

(English version)

Question for written answer E-000026/26
to the Commission
Martin Günther (The Left)
(7 January 2026)

Subject: Closure or termination of numerous bank accounts belonging to clubs, political parties, businesses or private individuals by banks in Germany in particular

As the Commission will already be aware, numerous bank accounts belonging to particular clubs, political parties, companies or individuals have been closed or terminated by banks in Germany ⁽¹⁾.

1. Of which specific instances of such account closures or terminations in the EU in the last four months is the Commission aware?
2. Is the Commission ruling out the possibility that this can be traced back, directly or indirectly, to US domestic regulation?
3. Are there US regulations that could indirectly influence EU law and result in bank account closures for clubs, political parties or individuals that are operating lawfully within the EU?

Submitted: 7.1.2026

Answer given by Ms Albuquerque on behalf of the European Commission
(26 February 2026)

Unless otherwise provided for in law, credit institutions have in principle the freedom to decide with whom they want to enter into a contract or maintain a business relationship.

Thus, credit institutions are in principle free to terminate relationships with clients. However, they need to comply with relevant requirements, in particular rules for the termination of payment accounts provided for in the Payment Services Directive (PSD) ⁽¹⁾.

The Commission has no indications that US regulations result in bank account closures for clubs, political parties or individuals that are operating lawfully within the EU.

To ensure financial inclusion, the Payment Accounts Directive (PAD) ⁽²⁾ gives every consumer legally resident in the EU the right to a payment account with basic features.

The PAD sets out only a limited number of reasons which can justify the refusal for opening the account, such as that the opening of the account would lead to an infringement of anti-money laundering rules ⁽³⁾. However, the PAD does not apply to companies or entities not acting in their private capacity.

The Commission is aware of issues relating to account closures of individuals, businesses in different Member States ⁽⁴⁾. In this context, the European Banking Authority has issued guidelines for credit institutions to facilitate access to financial services and tackle unwarranted de-risking ⁽⁵⁾.

Measures to combat de-risking are also included in the new Anti-Money Laundering/Countering the Financing of Terrorism framework applying from July 2027.

¹ <https://taz.de/Alle-Konten-gekuendigt/!6140903/>

⁽¹⁾ 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, OJ L 337, 23.12.2015.

⁽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, OJ L 257, 28.8.2014, pp. 214-246.

⁽³⁾ Unilateral closure of a Payment Account with Basic Features (PABF) by the bank is also only allowed for limited reasons. This includes for example that the consumer is no longer legally resident in the EU or has used the account for illegal purposes.

⁽⁴⁾ Debanking issues have for example been raised in previous parliamentary questions such as E-003413/2025 and E-004082/2025: https://www.europarl.europa.eu/doceo/document/E-10-2025-003413-ASW_EN.html.

⁽⁵⁾ https://www.eba.europa.eu/sites/default/files/document_library/Publications/Guidelines/2023/1054144/Guidelines%20on%20MLTF%20risk%20management%20and%20access%20to%20financial%20services.pdf.