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Answer given by Mr Brunner
on behalf of the European Commission
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The Commission acknowledges the troubling persistence of unauthorised financial promotions and investment scams. To tackle these issues, the Commission is enforcing the Digital Services Act¹, which mandates providers of very large online platforms and search engines to assess and mitigate risks related to the dissemination of online scams and fraud stemming on their platform. For example, the Commission has sent requests for information to Apple App store, Booking.com, Bing, Google Play and Google Search on how these platforms and search engines identify and manage risks related to financial scams².

The provisional political agreement reached in November 2025 by co-legislators on the Payment Services Regulation³ strengthens the fight against fraud and scams. It clarifies that illegal financial offers can trigger liability and allows payment providers to seek compensation for related fraud. It also requires very large platforms providers to verify that financial advertisers are authorised and promotes prevention through awareness campaigns, scam alerts, and cooperation measures. Moreover, the upcoming Digital Fairness Act⁴, set for proposal in the fourth quarter of 2026, aims to update EU consumer protection rules, addressing gaps such as dark patterns, with particular focus on minors. In parallel, platform providers will be encouraged to adopt proactive measures under a voluntary code of conduct that fosters security and prevention across the EU.

The future action plan is intended to reduce the occurrence and impact of online fraud throughout the EU by reinforcing coordination, enhancing victim support, and improving cross-border and multi-stakeholder cooperation.

¹ <https://eur-lex.europa.eu/eli/reg/2022/2065/oj/eng>.

² <https://digital-strategy.ec.europa.eu/en/news/commission-requests-information-under-digital-services-act-apple-bookingcom-google-and-microsoft>.

³ <https://www.consilium.europa.eu/en/press/press-releases/2025/11/27/payment-services-council-and-parliament-agree-to-step-up-the-fight-against-fraud-and-increase-transparency/>.

⁴ https://commission.europa.eu/law/law-topic/consumer-protection-law/review-eu-consumer-law_en.