract. Such price transparency rules are set out in Article 7 of the Unfair Commercial Practices Directive ⁽¹⁾ and Articles 5 and 6 of the Consumer Rights Directive ⁽²⁾.

In addition, Article 19 of the Consumer Rights Directive prohibits traders from charging consumers, in respect of the use of a given means of payment, fees that exceed the cost normally borne for the use of such means.

These directives do not regulate the currency exchange rates, nor do they require traders to indicate their prices in multiple currencies that may be used by consumers from other countries.

These rules also do not preclude traders from applying different prices depending on whether goods are purchased in a physical point of sale at the border or online.

As concerns the currency exchange rates and additional charges depending on payment type, the Payment Services Directive (PSD2) ⁽³⁾ does not set any cap on currency-conversion charges, but such charges must comply with PSD2's transparency requirements and the enhanced disclosure obligations under the Cross-Border Payments Regulation ⁽⁴⁾.

This includes providing clear pre-transaction information and explicitly indicating any mark-ups applied. Under Art. 62(4) of the PSD2, Member States must ensure that payees do not request charges for the use of payment instruments for which interchange fees are regulated under the Interchange Fees Regulation (IFR) ⁽⁵⁾.

The IFR sets caps for interchange fees for debit and credit card transactions, which are not applicable, among other things, to transactions with commercial card or with card issued by three party payment card schemes.

⁽¹⁾ Directive 2005/29/EC concerning unfair business-to-consumer commercial practices in the internal market and amending Council Directive 84/450/EEC, Directives 97/7/EC, 98/27/EC and 2002/65/EC of the European Parliament and of the Council and Regulation (EC) No 2006/2004 of the European Parliament and of the Council, OJ L 149, 11.6.2005, p. 22.

⁽²⁾ Directive 2011/83/EU of the European Parliament and of the Council of 25 October 2011 on consumer rights, amending Council Directive 93/13/EEC and Directive 1999/44/EC of the European Parliament and of the Council and repealing Council Directive 85/577/EEC and Directive 97/7/EC of the European Parliament and of the Council, OJ L 304, 22.11.2011, p. 64.

⁽³⁾ 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, OJ L 337, 23.12.2015, p. 35.

⁽⁴⁾ Regulation (EU) 2021/1230 of the European Parliament and of the Council of 14 July 2021 on cross-border payments in the Union, OJ L 274, 30.7.2021, p. 20.

⁽⁵⁾ Regulation (EU) 2015/751 of the European Parliament and of the Council of 29 April 2015 on interchange fees for card-based payment transactions, OJ L 123, 19.5.2015, p. 1.